



ECLIPSE

PRUDENT MORTGAGE CORPORATION LTD

MORTGAGE LOAN APPLICATION

ABOUT YOUR APPLICATION

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan and we will make every effort to process it without delay and let you know the outcome.

Eclipse Prudent Mortgage Corporation
PO Box R1297, Royal Exchange NSW 1225
C/- RF Capital, Level 54, Governor Phillip Tower, 1 Farrer Place, Sydney NSW 2000
Telephone: 02 9954 2211 Facsimile: 02 6584 4850

Property Loan Application

Company applicant (borrower)			
Company name:			
Address:			
ABN No.:		ACN No.:	
Trust name			
Directors			
Individual applicant (borrower)			
Applicant 1		Applicant 2	
Surname		Surname	
Given name/s		Given name/s	
Present home address		Present home address	
Period at address:	years months		years months
Previous address if less than 3 years at current address		Previous address if less than 3 years at current address	
Contact numbers	(h) (w)	Contact numbers	(h) (w)
Mobile number		Mobile number	
Email		Email	
Date of birth		Date of birth	
Drivers licence no.		Drivers licence no	
Employer <small>(trading name if self employed)</small>		Employer <small>(trading name if self employed)</small>	
Occupation		Occupation	
If self employed, type of business or industry		If self employed, type of business or industry	
Period of employment	years months	Period of employment	years months
Annual income (\$)		Annual income (\$)	
Advisors Details			
Solicitor		Accountant	
Name of firm		Name of firm	
Address		Address	
Telephone		Telephone	
Email		Email	
Contact name		Contact name	
Loan Details			
Loan amount required	\$	Exit strategy	
Loan purpose (circle one)	NEW PURCHASE	BUSINESS	INVESTMENT REFINANCE
Loan purpose in detail			
Proposed settlement date			

Guarantor Details

Individual guarantors			
Guarantor 1		Guarantor 2	
Surname		Surname	
Given name/s		Given name/s	
Present home address		Present home address	
Period at address:	years months		years months
Previous address if less than 3 years at current address		Previous address if less than 3 years at current address	
Contact numbers	(h) (w)	Contact numbers	(h) (w)
Mobile number		Mobile number	
Email		Email	
Date of birth		Date of birth	
Drivers licence no.		Drivers licence no.	
Employer (trading name if self employed)		Employer (trading name if self employed)	
Occupation		Occupation	
If self employed, type of business or industry		If self employed, type of business or industry	
Period of employment	years months	Period of employment	years months
Annual income (\$)		Annual income (\$)	

Company Guarantor

Company name:			
Address:		ACN No:	
Directors			

100 Point Identification – required for each individual borrower, guarantor or mortgagor.

You must provide copies of identification up to a total of at least 100 points for each individual. You must include at least one (1) form of photo identification. The copies must be current (not expired), clear and legible.

Name of applicant		Name of applicant	
Identification item	Points	Identification item	Points
Passport*	70 <input type="checkbox"/>	Passport*	70 <input type="checkbox"/>
Birth certificate*	70 <input type="checkbox"/>	Birth certificate*	70 <input type="checkbox"/>
Citizenship Certificate*	70 <input type="checkbox"/>	Citizenship Certificate*	70 <input type="checkbox"/>
Australian drivers licence	40 <input type="checkbox"/>	Australian drivers licence	40 <input type="checkbox"/>
Social security card	40 <input type="checkbox"/>	Social security card	40 <input type="checkbox"/>
Land rates notice	35 <input type="checkbox"/>	Land rates notice	35 <input type="checkbox"/>
Utility bill	25 <input type="checkbox"/>	Utility bill	25 <input type="checkbox"/>
ATM card, credit card, bank statement	25 <input type="checkbox"/>	ATM card, credit card, bank statement	25 <input type="checkbox"/>
Council rates notice	25 <input type="checkbox"/>	Council rates notice	25 <input type="checkbox"/>
Medicare card	25 <input type="checkbox"/>	Medicare card	25 <input type="checkbox"/>

* only one of these can count towards your 100 points

Security Offered for the Loan

Security Property 1			
Address	Postcode		
Registered Proprietor/Mortgagor			
Property occupation	<input type="checkbox"/> OWNER OCCUPIED	<input type="checkbox"/> LEASED/TENANTED (PROVIDE DETAILS)	
Current or proposed use of the property	<input type="checkbox"/> FARMING PROPERTY <input type="checkbox"/> VACANT LAND	<input type="checkbox"/> DEVELOPMENT SITE <input type="checkbox"/> BUSINESS PREMISES	<input type="checkbox"/> INVESTMENT PROPERTY <input type="checkbox"/> RESIDENCE
Lease details (if applicable)			
Estimated value or purchase price	\$	Title Details	
Your contact name for our valuer	Contact number/s		

Security Property 2			
Address	Postcode		
Registered Proprietor/Mortgagor			
Property occupation	<input type="checkbox"/> OWNER OCCUPIED	<input type="checkbox"/> LEASED/TENANTED (PROVIDE DETAILS)	
Current or proposed use of the property	<input type="checkbox"/> FARMING PROPERTY <input type="checkbox"/> VACANT LAND	<input type="checkbox"/> DEVELOPMENT SITE <input type="checkbox"/> BUSINESS PREMISES	<input type="checkbox"/> INVESTMENT PROPERTY <input type="checkbox"/> RESIDENCE
Lease details (if applicable)			
Estimated value or purchase price	\$	Title Details	
Your contact name for our valuer	Contact number/s		

Statement by borrowers		
Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of the creditors? (circle one)	YES	NO
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator been appointed?	YES	NO
Is there any unsatisfactory judgement entered in any court against you, your spouse or any company of which either you or your spouse are or were a shareholder or officer?	YES	NO
Has any application in respect of this loan ever been submitted by you or any other person to any other lender?	YES	NO
If you answered 'YES' to any of the above, please provide details:		

Financial Statements

(please provide one for each company and individual borrower/guarantor/mortgagor)

Asset & Liability Statement of:			
Liabilities		Assets	
Mortgage with:		Property at:	
Property:	\$		\$
Mortgage with:		Property at:	
Property:	\$		\$
Mortgage with:		Property at:	
Property:	\$		\$
Car leasing with:	\$	Cash at bank	\$
Overdraft with:	\$	Deposit paid on property	\$
Credit card limit:		Motor vehicles	\$
%	per month		\$
Credit card limit:		Personal effects	\$
%	per month		\$
Other loans		Business value	\$
%	\$		\$
Other:	\$	Shares & Investments	\$
Total Liabilities	\$	Total Assets	\$
		Surplus Assets	\$

Signature of Applicant

Signature of Applicant

Print name

Print name

Declaration of Purpose

(Section 11, Consumer Credit Code, Regulation 10, Consumer Credit Regulation)

To: **Eclipse Prudent Mortgage Corporation Limited**

Re: Loan of \$ _____

Full Borrower name (1): _____

Full Borrower name (2): _____

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes) which is described as follows:

Please use the above space to advise specific details of the purpose of the loan

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

By signing this declaration you may lose your protection under the Consumer Credit Code.

Please note:

The Applicant and any Guarantor named in this Application attaches a signed and correct Asset and Liability Statement for the Applicant and/or Guarantor and shall provide a letter from the Applicants and Guarantors Accountant/s confirming the capacity to meet the interest payments for the term of the loan.

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider

Signature of person making Declaration

Signature of person making Declaration

Full name of person making Declaration

Full name of person making Declaration

Date declaration signed

Date declaration signed

Privacy Act Declaration

This page MUST be completed and signed by all applicants and witnessed by an adult witness

I/We acknowledge that in accordance with s.18D(8)(c) of the Privacy Act 1988, certain items of personal information about me/us contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Eclipse Prudent Mortgage Corporation Limited ACN 089 265 270 to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

I/We allow a credit reporting agency to create or maintain a credit information file containing information about us, listing defaults (min \$100.00 and 60 days overdue) and exchange information with other credit providers under s.18(E)(1) and 18(K) of the Privacy Act 1988.

I/We understand the information may be used for the following purposes

- ◆ To assess an application by me/us for credit.
- ◆ To assist me/us avoid defaulting on my/our credit obligations.
- ◆ To notify other credit providers of a default by me/us.
- ◆ To assess my/our credit worthiness.

If Eclipse considers it relevant to assess my/our application for personal credit, I/we agree to Eclipse obtaining a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

If Eclipse considers it relevant to assessing my/our application for commercial credit, I/we agree to Eclipse obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided Interstar.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

Signature of Applicant 1

Signature of Applicant 2

Print name

Print name

Dated

Dated

Signature of Applicant 3

Signature of WITNESS

Print name

Print name

Dated

Dated