

MILLBROOK
Group

Commercial Mortgage Loan Application Form

ISSUED BY MILLBROOK GROUP

CALL (03) 8663 1800

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CORPORATE APPLICANT / GUARANTOR

Company Name		ABN	
Date of Incorporation (if applicable)		Name of Trust (if applicable)	
Telephone no.	Fax no.	Industry / Description of business	
Mobile no.		Registered Address	
Email		Street address	
Website	Suburb	Postcode	

PERSONAL DETAILS OF INDIVIDUALS / GUARDIANS / DIRECTORS

Applicant / Guarantor 1				Applicant / Guarantor 2			
Surname				Surname			
Other names				Other names			
Date of birth		Number of dependants		Date of birth		Number of dependants	
Drivers Licence No.				Drivers Licence No.			
Current address				Current address			
Suburb		Postcode		Suburb		Postcode	
Residential Status				Residential Status			
Rental	Living with family	Own home	Other	Rental	Living with family	Own home	Other
Previous address				Previous address			
Suburb		Postcode		Suburb		Postcode	
Telephone no.		Mobile no.		Telephone no.		Mobile no.	
Occupation				Occupation			
Employer		Since year		Employer		Since year	
Type of employment				Type of employment			
PAYG	Part time	Casual	Contractor	PAYG	Part time	Casual	Contractor
Student	Self employed	Retired	Other	Student	Self employed	Retired	Other
Previous Employer		Years from / to		Previous Employer		Years from / to	
Annual disposable income (\$)				Annual disposable income (\$)			

LOAN DETAILS			
Borrower		Purpose of loan <i>(and a full breakup and description of all fund utilisation)</i>	
Company	Partnership	Trustee	Other
Amount \$	Term		
1st Mortgage	2nd Mortgage	Caveat Loan	
Purchase price \$			
Refinance amount \$			
Working capital \$	Estimated costs \$	Less Deposit paid \$	
Construction cost \$	Other \$ <i>(please specify above)</i>	Own funds \$	
Gross Realisable Value \$	Total \$	Loan amount \$	

PROPOSED EXIT STRATEGY
How will the loan be repaid?

EXPENSES (MONTHLY)	
Basic living expenses (i.e. food, travel, gym membership, entertainment, School fees)	\$
Utilities / Rates	\$
Insurance	\$
Rent	\$
HP/Lease Costs	\$
TOTAL MONTHLY EXPENSES	\$

INCOME (MONTHLY)	Applicant 1	Applicant 2
Wage / Salary (after tax)	\$	\$
Interest / Dividends	\$	\$
Rent (existing)	\$	\$
Other regular income	\$	\$
TOTAL MONTHLY INCOME	\$	\$

SECURITY PROPERTY 1

Security Property Address				Valuation	
				Estimated Current Value	\$
Property Type				Purchase Price	\$
Residential	Commercial	Rural	Industrial	Current Mortgagee Name	
Vacant Land	Other <i>(please specify below)</i>			1st Mortgage	2nd Mortgage
Description of Property				Current Debt Position	
Bedrooms	Bathrooms	Car Spaces		1st Mortgage	2nd Mortgage
Building Size (sqm)	Land Size (sqm)			\$	\$
Single Story	Double Story	Garage		Current Status	
Carport	Off-street			Owner Occupied	Investment

SECURITY PROPERTY 2

Security Property Address				Valuation	
				Estimated Current Value	\$
Property Type				Purchase Price	\$
Residential	Commercial	Rural	Industrial	Current Mortgagee Name	
Vacant Land	Other <i>(please specify below)</i>			1st Mortgage	2nd Mortgage
Description of Property				Current Debt Position	
Bedrooms	Bathrooms	Car Spaces		1st Mortgage	2nd Mortgage
Building Size (sqm)	Land Size (sqm)			\$	\$
Single Story	Double Story	Garage		Current Status	
Carport	Off-street			Owner Occupied	Investment

CONTACTS

Solicitor Firm			Contact		
Address			Suburb	Postcode	
Telephone no.	Fax no.		Email		
Accountant Firm			Contact		
Address			Suburb	Postcode	
Telephone no.	Fax no.		Email		

STATEMENT OF ASSETS & LIABILITIES

May be separately prepared and supplied in different format. Use separate sheet for additional company(ies) and individual(s).
NOTE: EVERY SECTION MUST BE COMPLETED, IF SECTION NOT APPLICABLE WRITE "NIL."

