



INDIVIDUALS

REFERRED BY:.....

	Individual Applicant 1	Individual Applicant 2
Title eg: Mr/Mrs/Ms/Miss/Dr		
Family Name		
Given Name (s)		
Capacity of Applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants
Present Home Address		
	Postcode	Postcode
Phone Numbers	Work: Home:	Work: Home:
Email Address		
Home Address after settlement		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed
Date of Birth		
Drivers Licence No		
Occupation / Position		
Employer's Name		
Time with employer yrs/mnth		
Current Salary (\$ p.a)		
Previous Employer's Name (if in present job under 2 years)	for yrs	for yrs
No of dependants & Ages		

COMPANIES/TRUSTS/PARTNERSHIPS

Name:			
A.C.N. _ _ _ _ _	<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Borrower <input type="checkbox"/> Joint applicants <input type="checkbox"/> Guarantor		
Postal Address			
	Postcode		
Phone Number	Facsimile Number:		
Year Established	Industry (if applicable)		

ADVISORS DETAILS

SOLICITOR		ACCOUNTANT	
Name of firm:		Name of firm:	
Address: Post Code:		Address: Post Code:	
Telephone: Fax:		Telephone: Fax:	
Contact name:		Contact name	
DX No: Location:			

DETAILS OF LOAN REQUIRED

Total Loan Amount Required	\$ _____			
Applicants immediate requirement is for a:				
<input type="checkbox"/> Standard Variable <input type="checkbox"/> Fastdoc 70 <input type="checkbox"/> Fastdoc 80 <input type="checkbox"/> Premium Loan <input type="checkbox"/> Set Price Premium <input type="checkbox"/> Line of Credit (LOC) <input type="checkbox"/> Fastdoc LOC <input type="checkbox"/> Other				
Loan purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> New Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Investment <input type="checkbox"/> Other			
Breakdown of Loan Accounts	LOAN A	LOAN B (if applicable)	LOAN C (if applicable)	LOAN D (if applicable)
Amount Of Loan	\$	\$	\$	\$
Facility Required	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only - 2 /3/ 5 / 10 years <input type="checkbox"/> Line of Credit Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only - 2 /3/ 5 /10 years <input type="checkbox"/> Line of Credit Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only - 2 /3/ 5 / 10 years <input type="checkbox"/> Line of Credit Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only - 2 /3/ 5 /10 years <input type="checkbox"/> Line of Credit Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %
Loan Settlement date (Date must be entered)				

PURCHASE OF NEW PROPERTY

Purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other.....		
Purchase Price	\$ _____		
Actual Estimated Costs <small>(Per Details pag 9)</small>	\$ _____		
TOTAL PURCHASE COST	\$ _____		
LESS			
Deposit Paid / Being paid	(\$ _____)		
First Home Owners Grant	(\$ _____)		
Plus additional deposit funds	(\$ _____)		
TOTAL LOAN REQUIRED	\$ _____		

REFINANCE OF EXISTING PROPERTY/DEBT

Purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Current lender		Current Balance	\$ _____
Current lender		Current Balance	\$ _____
		TOTAL TO BE REFINANCED	\$ _____

PERSONAL FINANCIAL STATEMENTS for:

Liabilities		Assets	
Mortgage with: @ _____ per month		Property at: _____	
Mortgage with: @ _____ per month		Property at: _____	
Mortgage with: @ _____ per month		Property at: _____	
Car Leasing (_____) @ _____ per month		Cash at Bank	
Overdraft _____		Deposit Paid on Property	
Other Loans @ _____ per month		Motor Vehicles _____	
Credit Card Limit \$ _____ @ _____ per month		Personal Effects	
Credit Card Limit \$ _____ @ _____ per month		Superannuation	
		Business Value	
		Shares and Investments	
Total Liabilities		Total Assets	
		Surplus Assets	

STATEMENT BY BORROWER/S

	YES	NO
Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been registered with the CRAA as in default?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>

I confirm that the above information is complete and correct.

