

# AGM WILLIAMS & CO

## MORTGAGE LOAN APPLICATION

LOAN AMOUNT \$ \_\_\_\_\_

### Purpose of Loan

- To purchase a property for investment purposes
- To refinance a property for investment purposes
- To purchase a residence to be owner occupied
- To refinance an owner occupied residence
- To finance construction of a residential property for investment purposes
- To finance the construction of a residence to be owner occupied
- Business and Investment Facility
- To finance expenditure of a personal, domestic or household nature

### Please tell us about yourself

Title	First Name	Middle Names	Surname
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Address	Postcode
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Previous address if current address less than three years	Postcode
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Date of birth	Mothers maiden name (for ID purposes)	Drivers licence number
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Telephone numbers	Home	Business	Mobile
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Fax number	Email address
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Name and address of nearest relative:	Telephone number:
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Are you	<input type="checkbox"/> married	<input type="checkbox"/> single	<input type="checkbox"/> separated/divorced	<input type="checkbox"/> de-facto	<input type="checkbox"/> widowed
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Your spouse's name	Number of dependants (including yourself)
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⇒ **If there's more than one applicant, or someone is offering a guarantee, there's another copy of this part of the form at the end of this section for completion**

**Please tell us about your work or business**

Your current employer's name and address or if self employed, trading name

Your employer's/Your business's phone number

Occupation

Nature of your business

Years with employer/trading:                      Years with previous employer if less than three years:

Your previous employer's name and address if there less than three years  
  
Previous employer's phone number

Gross annual salary/income earned (after deductible expenses)    \$

Any other income earned (per annum)

From:..... \$

From:..... \$

From:..... \$

**Please attach copies of identification documents**

For **each** borrower, co-borrower and guarantor please attach copies of usual identification documents, such as:

- Driver's licence
- Passport/Birth Certificate
- Credit cards
- Medicare card
- Rates notice

At least one of the documents you provide must feature photo ID and a signature.

**Assets**

Real Estate - Home

At.....

\$.....

Other real estate

At.....

\$.....

At.....

\$.....

Car/s.....\$.....

.....\$.....

Boat/Caravan/Motorcycles\$.....

Bank Accounts

With.....

Branch.....

With.....

Branch.....

Shares/debentures etc

(at market value).\$.....

Deposit paid \$.....

Superannuation \$.....

Life Policies \$.....

(surrender value only)

Book debts and money

owed to you \$.....

Stock – in-trade \$.....

Plant &amp; Machinery \$.....

**Total Assets (1) \$.....**

Now calculate your asset surplus/deficiency by subtracting your Total Liabilities from your Total Assets

**Liabilities**

Mortgage loans

Balance owing

Over Home

At.....\$.....

Other real estate

At.....\$.....

At.....\$.....

At.....\$.....

Bank overdraft with

.....\$.....

Car loans with

.....\$.....

.....\$.....

Personal loan with

.....\$.....

Credit Cards.....\$.....

.....\$.....

.....\$.....

.....\$.....

Tax/BAS/GST liability

\$.....

Trade Creditors

\$.....

Any other money due or which

You expect will become due (details)

.....\$.....

**Total Liabilities (2)****\$.....****Total assets (1)****\$.....****Minus****Total Liabilities (2)****\$.....****Asset surplus****\$.....**



<b>Assets</b>
---------------

Real Estate Home  
 At.....  
 \$.....

Other real estate  
 At.....  
 \$.....  
 At.....  
 \$.....

Car/s.....\$.....  
 .....\$.....

Boat/Caravan/Motorcycles  
 \$.....

Bank Accounts  
 With.....  
 Branch.....  
 With.....  
 Branch.....

Shares/debentures etc  
 (at market value).....

Deposit paid \$.....

Superannuation \$.....

Life Policies \$.....  
 (surrender value only)

Book debts and money  
 owned to you \$.....

Stock –in-trade \$.....

Plant & Machinery \$.....

