



ABN 19 079 939 610

Australia's Fastest National Caveat Loan Lender

Tel: (03) 9017 6611 Fax: (03) 8648 6328

Email: apply@homesec.com.au Web: www.homesec.com.au

SHORT TERM LOAN APPLICATION FORM

BORROWERS COMPANY DETAILS (if applicable)					
Company/Trust Name					
Registered Address					
Phone Number		Fax Number:		ABN:	
Business Name:	ABN:			Year Established:	
Principal place of business					
Name/Address/Phone Number of Accountant					
	Applicant/Director 1	Applicant/Director 2			
Surname					
First Name / Middle Name					
Current Address					
	Post Code	Post Code			
How long at address					
Postal Address (if different than the residential address)					
	Post Code	Post Code			
How long at this address					
Date of Birth					
Drivers License					
Registration number of motor vehicle					
Mobile					
Home Phone					
Business Phone					
Fax Number					
Email					
Employers Name					
Telephone number					
Your Occupation					
Your position					
Nearest friend or relative (not living with you)					
Name					
Address					
Phone number					

Property being offered as security (if not enough space, print an additional copy of this page)

SECURITY ADDRESS 1

Name of property owner/s: _____

Address _____ Suburb _____

State _____ P/Code: _____ Estimated Market Value \$ _____

Debt against property: 1st Mortgage \$ _____ Lender _____

Debt against property: Caveat/ 2nd mortgage \$ _____ Lender _____

Description of property: Brick / w'board / other _____
 House Vacant Land Unit Factory Shop
 Farm Other _____

No of Bdrms _____ No of Bthrms _____ Land Size _____ List other details _____

Name of Real Estate Agent: _____

Address of Agent: _____

Phone number: _____

SECURITY ADDRESS 2

Name of property owner/s: _____

Address _____ Suburb _____

State _____ P/Code: _____ Estimated Market Value \$ _____

Debt against property: 1st Mortgage \$ _____ Lender _____

Debt against property: Caveat/ 2nd mortgage \$ _____ Lender _____

Description of property: Brick / w'board / other _____
 House Vacant Land Unit Factory Shop
 Farm Other _____

No of Bdrms _____ No of Bthrms _____ Land Size _____ List other details _____

Name of Real Estate Agent: _____

Address of Agent: _____

Phone number: _____

Asset and Liability Statement (list additional security properties below)

ASSETS		LIABILITIES	
Details	Value	Lender	Debt
	\$		\$
	\$		\$
	\$		\$
	\$		\$
TOTAL	\$	TOTAL	\$

Loan Details

Term: 1 month 2 month 3 month 4 month Other _____ Mths Date money is required: _____

Loan Amount Required \$ _____

Exit Strategy (How will the loan be repaid?) _____

Solicitors Details

Name of Firm _____ Contact Person _____

Phone Number _____ Email Address _____

Address _____

Declaration of Purpose – THIS SECTION MUST BE COMPLETED

**CLEARLY DESCRIBE
IN DETAIL HOW THE
FUNDS WILL BE USED**

I/We declare that the Credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- (a) business purposes; or
- (b) investment purposes other than investment in residential property.

IMPORTANT

You should **not** sign this declaration unless 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.

Signature		Name		Date	
Signature		Name		Date	

HomeSec Finance Express Privacy Act and Declaration Form

Applicant Declaration	YES	NO
1. Have you ever been bankrupt or entered into an arrangement to pay your creditors?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are there any unsatisfied Court Judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>
3. Receiver administrator or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
4. Has a mortgagee ever sold your property to recover a debt owing by you?	<input type="checkbox"/>	<input type="checkbox"/>
5. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has an application for the above loan been submitted by you or any other person to another lender?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you currently in default under any mortgage or any other borrowings	<input type="checkbox"/>	<input type="checkbox"/>
8. Have you created any unregistered legal or equitable interest in the Property either by Agreement, Deed, Licence or Lease or any other method	<input type="checkbox"/>	<input type="checkbox"/>
9. Do you hold the property as Trustee on trust	<input type="checkbox"/>	<input type="checkbox"/>

If yes to any of the above please give details

Privacy Disclosure and Consent Privacy Act 1988

Personal Information

HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) will collect personal information from you in order to process your application. If you do not provide us with your personal information we cannot process your application.

We may also use your personal information to tell you about other products and services offered by us or other members of HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) and in order to do that we may disclose your information to them or our Service Providers such as mailing houses. Please contact us on (03) 9017 6611 if you do not consent to us using or disclosing your personal information to tell you about other products and services. It is important that you contact us because by providing your details you will be taken to have consented to this use and disclosure.

