

RESIDENTIAL MORTGAGE APPLICATION

Applicant Name[s] :

Best Contact Number :

Loan Amount :

Product Choice :

FOR YOUR LOAN TO BE ASSESSED IN A
TIMELY AND PRECISE MANNER, PLEASE
ENSURE TO USE **BLOCK LETTERS**.

Thank you for completing your Morgan Brooks DIRECT Residential Mortgage Application Form. For IMMEDIATE assessment Freecall Fax: **1800 802 333** email or express post to Morgan Brooks DIRECT Mortgage Process Centre below:-

REPLY TO:

**Morgan Brooks DIRECT
MORTGAGE PROCESS CENTRE**

Postal:

GPO BOX 630 BRISBANE QLD 4001

National Contact Details:

National Telephone	1800 801 999	National Facsimile	1800 802 333
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Email:

info@morganbrooks.com.au

Web Address:

www.morganbrooks.com.au

After Hours Enquiries
Please Contact :

Gregg Carmichael | **BDM I**
0408 180 180

Richard Aulsebrook | **CEO I**
0411 619 099

Morgan Brooks | **Commercial Credit I**
0402 842 842

Residential Lending Manager
0409 81 81 81



R A P P 2 9 0 1 0 9

LOAN OPTIONS				LOAN PURPOSE					
<input type="checkbox"/> Interest Only ____ yrs		<input type="checkbox"/> Principal & Interest		<input type="checkbox"/> Purchase		<input type="checkbox"/> Refinance		<input type="checkbox"/> Equity Release	
<input type="checkbox"/> Variable		<input type="checkbox"/> Fixed ____ yrs		<input type="checkbox"/> Split [Fixed / Variable]		<input type="checkbox"/> Business Loan		<input type="checkbox"/> First Home Buyer	
<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Investment		<input type="checkbox"/> Vacant Land		<input type="checkbox"/> Construction		<input type="checkbox"/> Debt Consolidation	
BORROWER DETAILS				BORROWER DETAILS					
				<input type="checkbox"/> Borrower		<input type="checkbox"/> Guarantor		<input type="checkbox"/> Trustee	
Title:		<input type="checkbox"/> Dr. <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss.		<input type="checkbox"/> Dr. <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss.					
Surname:									
First Name & Middle Names:									
Date Of Birth:		/ / 19		Marital Status:		/ / 19		Marital Status:	
Driver's License Number:				Expiry: / /		Expiry: / /			
Full Name Of Spouse:									
Dependants:		Number: Ages:		Number: Ages:					
Are you an Australian Resident				<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Current Address:				P'code:		P'code:			
Current Status of Address:				<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents		<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents			
Period Of Occupancy:				:Years :Months		:Years :Months			
Previous Address: [If Less Than 5 Years]				P'code:		P'code:			
Period Of Occupancy:				:Years :Months		:Years :Months			
Your Address After Loan Settlement:				P'code:		P'code:			
Your Contact Details – Telephone:				Home: []		Home: []			
Best Time To Call:		AM PM		Work: []		Work: []			
Facsimile Number:				[] Private Yes No		[] Private Yes No			
Mobile Number[s]:									
Email Address:									
Nearest (non applicant) relative		Name		Name					
Contact		Home []		Home []					
Address									
(Your) Employment Type:		PAYG Self Employed Other		<input type="checkbox"/> Full Time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor		<input type="checkbox"/> Full Time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor		<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership	
				<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership		<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership		<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	
				<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed		<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed			
Employer:									
Employer Address:									
Occupation/Profession:									
Term Of Employment:				:Years :Months		:Years :Months			
Are you on probation?				<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Previous Employer:									
Previous Occupation:		From: To:		From: To:					