**Total Assets (1) \$.....**

Now calculate your asset surplus/deficiency by subtracting your Total Liabilities from your Total Assets.
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<b>Liabilities</b>
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Mortgage loans Balance owing  
 Over Home  
 At.....\$.....

Other real estate  
 At.....\$.....  
 At.....\$.....  
 At.....\$.....

Bank overdraft with  
 .....\$.....

Car loans with  
 .....\$.....  
 .....\$.....

Personal loan with  
 .....\$.....

Credit Cards  
 .....\$.....  
 .....\$.....

Tax/BAS/GST liability \$.....

Trade Creditors \$.....

Any other money due or which  
 You expect will become due (details)  
 .....\$.....

**Total Liabilities (2) \$.....**

<b>Total assets</b>	<b>(1)</b>	<b>\$.....</b>
<b>Minus</b>		
<b>Total Liabilities</b>	<b>(2)</b>	<b>\$.....</b>
<b>Asset surplus</b>		<b>\$.....</b>

[Empty rectangular box]

**YES**                      **NO**

Have you, or your spouse, ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?                                           

Have you or your spouse, ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed?                                           

Is there any unsatisfied judgement entered in any Court against you, your spouse, or any company of which you or your spouse is or was a shareholder or officer?                                           

Have you, or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?                                           

Has any part of the deposit, or the balance due above this loan, been obtained from borrowings?                                           

Has any application in respect of this loan been submitted by you, or any other person, to any other lender?                                           

Do any loan statements either property mortgage, personal loan or credit card show any payment arrears  
If so please provide details on a separate page                                           

<b>DECLARATION OF FINANCIAL POSITION</b> <b>All information given in this application is true and correct</b>		
Signed.....	Name.....	Date.....
Signed.....	Name.....	Date.....
Signed.....	Name.....	Date.....
Signed.....	Name.....	Date.....

***Please don't forget to read and sign the "Privacy Declaration" on the next page. Without it we're unable to process your application***

**SUPPORT DOCUMENTATION**

The following documents should accompany this application for the speedy preparation of any loan application:

- Your most recent 12 months loan statements if refinancing
- For credit card refinance your last three statements

For Self employed applicants

- Last two years business and personal tax returns – not required for LoDoc loans

For PAYG applicants

- Last year's Group Certificate plus two most recent pay slips or letter from employer if less than 12 months employment.

**PRIVACY ACT CONSENT  
(PRIVACY ACT 1988)**

We agree that AGM Williams & Co. can do any of the following at any time:

**COMMERCIAL CREDIT INFORMATION**

Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.

**CONSUMER INFORMATION**

Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.

**COLLECTION OF OVERDUE PAYMENTS**

Seek and use a credit report about me/us provided by a credit-reporting agency to collect overdue payments from me/us.

**PROVIDE INFORMATION TO MORTGAGE INSURER AND FUND SUBSCRIBERS**

Provide information to a Mortgage Insurer or subscribers to the AGM Williams & Co. Investor Choice Mortgage Fund to assess the risk of providing mortgage insurance or subscription to the fund or to assess the risk of default or as part of Corporations Law disclosures.

**EXCHANGE OF INFORMATION BETWEEN CREDIT PROVIDERS**

Seek from and use or give to another credit provider (and this would include another credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.

**EXCHANGE OF INFORMATION WITH ADVISORS**

Seek from and use or give to any Broker, Commercial Consultant, Accountant, Lawyer or other advisor acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.

**PROVIDE INFORMATION TO CREDIT REPORTING AGENCIES**

Give to a credit reporting agency personal or commercial information about me/us. Examples of this sort of information would include (and these are descriptive examples, not exhaustive):-

- Identify particulars
- The fact that credit has been applied for and the amount
- The fact that AGM Williams & Co. is a current credit provider to me/us
- Payments which become overdue and for which action is commenced.
- Advice that payments are no longer overdue.
- Advice that cheques drawn by me/us have been dishonoured more than once.
- That we have, in the opinion of AGM Williams & Co. committed a serious credit infringement.
- That the credit provided to us by AGM Williams & Co .has been paid or otherwise discharged.

