

Introducer Loan Summary



INTRODUCER DETAILS

Title	First Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Your Company	Member of:	
<input type="text"/>	<input type="text"/>	
Phone Number (incl. area code)	Fax Number (incl. area code)	Mobile Phone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address		
<input type="text"/>		

BORROWER DETAILS – Name of Primary Borrower

Title	First Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

LOAN DETAILS

Loan Amount	Term (months/years)
<input type="text"/>	<input type="text"/>
<input type="checkbox"/> First Mortgage	<input type="checkbox"/> Second Mortgage

GENERAL INFORMATION

Individual Details

Which Applicant are you? (01, 02...)



Title First Name Middle Name

Last Name

Gender (M/F) Date of Birth (dd/mm/yyyy) Drivers Licence Number

Are you living in Australia now? YES NO What is your status in Australia? Citizen Permanent Resident Other

Trust Name- If you are making this application in your capacity as a Trustee of a trust

Complete if Trustee – Is the Trust a superannuation fund or associated entity? YES NO
(We do not lend to Trust superannuation funds or associated entities)

CURRENT MAILING ADDRESS

Unit No. Street No. Street/Road Name

Suburb State Post Code

MAILING ADDRESS AFTER SETTLEMENT (if different than mailing address)

Unit No. Street No. Street/Road Name

Suburb State Post Code

Home Phone Number (incl. area code) Work Phone Number (incl. area code) Mobile Phone Number

EMPLOYMENT DETAILS Self Employed? YES NO

Occupation

Employer Name

Contact Phone Number (incl. area code) Mobile Phone Number How long have you been in your current role? months

CONTACT PERSON (must not be an applicant)

First Name Last Name

Work Phone Number (incl. area code) Mobile Phone Number Relationship to you

ADDITIONAL INFORMATION

Are you a first time home owner? YES NO Have you ever been bankrupt? YES NO

If this is an application for refinance, how long has the mortgage being refinanced been in arrears in the last 12 months? months

If you earn Self Employment Income, how long has the business generating this income been trading in the same industry? months

If you earn Contract, Commission, Overtime or Temp income, how long have you been earning this income continuously? months

If you earn a Disability Pension or a Carer Pension, is this in respect of a permanent disability? YES NO

SIGNED AS BEING TRUE AND CORRECT

Signed Dated / /

Individual Declarations

Which Applicant are you? (01, 02...)



Indicate your acceptance of the following declarations by placing a 'X' in the box next to the ones that apply to you.

Privacy Declaration Acknowledgement

I declare that I have read and understand the Privacy Declaration pursuant to the Protection of Information Privacy Act 1988 described in the accompanying documents.

Complete the following if you are an APPLICANT:

Applicant Benefit Declaration

I declare that I will receive a benefit from any Credit provided pursuant to this application.

Complete the following if you are a GUARANTOR:

Guarantor Declaration

I declare that as a Guarantor I meet the Credit Policy guidelines in relation to guarantors for Moshav Private Funding

Declared as true and correct by Applicant

Have you ever been bankrupt? YES NO

If this is an application for refinance, how many times has the mortgage being refinanced been in arrears in the last 12 months? months

If you earn Self Employment Income, how long has the business generating this income been trading in the same industry? months

If you earn Contract, Commission, Overtime or Temp income, how long have you been earning this income continuously? months

If you earn a Disability Pension or a Carer Pension, is this in respect of a permanent disability? YES NO

DECLARED AS BEING TRUE AND CORRECT BY APPLICANT

Signed Dated / /

Financial Transactions Reporting Act – 100 Point Check (Mortgage Introducer to Complete and Certify)

Type of Document:	Document 1	Document 2	Document 3	Document 4
Full name as it appears on Document:				
Date of Birth as shown:				
Place of Residence:				
Date of Issue:				
Place of issue:				
Expiry date:				
Document No:				
Document Points:				

70 points (original or Certified copy) for: Birth Certificate, Current Passport, Citizen Certificate. **40 points** (These must bear your name, signature and photograph) for Drivers Licence, Public Service Card, Social Security Card, Tertiary Student ID. **40 Points** (These must confirm a 12 month association and contain your signature) for a signed written reference from another financial body or an acceptable referee. **25 points** for a current credit/debit card, current store card, employee ID or current Medicare card.