ASSETS	Value	LIABILITIES		
		Lender	Monthly Payments	Total Owning
Principle home address:	\$	Existing mortgage:	\$	\$
Investment property address:	\$	Existing mortgage:	\$	\$
Investment property address:	\$	Existing mortgage:	\$	\$
Investment property address:	\$	Existing mortgage:	\$	\$
Car 1 (make & model):	\$	Lease / Hire Purchase / Personal Loan:	\$	\$
Car 2 (make & model):	\$		\$	\$
Other personal assets: eg. Equipment, Caravan, Boat, Motorcycle, etc	\$		\$	\$
	\$	Loans secured against Investments:	\$	\$
	\$		\$	\$
Investments: (give details)	\$		\$	\$
	\$	Credit Cards: (Name of lender / Limits)	\$	\$
	\$		\$	\$
Cash at bank:	\$		\$	\$
	\$	Taxation Liabilities:	\$	\$
	\$	Any contingent liability, partnership or company liability or other: eg. Guarantees (give details)	\$	\$
Deposit paid:	\$		\$	\$
Superannuation:	\$		\$	\$
	\$	Other Liabilities: eg. Bank Overdraft (give details)	\$	\$
Other assets: (give details)	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$	\$
		NET ASSETS	\$	\$

DECLARATION AND AGREEMENTS

Privacy Act Declaration

I/We acknowledge that in accordance with s.18E(8)(c) of the *Privacy Act 1988*, certain items of personal information about me/us contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the *Privacy Act 1988*, I/we authorise Millbrook Group comprising Millbrook Mortgage Management Ltd, Millbrook Funds Pty Ltd and Millbrook Finance Pty Ltd (the Lenders) and other concerned companies to give and obtain from credit providers, accountants, lawyers, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our credit worthiness.

Declaration of Purpose

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly (i.e. in excess of half of the loan amount) for business or investment purposes (or both purposes)

IMPORTANT

You should NOT sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration, you confirm that you are not entitled to protection under THE NATIONAL CREDIT CODE.

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

Application and Agreement

I/We apply for a loan and certify that the enclosed statements are true and correct and will remain true and correct unless and until I/We notify you otherwise in writing.

I/We agree to pay all costs and expenses incurred in consequence of this application, to the extent that such payments are permitted by law.

I/We authorise you to arrange a valuation of the security offered and I/we understand that such a valuation will be required from an approved valuer, and that no refund of valuation fees will be made in the event that the valuation does not meet your requirements.

My/Our legal advisor/agent is authorized to accept any notification on my/our behalf.

Solvency Declaration and Declaration of Financial Position

	Yes	No
1. Have you ever been declared bankrupt or insolvent or has your estate been assigned for the benefit of creditors?		
2. Have you ever been a shareholder or officer of any company of which an administrator, a receiver, a receiver and manager and/or liquidator has been appointed?		
3. Is there any unsatisfied judgment entered in any court against you, or any company of which you are or were a shareholder or officer?		
4. Have you, or any company with which you are or were associated, ever has a property sold through mortgagee sale proceedings?		
5. Has any application in respect of this loan been submitted by you, or any other person, to any other lender and been refused? If so, give details.		

I/We certify warrant and represent to you that:

- I am/we are aware of our financial obligations under our proposed loan with you;
- I/we have fully disclosed to you all details of our income and expenditure; and
- I am/we are satisfied that our obligations to you will not adversely impact our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and I/we make this application on the basis that you will rely upon that information and those statements.

SIGNATURE OF APPLICANT / GUARANTOR

Name of Borrower 1

Name of Borrower 2

Signature

Dated

Signature

Dated

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