

SHORT TERM LOAN APPLICATION



(Only to be completed if Broker Introduced)

Broker details

Company Name Contact No Date / /

Contact Name Email Address

Broker Establishment Fee \$

(Only to be completed if Borrowing in Company OR Trust Name)

Company/Trust Details

Borrower

Guarantor

Company/Trust Name <input type="text"/>	ABN/ ACN <input type="text"/>
Registered Address <input type="text"/>	Year Established <input type="text"/>
Phone <input type="text"/>	Fax <input type="text"/>
Name of Director /Trustee 1 <input type="text"/>	Name of Director/Trustee 2 <input type="text"/>
Name of Director/Trustee 3 <input type="text"/>	Name of Director/Trustee 4 <input type="text"/>

APPLICANTS

Applicant #1 Details

Borrower

Guarantor

Title <input type="text"/>	Full Name <input type="text"/>	Contact Number <input type="text"/>
Property Owned OR Leased? (please circle) Owned - Leased	Current Address <input type="text"/>	Contact Email <input type="text"/>
Date of Birth <input type="text"/>	Driver License <input type="text"/>	State <input type="text"/> Postcode <input type="text"/> Security Yes - No <input type="text"/>
Occupation <input type="text"/>	Employer Name <input type="text"/>	Exp Date <input type="text"/> Marital Status <input type="text"/> No of Dependants <input type="text"/>
Nearest Relative (Not living with you) Full Name <input type="text"/>	Gross Annual Income <input type="text"/>	Employer Phone <input type="text"/>
	Contact Number <input type="text"/>	

Applicant #2 Details

Borrower

Guarantor

Title <input type="text"/>	Full Name <input type="text"/>	Contact Number <input type="text"/>
Property Owned OR Leased? (please circle) Owned - Leased	Current Address <input type="text"/>	Contact Email <input type="text"/>
Date of Birth <input type="text"/>	Driver License <input type="text"/>	State <input type="text"/> Postcode <input type="text"/> Security Yes - No <input type="text"/>
Occupation <input type="text"/>	Employer Name <input type="text"/>	Exp Date <input type="text"/> Marital Status <input type="text"/> No of Dependants <input type="text"/>
Nearest Relative (Not living with you) Full Name <input type="text"/>	Gross Annual Income <input type="text"/>	Employer Phone <input type="text"/>
	Contact Number <input type="text"/>	

SHORT TERM LOAN APPLICATION - (Continued)

Applicant #3 Details		<input type="checkbox"/> Borrower		<input type="checkbox"/> Guarantor	
Title	Full Name	Contact Number			
<input type="text"/>		<input type="text"/>			
Property Owned OR Leased? (please circle)		Contact Email			
<input type="text"/> Owned - <input type="text"/> Leased		<input type="text"/>			
Current Address		State	Postcode	Security	
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/> Yes - <input type="text"/> No	
Date of Birth	Driver License	Exp Date	Marital Status	No of Dependants	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Occupation	Employer Name	Employer Phone			
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Nearest Relative (Not living with you)		Gross Annual Income		\$ <input type="text"/>	
Full Name	Contact Number				
<input type="text"/>	<input type="text"/>				

Applicant #4 Details		<input type="checkbox"/> Borrower		<input type="checkbox"/> Guarantor	
Title	Full Name	Contact Number			
<input type="text"/>		<input type="text"/>			
Property Owned OR Leased? (please circle)		Contact Email			
<input type="text"/> Owned - <input type="text"/> Leased		<input type="text"/>			
Current Address		State	Postcode	Security	
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/> Yes - <input type="text"/> No	
Date of Birth	Driver License	Exp Date	Marital Status	No of Dependants	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Occupation	Employer Name	Employer Phone			
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Nearest Relative (Not living with you)		Gross Annual Income		\$ <input type="text"/>	
Full Name	Contact Number				
<input type="text"/>	<input type="text"/>				