CERTIFIED BY MORTGAGE INTRODUCER

Signed Dated / /

Security Details

Which Security is this? (01, 02...)



PROPERTY ADDRESS

Unit No. Street No. Street/Road Name

Suburb State Post Code

OWNERSHIP

Which applicant will the property be owned by AFTER settlement of this loan? (X one or more)

Applicant 1 Applicant 2 Applicant 3 Applicant 4 Applicant 5 Applicant 6

PROPERTY DETAILS

What type of property is this? (X one only)

House Vacant land Serviced apartment >50 sqm Apartment/Unit/Flat 35-50 sqm Apartment/Unit Flat/ > 50 sqm

Commercial Other Specify

How many units/apartments/flats/studios are there in the development?

Is the property a rental investment? YES NO

If YES, what is the expected rent? \$ per annum

Is the property being purchased? YES NO

Complete if YES What is the purchase price? \$

Is it an 'Off the Plan' purchase? YES NO

Complete if NO What is the estimated value of the property? \$

If the property is being refinanced, is it mortgaged to anyone other than Moshav Private Funding? YES NO

Complete if YES Mortgage Name Phone Number (incl. area code)

Mortgage Account Number Fax Number (incl. area code)

Are you having the property constructed? YES NO

Complete if YES Name of Builder Expected completion date (dd/mm/yyyy)

Phone Number (incl. area code) Mobile Number

How many dwellings/units are being constructed?

Do you have a preferred time for the valuer to inspect the property? YES NO

Complete if YES Between **AND**

HH:MM AM/PM HH:MM AM/PM DD/MM/YYYY

Always Complete Who can our valuer contact to obtain access to the property so that it can be inspected?

Phone Number (incl. area code) Mobile Number

Company Details

Which Applicant are you? (01, 02...)



Company Name

Company Type (X one only)

Pty Ltd Limited Other

ACN

ABN

No. of Directors

Trust Name- If you are making this application in your capacity as a Trustee of a trust

CURRENT MAILING ADDRESS

Unit No. Street No. Street/Road Name

Suburb

State

Post Code

MAILING ADDRESS AFTER SETTLEMENT (if different than mailing address)

Unit No. Street No. Street/Road Name

Suburb

State

Post Code

Home Phone Number (incl. area code)

Work Phone Number (incl. area code)

Mobile Phone Number

CONTACT PERSON

First Name

Last Name

Home Phone Number (incl. area code)

Work Phone Number (incl. area code)

Mobile Phone Number

COMPANY ACCOUNTANT DETAILS

Business Name

First Name

Last Name

Contact Phone Number (incl. area code)

Mobile Phone Number

CONTACT PERSON (must not be an applicant)

First Name

Last Name

Work Phone Number (incl. area code)

Mobile Phone Number

Relationship to you

ADDITIONAL INFORMATION

Has the company ever been in receivership or under administration? YES NO

If this is an application for refinance, how long has the mortgage being refinanced been in arrears in the last 12 months? months

How many months has the company been trading in the same industry? months

SIGNED AS BEING TRUE AND CORRECT FOR AND ON BEHALF OF THE APPLICANT

Signed

Dated

Product Details

Complete as a separate page for each product/account



Loan amount and term (after settlement) \$ for months/years

Repayment Type (X one only) Principle & Interest Interest only during construction

Product Type (X one only) First Mortgage Second Mortgage

Loan Purpose (X one only) Consumer and/or domestic Consumer and/or Investment

PURCHASE

REFINANCE

CONSTRUCTION (X one only) New Renovation

Purchase Price \$ Payment Amount \$ Land Price \$

Estimated Fees \$ Equity Taken Out \$ House Price \$

Total \$ Estimated Fees \$ Estimated Fees \$

Your Contribution \$ Total \$ Total \$

Loan Required \$ Your Contribution \$ Your Contribution \$

Loan Required \$ Loan Required \$

WHAT ARE THE FUNDS GOING TO BE USED FOR?

Do previous loan arrears exist? Yes No

If YES, how is the borrower in a better position tot service the loan?

CREDIT IMPROVEMENT

Please provide details of past and present defaults, judgments amounts, credit provider and reasons

Company Declarations

Which Applicant are you? (01, 02...)



Indicate your acceptance of the following declarations by placing a 'X' in the box next to the ones that apply to the company.

Privacy Declaration and Acknowledgement

On behalf of the company, I declare that I have read and understand the Privacy Declaration pursuant to the Protection of Information Privacy Act 1988 described in the accompanying documents.

Complete the following if the Company is an APPLICANT:

Applicant Benefit Declaration

On behalf of the company, I declare that the Company will receive a benefit from any Credit pursuant to this Application.

Complete the following if the Company is a GUARANTOR:

Guarantor Declaration

On behalf of the company, I declare that as Guarantor the Company meets the Credit Policy guidelines in relation to guarantors for Moshav Private Funding.

On behalf of the company, I declare that:

- it is in the best interest of the Company to provide a guarantee in respect of the Credit to be provided pursuant to this application;
- the Company will receive a real benefit by providing the guarantee; and
- providing the guarantee in these circumstances is not an uncommercial transaction for the Company to undertake.

SIGNED AS BEING TRUE AND CORRECT

Signed

Dated / /

Name

Position

Authority to release information



TO First Mortgage

ADDRESS

Unit No. Street No. Street/Road Name

Suburb State Post Code

I/WE Print Name/s

I/WE Print Name/s

OF

Unit No. Street No. Street/Road Name

Suburb State Post Code

Account Number

hereby **AUTHORISE** you to release all information regarding my/our existing loan facility held with the First Mortgage to Moshav Private Funding.

Dated this day of year

Signature 1

Name

Signature 2

Name

Authority to release information



Application Details:

Loan amount \$

Applicant/s Print Name/s

Applicant/s Print Name/s

OF

Unit No. Street No. Street/Road Name

Suburb State Post Code

Account Number

I further declare that my current personal income is:

Source of Taxable Income	Annual Amount
Net income from business (before tax)	\$ <input type="text"/>
Gross salary/wages	\$ <input type="text"/>
Rental income	\$ <input type="text"/>
Other investment income	\$ <input type="text"/>
Total income amount	\$ <input type="text"/>

In addition to the declaration in my Moshav Private Funding Application for finance detailed above I declare that:

1. I understand that Moshav Private Funding will not independently verify the information in my application, in particular, Moshav Private Funding will not verify information about my income and assets.
2. I understand that Moshav Private Funding will rely on these declarations in considering my loan application, and, if approved, in providing me with credit under any resulting loan contract.
3. I am satisfied that this financial commitment to Moshav Private Funding will not adversely impact on my ability to meet all my existing financial obligations (including living expenses) as and when they fall due.

I acknowledge that I have read and understood the above declarations:

declared this day of year

Signed

Name

Privacy Statement & Acknowledgement



By signing this document you consent to us (Moshav Financial Wholesale Pty Limited ABN 13163365937, Moshav Financial Pty Limited ABN 67156558119, Capital Securitisation (Holdings Pty Limited T/A Moshav Private Funding ABN 58115210716, A.C.N. 117 688 456 Pty Limited ATF Toe Trust ABN 42 585 068 414 and Willard King Organisation (1978) Pty Limited A.C.N. 001 135 306.) collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.resimac.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. We may disclose your personal and credit information to overseas entities that provide support functions to us including entities in New Zealand.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at www.moshavfinancial.com.au or by contacting us on (02) 9018 6777. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information: We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers: We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors: We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information: We may exchange personal and credit information with the following types of entities, some of which may be located overseas.

Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification: We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs): We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

- Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of the privacy and credit reporting policy obtained on 1300 655 422 or genworth.com.au; and
- QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy and credit reporting policy obtained on 1300 367 764 or qbelmi.com

The privacy and credit reporting policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

We may exchange your personal and credit information with the following credit reporting bodies:

Veda Advantage Ltd: veda.com.au • Dun & Bradstreet (Australia) Pty Ltd: dnb.com.au • Experian: experian.com.au

SIGNATURES OF BORROWER(S) & GUARANTOR(S)

You consent to the use of your personal credit information as set out above.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Applicant 1)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Applicant 2)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Guarantor 1)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Guarantor 2)	Name in Print	Date