

To the Broker,

Please complete the following table and tick any items on the checklist being supplied with the application, then return via fax at your earliest convenience.

Introducer Name	
Introducer Company	
Phone Number	
Fax Number	
Application Date	
Borrowing Entity / Name	
Estimated Settlement Date	

Following is a standard checklist of information which needs to be supplied with each and every application for finance.

Please ensure your client has completed the Application Form in full and returned it, along with the relevant requested items, in a timely fashion.

We look forward to issuing our formal offer upon receiving the information required.

All Applications – Standard Checklist

The information below is the minimum information required to initiate your loan application.
 A complete list of requirements will be provided in the Letter of Offer to follow.

1.	Signed Application and Privacy Statement forms from all Directors referring to Oakland Investments (Aus) Ltd as the lender.	
2.	An outline of the exit strategy and any supporting documentation eg Contracts for sale / purchase, proof of refinancing.	
3.	A copy of any contracts of sale / purchase if applicable.	
4.	Current Rates Notice for all security properties being offered that are owned by the borrower.	
5.	100 points of identification of all borrowers. This must also be provided at settlement and signed and witnessed by the borrower's Solicitor upon execution of the loan documents.	
6.	A copy of current insurances held over all the securities offered with Oakland Investments (Aus) Ltd nominated as first/second mortgagee.	
7.	A current valuation (less than 90 days old) of the properties being offered as security, addressed to Oakland Investments (Aus) Ltd. Valuation to be completed by an Oakland nominated Valuer.	
8.	Copy of D.A. / B.A. / Plans – Final approved copies required.	

For all Second Mortgage applications, the following information is also required

9.	Most recent mortgage statements from the first mortgage for the last two months.	
10.	A copy of the terms and conditions under which the first mortgage was advanced.	
11.	A letter from first mortgagee consenting to the lodgment of a second mortgage by Oakland Investments (Aus) Ltd and stating their priority amount, along with their agreement to provide a Deed of Priority.	

For all Construction Loans, the following information is also required

12.	A full feasibility of the project.	
13.	A copy of any Quantity Surveyor reports / building contracts completed to date.	
14.	Full copy of the approved plans associated with the project.	

TO THE BORROWER

Please Note:

If an application for finance is delayed, it is often due to seemingly insignificant pieces of information not being supplied in a timely manner, or in some cases, at all.

I therefore urge you to take your time in completing this application form in full, and in doing so, paying particular attention to those items which are both highlighted in bold italics and marked with an asterisk (*)

These are MANDATORY pieces of information required to process your application quickly and efficiently for your benefit.

We look forward to receiving your completed application form soon.

Thank you.

Application for Mortgage Finance – Please complete in detail

Primary individual applicant and / or guarantor

	*Applicant / Guarantor (Delete as applicable)		
*Full Name			
*Date of Birth	/ /	*Drivers Licence Number:	
*Telephone	Home ()	Work ()	
	Mobile	Fax ()	
Postal Address			
		State	Postcode
*Home Address			
		State	Postcode
*Current Employer			No of years _____

Secondary individual applicant and / or guarantor

	*Applicant / Guarantor (Delete as applicable)		
*Full Name			
*Date of Birth	/ /	*Drivers Licence Number:	
*Telephone	Home ()	Work ()	
	Mobile	Fax ()	
Postal Address (or 'As Above')			
		State	Postcode
*Home Address (or 'As Above')			
		State	Postcode
*Current Employer			No of years _____

Corporate Borrower

*Company / Trust Name			
*A.C.N. / A.B.N		Date of Incorporation	/ /
Registered Office			State
			Postcode
Postal Address			State
			Postcode
*Names of all Directors	1.		
	2.		
	3.		
	4.		

Loan Purpose

* Amount Required	\$	*Date Required	/ /	*Months Required	
* Ranking	First / Second - Mortgage Purpose (please circle)				
* Detailed description of Loan Purpose					
* If the facility being applied for is a Bridging Facility – please explain why a Bridging facility is required					
* Is the loan purpose wholly (100%) for investment or business purposes?	Yes / No (Please circle)		* Sign Here		
* How do you intend to pay back the loan?	Option 1.				
	Option 2.				

Statement of Assets and Liabilities (individuals / guarantors)

Assets		
Security Property Address		\$ Current Value
1.	Lot	
	Plan	
2.	Lot	
	Plan	
3.	Lot	
	Plan	
Motor Vehicles		
Savings / Investments – institution		
Furniture and personal effects		
Total Assets		\$

Liabilities	
Existing Lender & Type	\$ Amount Owing
Total Liabilities	\$

NB: If further security properties are owned in your own name or your borrowing entity name, please attach a complete list, along with full details of each property.