SECURITY

Property #1 Details		Current Use	
Property Type (please circle)		<input type="text"/> Owner Occupied - <input type="text"/> Investment	
<input type="text"/> Residential - <input type="text"/> Commercial - <input type="text"/> Industrial - <input type="text"/> Vacant Land		C/T Details	
Title Type (please circle)		Volume	Folio
<input type="text"/> Torrens - <input type="text"/> Community - <input type="text"/> Strata - <input type="text"/> Other		<input type="text"/>	<input type="text"/>
Property Description		Land Area (sqm)	Building area
<input type="text"/> House - <input type="text"/> Unit - <input type="text"/> Apartment - <input type="text"/> Other		<input type="text"/>	<input type="text"/>
Property Address		Postcode	No of Bedrooms
<input type="text"/>		<input type="text"/>	<input type="text"/>
State			
<input type="text"/>			
Current Names on Title			
<input type="text"/>			
Contact for Valuation			
Name:		Contact No:	
<input type="text"/>		<input type="text"/>	
Estimated Market Value	Property Condition	Rates Notice attached?	
\$ <input type="text"/>	<input type="text"/> Excellent - <input type="text"/> Good - <input type="text"/> Fair - <input type="text"/> Poor	<input type="text"/> Yes - <input type="text"/> No	
Current Debt Against Property			
1st Mortgage	Lender	Current Monthly Repayment	
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	
2nd Mortgage	Lender		
\$ <input type="text"/>	<input type="text"/>		
Caveat Loan	Lender		
\$ <input type="text"/>	<input type="text"/>		

Property #2 Details

Property Type (please circle)

Residential - Commercial - Industrial - Vacant Land

Current Use

Owner Occupied - Investment

Title Type (please circle)

Torrens - Community - Strata - Other

C/T Details

Volume Folio

Property Description

House - Unit - Apartment - Other

Land Area (sqm)

Building area

Property Address

State

Postcode

No of Bedrooms

Current Names on Title

Contact for Valuation

Name:

Contact No:

Estimated Market Value

\$

Property Condition

Excellent - Good - Fair - Poor

Rates Notice attached?

Yes - No

Current Debt Against Property

1st Mortgage

\$

Lender

Current Monthly Repayment

\$

2nd Mortgage

\$

Lender

\$

Caveat Loan

\$

Lender

\$

Property #3 Details

Property Type (please circle)

Residential - Commercial - Industrial - Vacant Land

Current Use

Owner Occupied - Investment

Title Type (please circle)

Torrens - Community - Strata - Other

C/T Details

Volume Folio

Property Description

House - Unit - Apartment - Other

Land Area (sqm)

Building area

Property Address

State

Postcode

No of Bedrooms

Current Names on Title

Contact for Valuation

Name:

Contact No:

Estimated Market Value

\$

Property Condition

Excellent - Good - Fair - Poor

Rates Notice attached?

Yes - No

Current Debt Against Property

1st Mortgage

\$

Lender

Current Monthly Repayment

\$

2nd Mortgage

\$

Lender

\$

Caveat Loan

\$

Lender

\$

For Additional Securities please reprint this page and ATTACH

SHORT TERM LOAN APPLICATION - (Continued)

LOAN DETAILS

Loan Amount Required

\$ []

Loan Term Required

[] months

Date Funds Required

[] / [] / []

DECLARATION OF PURPOSE

Full description of Loan Purpose

[]
[]
[]
[]

- I/we declare that the Credit to be provided to me/us is to be applied wholly or predominantly for either business or investment purposes
- I am / we are not aware of any foreseeable changes in my/our circumstances which may affect my/our ability to make payments or which may cause any hardship in doing so.

EXIT STRATEGY

Full Description of How Loan is to be Paid Out

[]
[]
[]
[]
[]

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

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

Applicant #1 [] Applicant #2 []

Signature _____ Date _____ Signature _____ Date _____

Applicant #3 [] Applicant #4 []

Signature _____ Date _____ Signature _____ Date _____

ACCOUNTANT / SOLICITOR

Accountants Details

Name []

Company []

Phone []

Solicitors Details

Name []

Company []

Phone []

SHORT TERM LOAN APPLICATION - (Continued)

Important Note: ALL Personal AND Company Assets & Liabilities MUST be listed for each Applicant.