COMPANY BORROWERS SECTION ONLY [Directors Please Complete Guarantor[s] Particulars Above]			
Company Name:		ACN/ABN:	
Principal Activity:		Contact:	
Registered Address:		Date Incorporated	
Period at current address:	Years:	Months:	
Status of registered office:	<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other		
Full name of trust (if any):			
Name of trustees (If any):			
Trust beneficiaries (If any):			
Nature of business:			
Name(s) of Director(s)			
FUNDS POSITION (All borrowers must complete)			
HOW THE LOAN IS TO BE FINANCED			
Purchase Price:	Sale proceeds:		
Refinance:	Own Funds (Source):		
Home Improvements:	Gift:		
Legal Fees:	Loan Amount:		
Stamp Fees:	Other:		
Other:			
Total:	Total:		
BANK ACCOUNT FROM WHICH LOAN REPAYMENTS WILL BE MADE			
Name of Account:	Account Number:		
Bank:	Branch Address:		
The following applies to GUARANTORS ONLY			
Name of your bank:	Branch Address:		
Name of your bank manager:	Telephone number:		
BORROWERS DECLARATION			
Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	YES	NO	
Have you, or your spouse, ever been shareholders or officers of any company of which a liquidator 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? If so, attach details.	YES	NO	
Is the property under old systems title?	YES	NO	
Are all borrowers eligible for the First Home Buyers Grant? (If yes, amount of Grant \$_____)	YES	NO	
Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding?	YES	NO	

PERSONAL FINANCIAL STATEMENT						
ASSETS	VALUE \$	LIABILITIES	Monthly Payments \$	Total Owning \$	Refinance	
Principal Residence		Principal Residence			YES	NO
Address:		Mortgagee: Lender				
Investment Property - Other:		Investment Property - Other:			YES	NO
Address:		Mortgagee: Lender				
Investment Property - Other:		Investment Property - Other:			YES	NO
Address:		Mortgagee: Lender				
Motor Vehicle[s] Total Value:		Lease/Hire Purchase:			YES	NO
Boat						
Cash Management		Personal Loan [1]:			YES	NO
Cheque Account		Bank overdraft			YES	NO
Investment Savings		Line of credit				
Managed funds		Term loan				
Savings account		Loan as guarantor				
Term deposits		HECS				
Superannuation		Credit Cards				
Stock and machinery		Limit[1]:			YES	NO
Tools of the trade		Limit[2]:			YES	NO
Life Insurance		Personal debts				
Collections / Gifts		Other loan:				
Marketable personal effects		Rent \$ Per Month		Landlord:		
Home contents		Store Cards			YES	NO
Other Assets:		Other Liabilities:			YES	NO
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$			
INCOME DETAILS						
		Borrower [1]	Borrower [2]	Annual Net Income before Tax		
Employer [1]						
Employer [2]						
Rental Income						
Other Income [Investments, Shares, etc.]						
TOTAL[S]	\$	\$	\$	\$		

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Signature [1] _____ Name of Signatory _____ Date _____

Signature [2] _____ Name of Signatory _____ Date _____

SECURITY PROPERTY DESCRIPTION			
Security Property 1		SECURITY OFFERED - FIRST MORTGAGE OVER [Describe Improvements below]	
Improvements:			
Located at:		Postcode:	
Name in which Security Property will stand:			
Condition:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair
Usage:	<input type="checkbox"/> Vacant	<input type="checkbox"/> Presently occupied	<input type="checkbox"/> To be occupied
Contact Name for property access:- Valuation purposes:		Mobile:	Home: []
Security Property 2		SECURITY OFFERED - FIRST MORTGAGE OVER [Describe Improvements below]	
Improvements:			
Located at:		Postcode:	
Name in which Security Property will stand:			
Condition:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair
Usage:	<input type="checkbox"/> Vacant	<input type="checkbox"/> Presently occupied	<input type="checkbox"/> To be occupied
Contact Name for property access:- Valuation purposes:		Mobile:	Home: []
PROPERTY INSURANCE			
Name of company:		Sum Insured:	
Policy Number:		Expiry Date:	
Name Of Your Accountant:		Tel:	[]
Address:		Postcode:	
Name Of Your Solicitor:		Tel:	[]
Address:		Postcode:	
Mortgage Documents dispatched to:	<input type="checkbox"/> Borrower <input type="checkbox"/> Solicitor <input type="checkbox"/> Other _____		
Address to be sent:			

Privacy Act Declarations

I/We acknowledge that in accordance with s.18E[B][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, I/we authorise Morgan Brooks Direct Pty Ltd ["The Lender"] to give to 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 or any guarantor or person considering becoming a guarantor ["Guarantor"], 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 1988.

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.
- :: For the Guarantor to decide whether to act as Guarantor or to inform the Guarantor about the Guaranteee.

If the Lender considers it relevant to assess my/our application for personal credit or for the purpose of collecting overdue payments, I/we agree to the Lender obtaining a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons if the Lender considers it relevant to assessing my/our application for commercial credit or for the purpose of collecting overdue payments, I/we agree to the Lender obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by the Lender.

Authority For Mortgage Insurers

I/We authorise a Mortgage Insurer to obtain my/our credit report from a credit reporting agency and in accordance with Section 18N[bb] of the Privacy Act I/we authorise the Lender to disclose a report or information to a Mortgage Insurer to assess whether to insure or the risk of insuring the Lender for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, for any purposes arising under the contract of mortgage insurance between the lender/mortgagee and the Mortgage Insurer.

Signature Of Applicant / Guarantor

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

Signature [1] _____ Name of Signatory _____ Date _____

Signature [2] _____ Name of Signatory _____ Date _____

DOCUMENT CHECKLIST

Please **ATTACH** the following documentation/information to expedite approval of your proposed residential mortgage facility:-

INDIVIDUAL PAYG BORROWERS

<input type="checkbox"/>	Completed, Signed & Initialed Morgan Brooks DIRECT Residential Mortgage Application Form
<input type="checkbox"/>	Last 2 most recent Pay Slips. If recent employment, then also include a Letter from Employer outlining how long, current position and income details
<input type="checkbox"/>	Last 2 Years Group Certificates or
<input type="checkbox"/>	Last 2 most recent Tax Returns
<input type="checkbox"/>	If current employment under two years, confirmation of previous period of employment.
<input type="checkbox"/>	Lease[s] or Lease Schedule[s] outlining Rental Income & Tenant Details [if tax return are not available]
<input type="checkbox"/>	Fixed Price Building Contract [If construction]
<input type="checkbox"/>	Payment confirmation on all social security benefits [If any]

SELF EMPLOYED / COMPANY BORROWERS:

FULL FINANCIALS		LOW DOC [NO TAX RETURNS]	
<input type="checkbox"/>	Australian Tax Returns and Tax Assessment Notices for individual and business entities for the last 2 financial years (inclusive of balance sheet and profit & loss statement/s)	<input type="checkbox"/>	Australian Business Number (ABN) Registration Details
<input type="checkbox"/>	Letter from accountant certifying accounts	<input type="checkbox"/>	Accountants certification if Self Employment under two year minimum period
<input type="checkbox"/>	A stamped & executed trust deed [If applicable]	<input type="checkbox"/>	A stamped & executed trust deed [If applicable]

PURCHASE		REFINANCE	
<input type="checkbox"/>	Contract of Sale	<input type="checkbox"/>	Rates Notice or Certificate of Title
<input type="checkbox"/>	Evidence of Deposit Paid/Balance of Funds to complete.	<input type="checkbox"/>	Last 6 months mortgage statements on current mortgage being refinanced.
<input type="checkbox"/>	Last 6 -12 Months Savings/Bank Statements/Records or evidence of funds to complete the purchase	<input type="checkbox"/>	Last 6 months statements on all other loans being refinanced/consolidated e.g. Personal Loans / Car Loans [If applicable]

If you require assistance to complete your Residential Mortgage Application Form then please contact Morgan Brooks DIRECT Mortgage Process Centre

Letters of Offer are generally issued within 24 – 48 hours of receipt of your application and above supporting documentation.

Freecall:	1800 801 999
Free fax:	1800 802 333
Email:	info@morganbrooks.com.au
Internet:	www.morganbrooks.com.au

Thank you for completing your loan application.
We look forward to assisting you with your mortgage funding requirements.