**PROVIDE INFORMATION FOR SECURITISATION**

Disclose any report or personal information about me to another person in connection with funding finance accommodation by means of any arrangement involving securitisation.

**PROVIDE INFORMATION TO GUARANTORS**

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

Signed:

...../...../.....

...../...../.....

...../...../.....

...../...../.....

\*All borrowers to sign and date

## PRIVACY AUTHORISATION FOR INTRODUCERS / BROKERS & CREDIT PROVIDERS TO HANDLE PERSONAL INFORMATION OF INDIVIDUALS TO ARRANGE FINANCE

This Authorisation is to enable Introducers/Brokers and the Credit Providers that they deal with for the purpose of arranging finance to handle personal information about Finance Applicants and Guarantors that are individuals (eg sole traders, partners, directors of companies) in compliance with the Commonwealth Privacy Act. Once a Credit Provider has approved the finance application it may need to separately solicit authorisation from the Applicant and/or Guarantor to manage that finance.

Name of Introducer/Broker	AGM Williams & Co	(ABN)	50 652 482 633
Address:	87 JAMES STREET, NEW FARM QLD 4005		
Contact:	Arthur Morfoulis		
Purpose of Finance (Tick one only)	Consumer (Personal) <input type="checkbox"/>	Commercial (Business)	<input checked="" type="checkbox"/>

### A: ACKNOWLEDGEMENT BY APPLICANT(S) & / OR GUARANTOR(S) FOR INTRODUCER/BROKER & APPROACHED CREDIT PROVIDERS TO HANDLE PERSONAL INFORMATION

By signing this Authorisation I/we, the **Applicant(s)** and/or **Guarantor(s)**, acknowledge the following:

- **You**, the Introducer/Broker, will refer the finance application to Credit Providers (the **Approached Credit Providers**) for their approval decision and assist me/us to manage the finance that is obtained from the Credit Provider that approves the finance application referred by You.
- For that purpose, You and the Approached Credit Provider(s) will collect, use and disclose information about me/us that identifies me/us or from which my/our identity can be reasonably ascertained (the **Information**). The Information may include my/our identity details, financial details and employment details. It may also include "sensitive information" (eg health information, membership of professional/trade associations) in relevant circumstances and I/we **consent** to its collection.
- The Information may be collected from me/us. The Information may also be collected from and disclosed to others to achieve the purpose by You and/or the Approached Credit Provider. In particular collected from and / or disclosed to my/our financial/accounting/legal adviser(s), the Applicant(s), the Guarantor(s), Credit and Business Reporting Agencies, current or previous Credit Providers, suppliers of goods financed by or secured as part of the finance, insurers of the finance or goods, valuers, legal representatives of You and/or the Approached Credit Providers, government departments (including, but not limited to, the ATO, ASIC, Registrars of business names, land/other assets, births deaths marriages, drivers licences). Only Information necessary for You or the Approached Credit Provider(s) to arrange the finance will be collected, used or disclosed. More specific detail for handling of information about my/our consumer and/or commercial credit worthiness, credit standing, credit history or credit capacity and the amount of credit currently outstanding (the **Credit Information**) is contained below in Parts B and C of this form.
- Should an Approached Credit Provider decline the finance application submitted by You it may hold the Information in its record for a reasonable period from the date of this Authorisation to establish a credit history for any future finance applications submitted to it involving me/us within that time or as required or authorised by law.
- You and the Approached Credit Providers will not otherwise use or disclose the Information for any other purpose without consulting me/us before doing so. In particular, the Approached Credit Providers will not use or disclose the Information for the purpose of marketing other products or services to me/us.
- I/we can access the Information about me/us held on record by You and the Approached Credit Provider(s). Contact detail of the Approached Credit Providers is available from you. You and the Approached Credit Provider(s) may limit access in certain circumstances.
- If I/we decline to provide all or part of the Information, You or the Approached Credit Providers may not be able to process the finance application.
- If I/we provide information about any other individual(s) to You, that I/we will ensure that he/she is made aware that You have his/her Information, the purposes (and persons involved) in the collection, use and/or disclosure of the information by You and your contact details (including to access that information).
  - Any consent(s) given in this Authorisation will continue until the earlier of You or the Approached Credit Provider(s) having achieved the purposes of collection, use and/or disclosure identified above or I/we giving seven days notice in writing to You and the Approached Credit Provider(s).

