

# Development Funding Application

Applicants Name :

Product Choice :

Loan Amount :

Accredited Introducer :		Code:
Contact Details:	Mobile:	Tel: [    ]
Email:		

Thank you for choosing Morgan Brooks DIRECT for your residential mortgage requirements. Please return your completed Residential Mortgage Application directly to the Mortgage Processing Centre by fax - 1800 802 333 or post to your Morgan Brooks DIRECT Office noted below:

**morgan brooks office:** **HEAD OFFICE DIRECT LENDING UNIT** Code: **5400**  
**postal:** **GPO Box 630 Brisbane QLD 4001**

credit committee director:	<input type="checkbox"/>	Morgan Brooks	<b>0402 842 842</b>
managing director:	<input type="checkbox"/>	Richard Aulsebrook	<b>0411 619 099</b>
marketing management:	<input type="checkbox"/>	Lisa Edwards	<b>0423 588 688</b>

**national tel:** **1800 801 999**  
**national fax:** **1800 802 333**

**email:** **approvals@morganbrooks.com.au**



**morgan brooks group**  
**e.** info@morganbrooks.com.au  
**w.** www.morganbrooks.com.au

**national 24hr hotline**  
**t.** 1800 801 999  
**f.** 1800 802 333

**brisbane**  
 172 Robertson Street  
 Fortitude Valley Brisbane  
 QLD 4006

**p.** GPO Box 630 Brisbane Q 4001  
**t.** 07 3620 5600  
**f.** 07 3620 5656

**sydney**  
 Level 14 Lumley House  
 309 Kent Street Sydney  
 NSW 2000

**t.** 02 9290 8552  
**f.** 02 9290 8553

Mortgage Industry Association of Australasia - FULL MEMBER

## CUSTOMER PROFILE / DECLARATION APPLICATION FORM

<b>Primary Applicants Name [Show name of Company/Firm/Sole Trader/Partnership/Trust]</b>						<b>ACN or ARBN (If applicable)</b>																	
Business Address – <i>Current Address The Business is Trading From</i>												Time at Current Business Address											
Postcode:						Years						Months											
Postal Address (If different from Business Address)						E Mail Address Business /Personal																	
Postcode:																							
Business Phone Number				Business Fax Number				Mobile Phone Number				Name of contact person											
[ ] [ ] [ ] [ ]				[ ] [ ] [ ] [ ]				[ ] [ ] [ ] [ ]				[ ] [ ] [ ] [ ]											
Accountant Details				Phone				Solicitor Details				Phone											
[ ] [ ] [ ] [ ]				[ ] [ ] [ ] [ ]				[ ] [ ] [ ] [ ]				[ ] [ ] [ ] [ ]											
Date Business Established		No. of Full Time Employees		No. of Part Time Employees		Business Premises (tick one)						Run from Home											
/ /		[ ] [ ]		[ ] [ ]		Owned		Mortgaged		Loan Amount \$		[ ] [ ] [ ] [ ]											
						Leased		Remaining Term of lease		Years		Months											
Please State the nature of your Business						How Long in Operation?																	
						Years						Months											
Business Owners / Directors						Position in firm						Date of Birth						% Ownership					
Each Director to Complete a Personal Profile – See Attached																							
<b>HAVE YOU, [ANY APPLICANT OR GUARANTOR]:</b>																							
Ever been declared bankrupt or insolvent, or made any arrangements with creditors under a part X arrangement of the Bankruptcies Act?				YES		NO		Have any unsatisfied judgement entered in any court against you, or any Company of which either you are or were a shareholder or officer?				YES		NO									
Ever been shareholders or officers of any company of which a Receiver & or Liquidator & or Administrator has been appointed?				YES		NO		Has any application in respect of this loan ever been submitted by you or any other person to any other lender?				YES		NO									
Details:																							

### SIGNATURES & DECLARATIONS

#### PRIVACY PROTECTION OF INFORMATION

##### Acknowledgement and consent that credit information may be given to a credit reporting agency

I understand that Section 18E(8)(c) of the Privacy Act allows the bank or Lender/Morgan Brooks Direct Pty Ltd to give a credit reporting agency certain personal information about me which I authorise the bank or Lender/Morgan Brooks Direct Pty Ltd to do. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes details of this request for finance and credit history details of any accounts currently or formerly held with the bank or Lender/ Morgan Brooks Direct Pty Ltd.

##### Authority for the bank or Lender/Morgan Brooks Direct Pty Ltd to obtain certain credit information

I authorise the bank or Lender/ Morgan Brooks Direct Pty Ltd to obtain from a credit reporting agency a credit report containing:

- Personal information about me in relation to personal or commercial credit provided to me
- Information about my commercial activities or commercial credit worthiness in relation to a personal or commercial credit provided to me.

##### Authority to exchange information with other credit providers

In accordance with Section 18N (1)(b) of the Privacy Act, I authorise the bank or Lender/Morgan Brooks Direct Pty Ltd to give and obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about my credit worthiness, credit standing, credit history or credit capacity.

#### I understand the information may be used for the following purposes:

- To assess my credit worthiness in relation to this application for credit
- To assist me avoiding default on my credit obligation
- To notify other credit providers of a default by me

#### Authority to disclose to enquirers

I understand that if the bank or Lender/Morgan Brooks Direct Pty Ltd declines this credit application due to adverse information on my personal credit file, then each enquirer may be notified that the application has been declined and that the decline was based wholly or partly on information derived from a personal credit report relating to me.

#### Bankers Opinion

I authorise the bank or Lender/Morgan Brooks Direct Pty Ltd to give and receive a banker's opinion for purposes connected with my business, trade or profession.

#### DECLARATION

I declare and understand that:

- I have read and understand the particulars given in this request and declare them to be true and complete
- The representations have been made to the bank or Lender/Morgan Brooks Direct Pty Ltd to enable it to determine whether or not to grant a loan. These representations will not form part of any contract for a loan that may come into existence.
- This request does not constitute an offer or acceptance of the credit.
- The bank or Lender/Morgan Brooks Direct Pty Ltd shall be entitled to pass on any information to any guarantor(s), my Accountant and/or Solicitor from time to time and any person authorised to act on behalf of my Accountant and/or Solicitor.

<b>Signature/s</b>	<b>Date</b>
	/ /
	/ /

<b>Signature/s</b>	<b>Date</b>
	/ /
	/ /

## Borrowing Requirements

Outline Brief Details of Proposed Commercial Funding or Development Sub Division Funding Requirements:

Loan Amount(s)

\$
\$

Less Own Contribution

\$
----

Total Finance Required

\$
----

Anticipated Settlement

Date:

/ /
-----

**Brief Details About The Company or Business Background – Attach Additional Information or Profile If Necessary**

## Security Offered for this Loan

Type (Home, Factory, Vacant Land)	Details/Names On Title	Est. Market Value	Security Address	Zoning
		\$		
		\$		
		\$		
		\$		
		\$		

**Guarantee (for company borrowers)** Full name of Guarantors [including Company / Trust Name if applicable]

1	2
3	4

Comments / Other:

## Current Bank/Building Society/Credit Union Relationships

Business cheque account and deposit account details

Bank/B.S./Credit Union	Branch or B.S.B	Account Number	Balance (Dr/Cr)
			\$
			\$
			\$
			\$
			\$

Details of current bank/finance company loans, leases, hire purchase and other liabilities [including bonds/contract/guarantees/trade finance]

Name of Lender	Loan Type	Credit Limit	Outstanding Balance	Monthly Repayment	Facility Expiry Date	Interest Rate	Security (List property address)
		\$	\$	\$	/ /	%	
		\$	\$	\$	/ /	%	
		\$	\$	\$	/ /	%	
		\$	\$	\$	/ /	%	
		\$	\$	\$	/ /	%	
		\$	\$	\$	/ /	%	
		\$	\$	\$	/ /	%	

## PERSONAL PROFILE - PRINCIPAL / DIRECTORS / SHAREHOLDERS

<b>Full Name Individual Borrower/Guarantor</b>				<b>Full Name Individual Borrower/Guarantor</b>				
[1]				[2]				
<b>E Mail Address</b>				<b>E Mail Address</b>				
<b>Residential Address</b>								
[1]							<b>Postcode:</b>	
[2]							<b>Postcode:</b>	
<b>Postal Address (if different from Residential Address)</b>								
[1]							<b>Postcode:</b>	
[2]							<b>Postcode:</b>	
<b>Time There</b>		<b>Home Telephone No:</b>		<b>Facsimile Number</b>		<b>Mobile Phone Number</b>		
[1]	Year s	Months	[1]	[ ]	[1]	[ ]	[1]	
[2]	Year s	Months	[2]	[ ]	[2]	[ ]	[2]	
<b>Date of Birth</b>		<b>Driver's Licence Number</b>		<b>Marital Status</b>				
[1]	/	/	[1]			[1]		
[2]	/	/	[2]			[2]		
<b>Number of: &amp; Age[s] of Dependents</b>			<b>Occupation or Profession</b>					
[1]			[1]			<b>Business Tel No:</b>	[ ]	
[2]			[2]			<b>Business Tel No:</b>	[ ]	
<b>Residential Status (Select <input checked="" type="checkbox"/> One)</b>				<b>If Renting Details of Landlord</b>		<b>Weekly Rent</b>		
[1]	Own Home	<input type="checkbox"/>	Renting	<input type="checkbox"/>	Other	<input type="checkbox"/>	\$ p/w	
[2]	Own Home	<input type="checkbox"/>	Renting	<input type="checkbox"/>	Other	<input type="checkbox"/>	\$ p/w	
<b>Name of Spouse</b>			<b>Spouse Date of Birth</b>		<b>Spouse Driver's Licence Number</b>			
[1]			[1]	/	/	[1]		
[2]			[2]	/	/	[2]		
[1]	Formal Qualifications	Tertiary	<input type="checkbox"/>	Trade	<input type="checkbox"/>	Business	<input type="checkbox"/>	
[2]	Formal Qualifications	Tertiary	<input type="checkbox"/>	Trade	<input type="checkbox"/>	Business	<input type="checkbox"/>	
				Management	<input type="checkbox"/>	Other	<input type="checkbox"/>	
<b>Type of Qualification[s]</b>						<b>Year - Where Obtained</b>		
[1]								
[2]								
<b>Career Background/Business Experience (Comment on type and length of experience, financial management skills etc.)</b>								
[1]								
[2]								

## INCOME STATEMENT

Monthly Income	\$ Applicant	\$ Spouse	Monthly Fixed Expenses	\$ Applicant	\$ Spouse
Business Income/Drawings			Mortgage		
Net Rent			Hire Purchase		
Net Interest/Dividends			Credit/Store Card		
Salary/Wages			Childcare/Maintenance		
Other Regular Income			Other loans/commitments:		
<b>Combined Monthly Surplus (A) - (B) =</b>					

Details of Investment Real Estate owned	Property [1]	Property [2]	Property [3]
Type of property [residential/commercial/retail]			
Tenants Details [if non-residential]			
Remaining Term of lease in years			
Lease renewal options – Attach Schedule if Necessary			
<b>Comments:</b> Include details here of any prospective tenants or particulars of existing tenants if loan purpose is to purchase for investment purposes:			

STATEMENT OF ASSETS & LIABILITIES FOR:		<i>Please Detail Name[s]</i>									
<p><b>ASSETS</b> <span style="float: right;">\$</span></p> <p style="text-align: center;">Address</p> <p><b>Home</b></p> <p><b>Other Real Estate Owned</b></p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p><b>Bank Accounts</b> <span style="float: right;">Detail</span></p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p><b>Motor Vehicles</b> <span style="float: right;">Detail</span></p> <p>1.</p> <p>2.</p> <p>3.</p> <p><b>Boats/Caravans/Trailers/Motorbikes</b> <small>(Insurance cover)</small></p> <p><b>Furniture and Personal Effects</b> <small>(Insurance cover)</small></p> <p><b>Jewellery</b> <small>(Insurance cover)</small></p> <p><b>Investments</b> <span style="float: right;">Detail</span></p> <p>Superannuation <span style="float: right;">[Company]</span></p> <p>Superannuation <span style="float: right;">[Company]</span></p> <p>Share Portfolio</p> <p>Share of Company/Business <small>(going concern value)</small></p> <p>Other:</p> <p><b>Insurances</b> <span style="float: right;">Detail</span></p> <p>Life Policy <span style="float: right;">[Company]</span></p> <p>Life Policy <span style="float: right;">[Company]</span></p> <p>Other:</p> <p><b>Other Assets:</b></p> <p style="text-align: right;"><b>Total Assets [A] \$</b></p>	<p><b>LIABILITIES</b> <span style="float: right;">\$</span></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 40%;"></td> <td style="width: 10%; text-align: center;">Term</td> <td style="width: 10%; text-align: center;">Interest</td> <td style="width: 30%;"></td> </tr> <tr> <td style="text-align: center;">Bank</td> <td style="text-align: center;">-Yr</td> <td style="text-align: center;">Rate %</td> <td></td> </tr> </table> <p><b>Home Mortgage</b></p> <p><b>Other Mortgages</b></p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p><b>Overdrafts</b></p> <p><b>Personal Loans/Leases</b></p> <p><b>Credit Cards</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 40%; text-align: center;">Bank</td> <td style="width: 60%; text-align: right;">Limit \$</td> </tr> </table> <p><b>Other Liabilities (Details)</b></p> <p><b>Tax Owed Year</b></p> <p style="text-align: right;"><b>Total Liabilities [B] \$</b></p>		Term	Interest		Bank	-Yr	Rate %		Bank	Limit \$
	Term	Interest									
Bank	-Yr	Rate %									
Bank	Limit \$										
<b>Net Assests [A] - [B] = \$</b>											

I declare that the information provided above is true and correct.

Signature

/ /

Signature

/ /

**DEVELOPMENT FUNDING SUMMARY**

Insert Project or Applicant Name:

*Outline brief details of proposed Commercial Development /Sub Division Funding*  
 How many units, number of blocks, property description etc.


*Provide Estimates of Funding Sought - Breakdown As Follows:*

	ESTIMATED COST	EQUITY/CASH INJECTION	BORROW 80% MAX.
Land Cost			
Stamp Duty			
Legal Costs			
Project Mgmt Fee			
Marketing & Sales			
Surveyor Costs			
DA / BA Fees			
Hydraulic Engineer			
Electrical Engineer			
Council Fees			
Construction Costs			
Other <i>(please list)</i>			
<b>TOTAL</b>			

**Valuation**

Valuer Details:		Report Date:	
Preferred Valuer Details:			
Land Value	\$	Average Unit/Block Value	\$
Gross Realisation	\$	Instructed By:	

*List any Presales, Rental Estimates or Attach Lease Details*

	\$
	\$
	\$
	\$
	\$

## DEVELOPMENT / SUBDIVISION FUNDING CHECKLIST

Please provide the following documentation / information to expedite approval of your proposed commercial or residential development / subdivision facility:

<input type="checkbox"/>	Completed & Signed Morgan Brooks DIRECT Development Funding Application Form
<input type="checkbox"/>	Funding Requirements. <i>Provide either:-</i> <input type="checkbox"/> Development Summary <i>or</i> <input type="checkbox"/> Project Feasibility
<input type="checkbox"/>	Provide Brief Background or History of:- <input type="checkbox"/> Company <input type="checkbox"/> Individuals <input type="checkbox"/> Directors
<input type="checkbox"/>	Previous Experience: Provide a schedule of ALL past & present Projects or Developments. <b>Attach Copies of:-</b> <input type="checkbox"/> <b>Marketing Material, Photos or Brochures of each project or development.</b>
<input type="checkbox"/>	Local Authorities or Council Approvals:- <input type="checkbox"/> Approved ...../...../..... <input type="checkbox"/> Anticipated Approval Date <input type="checkbox"/> Development Approval [DA], <input type="checkbox"/> Building Approval [BA], <input type="checkbox"/> Construction Certificate [CC] <input type="checkbox"/> Other
<input type="checkbox"/>	<input type="checkbox"/> Builder:- Profile, Background, Experience etc <input type="checkbox"/> Copies of Building Estimates, <input type="checkbox"/> Fixed Price Contracts,
<input type="checkbox"/>	Purchase:- <input type="checkbox"/> Copy[s] of Contract of Sale <input type="checkbox"/> Evidence of Deposit Paid <input type="checkbox"/> Balance of Funds
<input type="checkbox"/>	Copy of Valuation Report[s] [If Any] or Details of Preferred Valuer
<input type="checkbox"/>	Copy of Lease[s] or Lease Schedule outlining Rental Income & Tenant Details
<input type="checkbox"/>	Overall Proposed Marketing Plan / Feasibility or Demographic Reports
<input type="checkbox"/>	Assets & Liabilities Statements of all Individual Borrowers or Directors
<input type="checkbox"/>	Family Tree or Group Structure Diagram Noting:
<input type="checkbox"/>	<input type="checkbox"/> Company / Trust Name / Super Fund Name
<input type="checkbox"/>	<input type="checkbox"/> Directors
<input type="checkbox"/>	<input type="checkbox"/> Shareholders / Beneficiaries of Trust
<input type="checkbox"/>	Cashflow Projections - 12 months / 24 months
<input type="checkbox"/>	Proposed Draw Down Schedules
<input type="checkbox"/>	Balance Sheet, Profit & Loss Statements for all Group Companies, Trusts for FYE 2003, 2004 & 2005.
<input type="checkbox"/>	Copy of Tax Returns for all Individuals, Companies, Trusts, Superfunds for FYE 2003, 2004 & 2005. Individuals Personal Tax Returns include FYE 2004 & 2005.
<input type="checkbox"/>	Schedule of any Presales / Copies of Contracts to Support Presales
<input type="checkbox"/>	✓ Other: <i>Three [3] Written Trade References</i>

If you require assistance to complete your Commercial Mortgage Application Form then please contact Morgan Brooks DIRECT Head Office Lending Unit on:-

Freecall: **1800 801 999**

Freefax: **1800 802 333**

Email: [info@morganbrooks.com.au](mailto:info@morganbrooks.com.au)

Internet: [www.morganbrooks.com.au](http://www.morganbrooks.com.au)

*We look forward to assisting you with your Commercial Funding requirements.*