X _____
Signature of Applicant

X _____
Signature of Applicant

Print Name

Print Name

Date / /

Date / /

PRIVACY ACT, 1988 – CONSENT AND ACKNOWLEDGEMENT

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

Hestil Financial Services Pty Ltd trading as 000 Home Loans ACN : 120491769 (the **Originator**), AFIG Wholesale Pty Limited ACN: 082 230 144 (the **Manager**), the Credit Provider and the Lenders Mortgage Insurers (if any) (collectively the **Relevant Parties**) collect and use personal information about me/us (the **personal information**) to:

- assess my/our application for credit or my/our proposal to guarantee or provide security;
- if an application is successful, provide and administer the provision of credit to me/us and obtain a guarantee;
- assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided to me/us (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee);
- if insurance is provided, administer or vary any lender's mortgage cover provided;
- assess and manage risk, involving credit scoring and portfolio analysis; and
- comply with legislative and regulatory requirements.

In order to do those things, the Relevant Parties may need to disclose the personal information as required by law or to:

- organisations involved in providing credit to me/us;
- organisations and persons described in paragraphs 1 to 9 below;
- each other and to the related companies of each;
- people considering acquiring or taking an interest in the business or assets of each; and
- organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including my/our employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers).

Collection of some of the personal information is required under the Financial Transaction Reports Act. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided to me/us.

The information provided by me/us will be held by the Relevant Parties. In most cases, I/we may gain access to the information by contacting the Relevant Parties. However, such request should be first directed to the Manager on 1300-786683.

I/We agree that the Relevant Parties, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following, unless the law says they can't even if I/we consent:

1. **Commercial credit information**
Seek and use information from any business which provides information about the commercial worthiness of persons about me/us to assess my/our application for consumer or commercial credit.
2. **Consumer credit information**
Seek and use a credit report containing information about me/us from a credit reporting agency to assess my/our application for consumer or commercial credit or to assess whether to accept me/us as guarantor(s) for credit provided under this application.
3. **Collection of overdue payments**
Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. **Exchange of information between credit providers**
Seek from and use or give to another credit provider any information about my/our account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager can provide a bank opinion on me/us.

I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
- To assess my/our application for credit
- To help me/us avoid defaulting on my/our credit obligations
- To notify a default by me/us
- To assist in the collection of overdue payments from me/us
- To exchange information with credit providers who are involved in a mortgage securitisation scheme
- To exchange information with credit providers as to the status of this loan

5. **Exchange of information with advisers and other persons**

Seek from and use or give any personal or commercial credit information about me/us to any mortgage broker, mortgage originator, mortgage manager, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us.

6. **Provide information to credit reporting agencies**

Give to a credit reporting agency information about me/us for the following purposes:

- To obtain a consumer credit report about me/us; and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about me/us.

The information may include:

- identity particulars;
- my/our application for credit or commercial credit – the fact that credit has been applied for and the amount;
- the fact that the Credit Provider or the Manager is a current credit provider to me/us;
- payments which become overdue more than 60 days and for which collection action has been commenced;
- advice that payments are no longer overdue in respect of any default which has been listed;
- advice that cheques drawn by me/us have been dishonoured more than once;
- in specific circumstances, that in the opinion of the Manager or the Credit Provider, I/we have committed a serious credit infringement;
- the credit provided to me/us by the Manager or the Credit Provider has been paid or otherwise discharged; or
- otherwise in connection with arrangements relating to lenders' mortgage insurance.

7. **Provide information for securitisation**

Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with my/our loan.

8. **Provide information to Guarantors**

Provide any report or personal or credit information about my/our to any person who proposes to guarantee or provide security for, or has guaranteed or provided security (**guarantor**) to:

- decide whether to act as guarantor; or
- to keep the guarantor informed about the guarantee.

9. **Provide information to trade insurer**

If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.

I/We consent to such personal information and/or credit information about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement (even though some organisations may be overseas), including (without limitation):

- (a) another credit provider as outlined in paragraph 4;
- (b) persons referred to in paragraph 5 as outlined in that paragraph;
- (c) persons involved in a securitisation arrangement as outlined in paragraph 7.

The Manager and the Lenders Mortgage Insurers (if any) may use the personal information to tell me/us about other products and services offered or distributed by the Manager, and the Lenders Mortgage Insurers (if any) or any organisation the Manager is affiliated with or represents. I/We may choose not to have the personal information used or disclosed for this purpose or to receive any direct marketing material by ticking this box or contacting the Manager on 1300 786683.

Applicant(s)	Guarantor(s)
_____ Name	_____ Name
_____ Signature	_____ Signature
_____ Date	_____ Date
_____ Name	_____ Name
_____ Signature	_____ Signature
_____ Date	_____ Date

In this notice, "Credit Provider" means:
▪ GEL Custodians Pty Limited ACN 118 374 155

In this notice, "Lenders Mortgage Insurers" (if any) means:
GE Mortgage Insurance Company Pty Ltd
ABN 60 106 974 305
Level 23, 259 George Street, SYDNEY NSW 2000
Telephone: 1300 655 422

PMI Mortgage Insurance Limited
ABN 70 000 511 071
Level 23, 50 Bridge Street, SYDNEY NSW 2000
Telephone: 02 9231 7777

Hestil Financial Services Pty Ltd trading as 000 Home Loans - BASIC PRIVACY POLICY

This document describes how we Hestil Financial Services Pty Ltd trading as 000 Home Loans ACN : 120491769 manage personal information.

1. The National Privacy Principles

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles ("NPPs"). We are bound by and will comply with the NPPs from that date.

2. Collecting personal information about you

The kinds of personal information we hold

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- information you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Financial Transactions Reports Act.
- financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

3. Using and disclosing your personal information

The purposes for which we collect and hold personal information and how we use and disclose it

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- professional advisers such as solicitors, accountants and valuers;
- mortgage insurers;
- underwriters;
- government agencies such as those which administer land titles and revenue or (where applicable) foreign investments;
- credit reporting agencies and mercantile agents;
- external auditors; and
- other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers (see below).

Contracting out services and disclosures

We also disclose personal information to organisations to whom we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer which organisations assist us to service and administer your loan or the loan you have guaranteed, or provide you with information about products and services offered or distributed by us.

4. **Access to your personal information**

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs. Requests for access should be directed to the Privacy Officer, whose contact details are set out below.

5. **What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy**

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on **1300-786683** or by writing to us at the postal or email address set out below.

Privacy Officer - Hestil Financial Services Pty Ltd trading as 000 Home Loans PO BOX 940 Wagga Wagga NSW 2650 Fax: 1300-668302 or email: info@000homeloans.com.au.

6. **Changes to our privacy policy**

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.

LOAN PURPOSE CHECKLIST

The loan you have applied for may be regulated by the Consumer Credit Code ("the Code"). Generally, the Code applies where:

- (a) credit is provided under a contract;
 - (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
 - (c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic or household nature.
- To determine whether or not the Code applies to this loan, the lender requires you to provide the following information.

Part A

To be completed by all borrowers (Please tick the appropriate box)		Yes	No
1	Are any of the borrowers natural persons?	<input type="checkbox"/>	<input type="checkbox"/>
2	Are any of the borrowers a corporation? Companies do not need to complete Part B and Part C	<input type="checkbox"/>	<input type="checkbox"/>
3	Are any of the borrowers strata corporations (that is, a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/>	<input type="checkbox"/>

Part B

The purpose of your loan will be		Amount
4	To purchase a residence which the borrower will live in	\$
5	To refinance the property the borrower currently lives in	\$
6	To purchase a property to be used for investment purposes	\$
7	To refinance a property to be used investment purposes	\$
8	To finance the construction of a residence in which the borrower will live in	\$
9	To finance the construction of a property to be used for investment purposes	\$
10	To finance expenditure of a personal, domestic, or household nature. If yes, please give details:.....	\$
11	To provide a funds which will be used for the borrower's business	\$
12	To have available a line of credit which will be used by the borrower for personal purchases	\$
13	Other – Please Specify	\$
Total Loan Required		\$

Part C

(Please tick the appropriate box)	Yes	No
Do you believe that the borrower is likely to receive an income tax deduction for at least 50% of the total interest which will be paid on the proposed loan?	<input type="checkbox"/>	<input type="checkbox"/>

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic, or household purposes, then you must also complete the declaration of purpose.