(Continued over page)

**B: CONSENT FOR INTRODUCER / BROKER TO ACT AS AGENT OF APPLICANT(S) / GUARANTOR(S) TO COLLECT AND DISCLOSE CREDIT INFORMATION FOR THE FINANCE APPLICATION**

By signing the Authorisation, I/we **acknowledge** and **consent** to **You**, subject to the Commonwealth Privacy Act, for the purpose of arranging and managing the finance, to act as our agent with full authority to collect, use and disclose information about me/us relevant to that purpose. This includes, but is not limited to, authority to:

- obtain access to information about my/our consumer and/or commercial credit worthiness, credit standing, credit history or credit capacity (the **Credit Information**) from a Credit Reporting Agency and/or a Commercial Credit Reporting Business and/or from a Credit Provider named in the finance application or referred to in the Credit Report and / or from the Approached Credit Provider(s).
- disclose the Credit Information to the Approached Credit Provider(s) for their approval decision of the finance application.

**C: AUTHORITY FOR APPROACHED CREDIT PROVIDER(S) TO COLLECT AND DISCLOSE CREDIT INFORMATION ABOUT APPLICANT(S)/GUARANTOR(S) TO PROCESS FINANCE APPLICATION**

By signing the Authorisation, I/we **acknowledge** and **consent** to **Approached Credit Provider(s)**, subject to the Commonwealth Privacy Act, collecting, using and disclosing Credit Information [as defined above at Part A] if necessary for their approval decision of the finance application submitted by You. This includes, but is not limited to:

- Disclose information about me/us to a Credit Reporting Agency namely, my/our identity details and either that I/we have applied for credit and the amount or that I/we have offered to act as Guarantor(s) in respect of that credit in order for the Approached Credit Provider to collect Credit Information from that Agency and for the Agency to create or maintain a record of Credit Information about me/us.
- Collect Credit Information about my/our commercial activities or commercial credit worthiness from a Commercial Credit Reporting Business
- Disclose to, and collect from any of my/our current or past Credit Providers named in the finance application or in Credit Information issued by a Credit Reporting Agency or a Commercial Credit Reporting Business respectively, Credit Information about my/our consumer or commercial credit arrangements. This may include a "banker's opinion".
- Disclose to and collect from the Guarantor(s) Credit Information necessary for the purpose of that person deciding whether to act as guarantor(s), or to keep the Guarantor(s) informed about the guaranteed finance.
- Disclose to and collect from You; the above-named Introducer/Broker, as my/our authorised agent. We acknowledge that this does not limit any Approached Credit Provider, in its absolute discretion, dealing directly with me/us for its approval decision.
- Disclose to and collect from insurers (including trade and mortgage) or underwriters as necessary for them to assess whether to insure risks that may arise from the finance.
- Disclose to and collect from government authorities or others as required or authorised by law.
- Disclose to and collect from government authorities or others to, in particular, enable me/us to be identified and/or to verify information that I/we have provided. It may include administrators of births, deaths and marriages, motor vehicles (or other property) registrations, drivers (or other statutory) licences, electoral roll(s), land titles, financial interests in motor vehicles (or other property), business names or corporate governance, bankruptcies and court judgments, telephone numbers, tenant information and professional licences/authorisations.

<b>Applicant(s)</b>	
Signature:	Signature:
Name:	Name:
Date:	Date:
<b>Guarantor(s)</b>	
Signature:	Signature:
Name:	Name:
Date:	Date:
Signature:	Signature:
Name:	Name:
Date:	Date: