

Document Checklist



Important – Application to be completed by loan applicants

– NOT TO BE COMPLETED BY YOUR MORTGAGE BROKER

All Applications

- Fully Completed Application Form.
- 100 points of certified IDs for all Guarantors
- Valuation
- Certified copy of Trust Deed (within 90 days)
- Detailed and supported exit strategy (page 5)

Income Assessment

If loan is being serviced

- Accountant's letter in standard format (unless prepaid interest or self-declaration)

Purpose

Refinance

- 6 months loan statements for all mortgage facilities being refinanced (if applicable)
- Where adverse conduct or credit score < 600, please provide details

Purchase

- Full copy of the executed contract of sale including all special conditions
- Confirmation of funds to complete

Cashout

- Explanation and supporting documents for the use of equity release funds (if applicable, page 5)

Security Use

Investment

- Rental statements OR;
- Lease agreement

Additional items and information may be requested by our credit, valuation or legal teams.

Application Form



Applicant 1

Guarantor

Mr Mrs Miss Dr

Given Name(s)

Surname

Date of Birth

Gender

Email Address

Mobile Number

Marital Status

Single Married Divorced De Facto

No. of Dependants

Age of Dependants

Are you an Australian Resident?

Yes No

Current Residential Address

Detailed occupation details including location, length of tenure, website details etc

Annual income

Post transaction residential address

Relationship to other applicants

Applicant(s) Initials

Application Form



Applicant 2

Guarantor

Mr Mrs Miss Dr

Given Name(s)

Surname

Date of Birth

Gender

Email Address

Mobile Number

Marital Status

Single Married Divorced De Facto

No. of Dependants

Age of Dependants

Are you an Australian Resident?

Yes No

Current Residential Address

Detailed occupation details including location, length of tenure, website details etc

Annual income

Post transaction residential address

Relationship to other applicants

Applicant(s) Initials

Application Form



Borrower Details

Borrower

Borrowing Entity

Trading Name (if applicable)

ACN/ABN

Address

Full Name(s) of Director(s)

Full Name(s) of Shareholder(s) & Percentage

Description of business undertaken / Industry of Borrower

Borrower annual income/turnover

Trust Details

Name of Trust (if applicable)

Trust ABN

Date of Registration

GST Registered?

Type of Trust

Discretionary

Unit

Other

Trustee Name

Full Name(s) of Beneficiaries

Applicant(s) Initials

Application Form



Loan Details

Purpose

Purchase Refinance Equity Release Residual Stock Development Exit

Security Type

Residential Commercial Land

Settlement Date

Has the borrower applied for finance with any other lender in the last 60 days?

Yes No

Lender Name

Detailed Loan Purpose

Loan term required (months)

Prepaid interest required

Yes No

Comments on immediate intended use of the property, and future plans for the property.

If leased, lease agreement attached.

Is there intent to demolish or undertake construction during the loan term.

Yes No

If this is a refinance – please provide details of existing debt and lender.

Use of equity release

Exit Strategy – PLEASE PROVIDE 2 POSSIBLE STRATEGIES.

PLEASE PROVIDE DETAILS OF HOW THE EXIT WILL BE ACHIEVED

Strategy - 1

Strategy - 2

Applicant(s) Initials

Application Form



Advisor Details

Applicant 1

Solicitor Details

Organisation Name _____

Contact Name _____

Contact Number _____

Email Address _____

Accountant Details

Organisation Name _____

Contact Name _____

Contact Number _____

Email Address _____

Applicant 2

Solicitor Details

Organisation Name _____

Contact Name _____

Contact Number _____

Email Address _____

Accountant Details

Organisation Name _____

Contact Name _____

Contact Number _____

Email Address _____

Applicant(s) Initials _____

Application Form



Security 1 Details

Type of Property

- Boarding House Duplex House Industrial Land
 Mixed Use Office Retail Townhouse Unit

Security Use

- Owner Occupied Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Access

Contact Phone for Access

Mortgage on Property

- First Mortgage Second Mortgage
 No Mortgage Caveat

Title Type

- Torrens Strata Crown Lease
 Community Company

Security 2 Details

Type of Property

- Boarding House Duplex House Industrial Land
 Mixed Use Office Retail Townhouse Unit

Security Use

- Owner Occupied Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Access

Contact Phone for Access

Mortgage on Property

- First Mortgage Second Mortgage
 No Mortgage Caveat

Title Type

- Torrens Strata Crown Lease
 Community Company

Application Form



Security 3 Details

Type of Property

- Boarding House Duplex House Industrial Land
 Mixed Use Office Retail Townhouse Unit