ASSETS AND LIABILITIES

Assets

	Value	Annual Rent Rec
Real Estate	\$	\$
Real Estate	\$	\$
Real Estate	\$	\$
Real Estate	\$	\$
Motor Vehicles	\$	
Savings	\$	
Superannuation / Shares	\$	
Other (please specify)	\$	
TOTAL	\$	\$

I/we declare the above, to be an accurate description of my/our financial position at the time of application

Liabilities

	Lender	Amount Owing	Monthly Payment	To Be Refinanced Yes / No
Mortgages		\$	\$	Yes / No
Mortgages		\$	\$	Yes / No
Mortgages		\$	\$	Yes / No
Mortgages		\$	\$	Yes / No
Other Loans		\$	\$	Yes / No
Other Loans		\$	\$	Yes / No
Credit Card Limit		\$	\$	Yes / No
Credit Card Limit		\$	\$	Yes / No
TOTAL		\$	\$	

I/we declare the above, to be an accurate description of my/our financial position at the time of application

Applicant #1		Applicant #2	
Signature	Date	Signature	Date
Applicant #3		Applicant #4	
Signature	Date	Signature	Date

DECLARATION

Applicant Declaration

please circle

- | | | |
|---|-----|----|
| 1. Have you ever been bankrupt or entered into an agreement to pay your creditors? | Yes | No |
| 2. Are there any unsatisfied Court judgements against you? | Yes | No |
| 3. Receiver, administrator or liquidator ever been appointed? | Yes | No |
| 4. Has a mortgagee ever sold your property to recover a debt owing by you? | Yes | No |
| 5. If you are seeking finance to complete the purchase of the Security property, do you intend to borrow any other funds for this purchase? | Yes | No |
| 6. Has an application for this loan ever been submitted by you or any other person to any other Lender? | Yes | No |

If you have answered YES to any of the above questions, please provide full explanation

I/we declare that all information provided in this application for credit to be provided to me/us is true and correct, including full disclosure of **ALL** Personal **and** Company Assets and Liabilities and I/we understand that should the funder be made aware of any non-disclosure of relevant information they may decline this application.

Applicant #1 <input style="width: 80%;" type="text"/>	Applicant #2 <input style="width: 80%;" type="text"/>
Signature _____ Date _____	Signature _____ Date _____
Applicant #3 <input style="width: 80%;" type="text"/>	Applicant #4 <input style="width: 80%;" type="text"/>
Signature _____ Date _____	Signature _____ Date _____

CLIENT AGREEMENT FORM

Important Notice to Applicant/s for Credit (Section 18(E) 9c) Privacy Act 1988

Notice of disclosure of your credit information to a credit reporting agency (Privacy Act 1988)

Solomon Finance Group may give information about you to a credit reporting agency, for the following reasons

- to obtain a credit report about you.
- to allow the credit reporting agency to create or maintain a credit information file containing information about you

The information is limited to:

- identity particulars (your name, sex, date of birth, name of employer and drivers license number
- your application for credit or commercial credit - the fact you have applied for credit and the amount
- the fact that Solomon Finance Group is a current credit provider to you
- advice that your loan repayments are no longer overdue in respect of any default that has been listed
- information that, in the opinion of Solomon Finance Group you have committed a serious credit infringement (that is, fraudulent or shown an intention not to comply with your credit obligations)
- dishonoured cheques - cheques drawn by you for \$100 or more that have been dishonoured more than once
- that credit provided to you by Solomon Finance Group has been paid or otherwise discharged

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you

Statement by Applicant for Credit

Please read carefully before signing. Where there is more than one(1) applicant, each applicant must sign

1. Given information to a credit reporting agency (Section 18E (8) © Privacy Act 1988)

Solomon Finance Group has informed me that it may give certain personal information about me to a credit reporting agency.

2. Access to commercial credit information (Section 18L (4) Privacy Act 1988)

I agree that Solomon Finance Group may obtain information about me from a business, which provides information about the commercial credit worthiness of persons for the purpose of assessing my application for consumer credit.

3. Access to consumer credit information (Section 18K (1) (b) Privacy Act 1988)

I agree that Solomon Finance Group may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my application for commercial credit.

4. Exchanging of credit worthiness information (Section 18N (9) Privacy Act 1988)

I agree that Solomon Finance Group may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following:

- to assess the application made by me for credit
- to notify other credit providers of a default by me
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to access my credit worthiness

I hereby apply to establish credit facilities with Solomon Finance Group and agree to abide by the attached terms and conditions. I understand that a credit check will be undertaken as part of this application and that I have read and understood the acknowledgement and authority regarding the Privacy Protection of Information.

Applicant #1 Applicant #2

Signature _____ Date _____ Signature _____ Date _____

Applicant #3 Applicant #4

Signature _____ Date _____ Signature _____ Date _____