IMPORTANT NOTICE

If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

X _____
Applicants Signature

X _____
Applicants Signature

Applicants Name
Date / /

Applicants Name
Date / /

DECLARATION OF PURPOSE

(as required under the Consumer Credit Code, Section 11, Regulation 10)

If you have completed the Loan Purpose Checklist on the previous page and you believe that the loan you are applying for is to be used wholly or predominantly for investment or business purposes, please sign this declaration.

TO: THE CREDIT PROVIDER

LOAN TO: _____ (NAME OF APPLICANTS)

LOAN AMOUNT: \$ _____

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for business or investment purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

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

X _____
Applicant's Signature

X _____
Applicant's Signature

Applicant's Name
Date / /

Applicant's Name
Date / /

NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS

(Section 171, Consumer Credit Code. Regulation 40, Consumer Credit Regulation)

TO: _____

RE: _____ (DETAILS OF CREDIT CONTRACT)

I/We nominate:(Full name of person nominated)

to receive notices and other documents under the Consumer Credit Code on behalf of myself/all of us.

IMPORTANT

Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form you are giving up the right to be provided with information directly from the credit provider.

Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.

Signature of person making Nomination

X _____
Signature of person making Nomination

Name of person making Nomination

Name of person making Nomination

Address of person making Nomination
Date / /

Address of person making Nomination
Date / /

BORROWER COPY

Estimate of Fees and Charges

Borrower: _____

Security Address: _____

Estimated Market Value:\$ _____ Including Cost:\$ _____

Loan Amount: \$ _____ Own Funds:\$ _____

Indicative Fixed Rate: _____ %p.a.* Indicative/Variable Rate _____ %p.a.*

*Rates are subject to change and will be confirmed at settlement.

Term _____ Fixed Rate Period _____

Proposed Repayments \$ _____ per Month \$ _____ per Fortnight \$ _____ per Week

ESTIMATED COSTS

Application Fee \$ _____

Legal Disbursements (approx) \$ _____

Stamp Duty on Transfer of Land \$ _____

Land Transfer Registration Fee \$ _____

Stamp Duty On Mortgage \$ _____

Lenders Mortgage Insurance (once only) \$ _____ Including Stamp Duty

Registration Fees ** \$ _____

Other costs \$ _____

TOTAL APPROXIMATE COSTS PAYABLE \$ _____ (Estimate only)

**Examples of these fees include property searches and mortgage registration fees.
Bank cheque fee of \$8.00 per cheque for each cheque drawn at settlement
Full details of fees and charges will be disclosed in your loan agreement before you sign.

Name of Lending Manager: _____

Lending Manager Signature: **x** _____

Date: _____ / _____ / _____



DISCHARGE REQUEST AND AUTHORITY AND DIRECTION

To: _____

(Insert name & address of outgoing financier)

Fax number: _____
(Insert fax number, if known)

Phone number: _____
(Insert phone number, if known)

Attention: _____
(Insert name of contact person, if known)

RE: Property: _____
(Insert property address)

Loan Account number: _____
(Insert account number, if known)

(Insert name of borrower)

(Insert name of borrower)

Hereby authorise(s) and direct(s) you to:

- Prepare discharge of mortgage for the above property.
- Advise payout figure for _____ (insert estimated settlement date).
- Communicate at your earliest convenience with **Hestil Financial Services Pty Ltd trading as 000 Home Loans** in relation to settlement of the discharge attention to: **Shane Hessenberger or Chris Adams**.
- Forward to **Hestil Financial Services Pty Ltd trading as 000 Home Loans**, a copy of page 1 of our existing mortgage and loan agreement with you, showing the full amount of *ad valorem* stamp duty paid to the Office of State Revenue.
- Forward to **Hestil Financial Services Pty Ltd trading as 000 Home Loans**, a copy of our existing building survey, if held by you.

x _____
Signature of Borrower

Date / /

x _____
Signature of Borrower

Date / /