Security Use

- Owner Occupied Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Access

Contact Phone for Access

Mortgage on Property

- First Mortgage Second Mortgage
 No Mortgage Caveat

Title Type

- Torrens Strata Crown Lease
 Community Company

Applicant(s) Initials _____

Application Form



Statement by Borrower(s)

- Yes No Do you anticipate any upcoming changes to your financial situation?
- Yes No Have you had any difficulty meeting your repayments in the past two years?
- Yes No Have you ever made an application for hardship with any lender?
- Yes No Have you been subject to financial judgements, bankruptcy notices, insolvencies or any legal proceedings?
- Yes No Have you been an office holder in a company that has been subject to involuntary receivership, liquidation or court judgement?
- Yes No Have the directors/guarantors/owners provided guarantees or security to support borrowing at any other institutions?
- Yes No This form has been completed by the loan applicants and not a mortgage broker

If you have answered yes to any of the above, please include details below

I confirm that the above information is complete and correct.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001
by being signed by the person(s) who is/are authorised to sign for the Company:

Signature	Signature
Date	Date
Name	Name
Position Held	Position Held

Privacy Consent

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you.

Credit information includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement) and default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information; and publicly available information .

Personal information includes any information from which your identity is apparent, such as your name, date of birth, address, the number and ages of your dependants, and employment information. You can find out more about how we deal with your privacy by viewing our privacy statement at www.resolvecapital.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 or provide credit to you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purpose of arranging or providing credit to you (including, for example, creating assessments and ratings of your creditworthiness, verifying your identity by using information held by a credit reporting body (CRB)), managing that credit (including, for example, assessing hardship applications and collecting overdue payments), direct marketing of products and services offered by us or an organisation we are affiliated with or represents (including, for example, consumer credit insurance), and managing our relationship with you (including, for example, dealing with any complaints or enquiries)

You can gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained by contacting us on 1300 853 733. 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, how we handle 'unsolicited' personal 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 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.

Exchange of information with credit providers: We may exchange your personal and credit information with other credit providers (including, but not limited to, SF Mortgage Pty Ltd A.C.N 630 372 057) for the purposes of assessing your creditworthiness, credit standing, credit history or credit capacity. The information may also be exchanged for the purposes of assessing hardship applications, giving or obtaining an opinion on you about your creditworthiness and any other purpose permitted by law..

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

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 authorised 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

Application Form



Privacy Consent

Exchange information with CRBs: We may exchange your personal and credit information with the following CRBs:

- Illion (Australia) Pty Limited – www.illion.com.au – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>
- Experian Australia Credit Services Pty Limited – www.experian.com.au – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>
- Equifax Pty Limited – www.equifax.com.au – contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>

Privacy Consent

Applicant Declaration

By signing this form, you declare that:
information in accordance to this document.

You fully agree to all matters as set out in this document.

- All information provided is correct, complete, and accurate to the best of your knowledge. You acknowledge that Resolve Capital and its related entities will rely on this information in assessing your application.
- You will provide details of any changes to the information in relation to your application as soon as practically possible.
- You consent to receiving communication in relation to your application and may withdraw this consent at any time by contacting us.
- You understand that a submission for credit does not constitute an acceptance by us to advance credit; any decision is at the sole discretion of Resolve Capital its related entities.
- Where any initial, or upfront fees are paid by you, including valuation fees, and the application is declined; or you choose not to proceed, you will not be entitled to any refund.

Customer Identification by Credit Reporting Body: We may verify your identity using information held by a Credit Reporting Body (CRB). To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the company and the guarantors:

Signature

Signature

Date

Date

Name

Name

Position Held

Position Held

Application Form



Declaration of Purpose

(Regulation 68, National Consumer Credit Protection Regulation 2010; Section 13(5), National Credit Code)

To: Resolve Property Capital Pty Ltd ACN 695 371 245 ("the Credit Provider")

Loan to ("The Applicants") _____

Loan Amount _____

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

a) business purposes; or

b) Investment purposes other than investment in residential property.

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

PLEASE ENSURE ALL DETAILS ARE COMPLETED IN FULL.

ONLY FULLY COMPLETED APPLICATIONS CAN BE ASSESSED BY RESOLVE

Signature(s) of Borrower

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the company and the guarantors:

Signature _____

Signature _____

Date _____

Date _____

Name _____

Name _____

Position Held _____

Position Held _____