From 21 December 2001, in most cases, you can gain access to the personal information that HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) holds about you. We aim to ensure that the personal information we retain about you is accurate, complete and up-to-date. To assist us with this, please contact us if any of the details you have provided change. If you have concerns about the completeness or accuracy of the information we have about you, we will take steps to correct it.

I agree that the HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) and any other financier who at any time provides or has any interest in the credit) may do any of the following.

1. Seek and use commercial credit information about me to assess an application for consumer credit or commercial credit.
2. Seek and use consumer credit information about me to assess an application for commercial credit or consumer credit.
3. Seek and use a credit report about me by a credit reporting agency to collect overdue payment from me.
4. Provide information to a mortgage insurer to assess the risk of providing mortgage insurance to assess the risk of default.
5. 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 my credit worthiness, credit standing, credit history or credit capacity.
6. Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me, any consumer or commercial credit information.
7. Give to a credit reporting agency personal and/or commercial information about me. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that the HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) may be current credit provider to me; payments which become overdue more than 60 days and for which collection action has commenced; advice that payments are no longer overdue; advice that cheques drawn by me have been dishonored, advice that in the opinion of the HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) I have committed a credit infringement; and that credit provider to me by the HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) has been paid or otherwise discharged.
8. Disclose any report or personal information about me to another person in connection with funding financial documentation by means of an arrangement involving securitisation.
9. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me.

Loan Application

I hereby apply for the loan described in this Application and confirm that all statements made in this Application are true and correct. Verification may be obtained from any source named herein. I understand that the credit provider may grant approval of the loan subject to an assessment of the security property. In order to obtain final approval from the credit provider, I may have to pay a property assessment fee. I further understand that I may be liable for legal fees and other expenses, which the credit provider will describe to me in writing, but I will not incur any liability to the credit provider unless and until I choose to proceed with the loan application. I further understand the general insurance cover will be required for the security property from an insurer acceptable to the credit provider. I understand and agree that HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) or any other party associated with HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) may be paid fees, margins or commissions in respect of the credit arranged in consideration for its role as mortgage originator and or mortgage manager.

Acknowledgement

I acknowledge that neither HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) nor any other party associated with HomeSec Finance Express Pty Ltd (and/or its ultimate lenders), including the credit provider, has acted as my agent. I further acknowledge that any person who may have introduced me to HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) has not acted as an agent of HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) for the purpose of this loan.

Authority

I/We authorise HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) to act as my/our agents in seeking access to my/our consumer/commercial credit information file held by a credit reporting agency. This authority only applies to enquiries made by HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) in connection with an application, or proposed application, by me/us for credit.

Declaration

I/We state that the information contained in this Loan Application is true and correct. I/We state that I/we have read the terms of the offer provided to us and can afford the repayment as well as the costs & interest of this loan. I/We state that this loan is for business or investment purposes only.

Applicant 1 Signature

Applicant 2 Signature

Print Name

Print Name

Date

Date



Specialists in Short Term - Fast Settlement Loans

APPLICATION CHECKLIST

BROKER NAME: _____ **Contact Number:** _____

BROKER COMPANY: _____ **FAX Number:** _____

BROKER FEE TO BE APPLIED TO LOAN (Incl GST): \$ _____ **(if applicable)**

This section ONLY applies to Finance Brokers & Introducers.

CHOOSE ONE OF THE FOLLOWING;

- EXPRESS CAVEAT LOANS up to \$250,000** *(All States)*
- EXPRESS CAVEAT LOANS over \$250,000** *(All States.)*
- 2nd MORTGAGES** *(All States. Applies for loans from 6 to 12months)*
- 1st MORTGAGES** *(All States. Loan amounts from \$50,000 to \$5,000,000)*
- CONSTRUCTION LOANS / DEVELOPMENT LOANS** *(All States.)*

√.... Please ensure the following items are faxed back to us, along with your completed application form.

Required to be Faxed Through Now

(to start the fast approval process)

- Current Rates Notice/s for all security properties.** Please only supply the first rates notice for the current year... NOT the "installment notice"
- Fully completed & signed HomeSec Finance Express Loan Application Form**
- Completed & signed *Privacy Consent* form.**
- Copy of last 3 months Home Loan Statements**(for all lenders with an interest in the property)
- 100 Points of ID for each borrower on title (must contain photo and non photo ID).**
- Copy of Lease (if security property is used as an investment property)**

ADDITIONAL REQUIREMENTS *(if applicable)*

- Copy of Loan Approval letter. *(only if refinancing)*
- Copy of Sale Contract. *(only if property is under a contract of sale)*
- Copy of other supporting documentation, being _____
- Copy of Trust Deed and any variations to the deed

PLEASE FAX ALL DOCUMENTS TO : (03) 8648 6328

NUMBER OF PAGES IN TOTAL: _____