First Security Property Details

Street Number		Street Name			
State		Suburb		Postcode	
Estimated Value 'As-Is'	\$		Estimated Value 'On Completion'	\$	
Type of Security	Residential	Commercial	Industrial	Land Size _____	
	House or Townhouse	Villa or Unit(s)	Shop or Factory	Vacant Land	Rural or Farm
Is the property currently unencumbered? YES / NO			Estimated LVR	%	
What is the source of your estimated value 'As is' – e.g. contract, estimate, valuation etc.					
What is the source of your estimated value 'On Completion' – e.g. contract, estimate, valuation etc.					
Registered Owners	Name				
	Name				
Contact for Valuer access	Name				
	Phone Numbers				

Secondary Security Property Details

Street Number		Street Name			
State		Suburb		Postcode	
Estimated Value 'As-Is'	\$		Estimated Value 'On Completion'	\$	
Type of Security	Residential	Commercial	Industrial	Land Size _____	
	House or Townhouse	Villa or Unit(s)	Shop or Factory	Vacant Land	Rural or Farm
Is the property currently unencumbered? YES / NO			Estimated LVR	%	
What is the source of your estimated value 'As is' – e.g. contract, estimate, valuation etc.					
What is the source of your estimated value 'On Completion' – e.g. contract, estimate, valuation etc.					
Registered Owners	Name				
	Name				
Contact for Valuer access	Name				
	Phone Numbers				

NB: Please copy this page and complete as required for each property being offered as security.

Have you or your spouse, ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	* Yes / No (please circle)
Have you, or your spouse, had any court judgments entered against you or defaulted on any previous loans?	* Yes / No (please circle)
Have you, or your spouse, ever been shareholders or officers of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such company?	* Yes / No (please circle)
If you have answered YES to any of these questions, please provide separate details.	

Authority to obtain credit information in accordance with the Privacy Act 1988

<p>You have made an application for credit to Oakland Finance Pty Ltd and you have provided us with personal information.</p> <p>NB: If you have not provided the requested personal information, we may be unable to provide you with credit. The information that you have provided will be held by us and you can obtain information about it at any time by contacting us.</p> <p>By signing this form, you:</p> <ul style="list-style-type: none"> • Agree that we may use the personal information that you have provided for the purpose of providing credit to you and for marketing to you products and services offered by us and organizations with which we are affiliated or which we represent. You have the right to request not to receive marketing materials; • Authorize us and our agents to make such enquiries as we consider necessary in relation to your application for credit; • Authorize us to update your credit file with the credit reporting agency as in 'Default' after an outstanding overdue payment period of 60 days, and • Agree that we and any financier or manager who at any time provides or has any interest in the credit can do any of the following at any time: <ol style="list-style-type: none"> 1. Credit Information: seek and use both commercial and consumer credit information about you to assess an application for, or renewal of, consumer credit or commercial credit. 2. Collection of overdue payments: seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you. 3. Provide information to a mortgage insurer: provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default. 4. Exchange of information between credit providers: seek from and use or give to another credit provider (including without limitation any other Credit Provider who has lent money on the same security) any information about your credit worthiness, credit standing, credit history or credit capacity. In particular, we may provide a credit opinion in 	<p>relation to you.</p> <ol style="list-style-type: none"> 5. Exchange of information with advisers: seek from and use or give any consumer or commercial credit information about you to any originator, finance consultant, accountant, lawyer or other adviser acting in connection with any finance provided or proposed to be provided by you. 6. Provide information to credit reporting agencies: give to a credit reporting agency any personal or commercial information about you. The information may include identity particulars, the fact that credit for a certain amount has been applied for, the fact that we are a current credit provider to you, information about payments which become overdue more than 60 days and for which action is commenced, advice that payments are no longer overdue, advice that cheques drawn by you have been dishonored more than once, that in our opinion you have committed a serious credit infringement, and that the credit provided to you by us has been paid or otherwise discharged. 7. Provide information for securitization: disclose any report or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitization. 8. Provide information to guarantors: provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you. 9. Disclosure of personal information: disclose personal information about you to organizations involved in providing credit to you, or to any of our associates and contractors, including, for example, stationery printing houses, mail houses, lawyers, accountants or people considering acquiring an interest in your business or your assets. <p>* Sign Here</p>
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General Acknowledgements

By signing this form, you agree that:

- The information provided by you is true and correct in every particular;
- We may obtain a valuation of the security property at your expense;
- If we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- We and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided to you; and
- We are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property.

Signatures

* Name of borrower / guarantor		
* Signature of borrower / guarantor		Date / /

* Name of borrower / guarantor		
* Signature of borrower / guarantor		Date / /

* Name of borrower / guarantor		
* Signature of borrower / guarantor		Date / /

Signed for and on behalf of a corporate borrower

* Name of Director		
* Signature of Director		Date / /

* Name of Director		
* Signature of Director		Date / /

* Name of Director		
* Signature of Director		Date / /