



# SAM Loans Commercial Lending Mortgage Application



## Mortgage Applicant(s) Details

### TYPE OF BORROWER

Individual

Company

### COMPANY DETAILS (Company Applicants Only)

Company Name

ABN

Name of Trust (if applicable)

Registered Address

State

Postcode

Trading Address

State

Postcode

Industry

Established

NB: Where the Applicant is a Company, Directors of the Company should complete the boxes for Individual Details below indicating in what capacity the form is being completed, for example where the individual is both a Borrower and a Director of a Company, both the Applicant and the Director's boxes should be ticked.

### INDIVIDUAL DETAILS/DIRECTORS

Borrower

Guarantor

Title Surname

Given Names

Date of Birth  Male  Female

Street Address

Suburb State Postcode

Telephone (home) (work)

Mobile No. Years at current address

Drivers Licence No

Spouse's Name No of Dependants

Occupation (if self employed give job description & industry)

Name of Current Employer

Years at current employment

Borrower

Guarantor

Title Surname

Given Names

Date of Birth  Male  Female

Address

Suburb State Postcode

Telephone (home) (work)

Mobile No. Years at current address

Drivers Licence No

Spouse's Name No of dependants

Occupation(if self employed give job description & industry)

Name of Current Employer

Years at current employment

### CONTACT DETAILS AFTER SETTLEMENT OF LOAN

Address

Suburb

State

Postcode

Telephone:

Mobile:

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Company Name		ABN
Name of Trust (if applicable)		
Registered Address	State	Postcode
Trading Address	State	Postcode
Industry	Established	
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### INDIVIDUAL DETAILS/DIRECTORS

<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
Title	Surname	Title	Surname
Given Names		Given Names	
Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address		Address	
Suburb	State	Postcode	
Telephone (home)	(work)	Telephone (home)	(work)
Mobile No.	Years at current address	Mobile No.	Years at current address
Drivers Licence No		Drivers Licence No	
Spouse's Name	No of Dependants	Spouse's Name	No of dependants
Occupation (if self employed give job description & industry)		Occupation(if self employed give job description & industry)	
Name of Current Employer		Name of Current Employer	
Years at current employment		Years at current employment	

### CONTACT DETAILS AFTER SETTLEMENT OF LOAN

Address	Suburb	State	Postcode
Telephone:	Mobile:		

LOAN DETAILS	
Purpose of Loan	
Amount \$	Term Required (max 5 years)
Redraw Required (min loan \$250,000) (please provide details of reason required)	

SECURITY PROPERTY DETAILS	
<b>Property 1</b>	
Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>
<b>Property type</b>	
Industrial <input type="checkbox"/>	Retail <input type="checkbox"/>
Commercial <input type="checkbox"/>	Residential <input type="checkbox"/>
Other <input type="checkbox"/>	
<b>Title Type</b>	
Torrens <input type="checkbox"/>	Strata <input type="checkbox"/>
Other <input type="checkbox"/>	
Owner	
Address of Property	
State	Postcode
Person to contact (for valuation)	
Telephone	Mobile No.

<b>Property 2</b>	
Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>
<b>Property type</b>	
Industrial <input type="checkbox"/>	Retail <input type="checkbox"/>
Commercial <input type="checkbox"/>	Residential <input type="checkbox"/>
Other <input type="checkbox"/>	
<b>Title Type</b>	
Torrens <input type="checkbox"/>	Strata <input type="checkbox"/>
Other <input type="checkbox"/>	
Owner	
Address of Property	
State	Postcode
Person to contact (for valuation)	
Telephone	Mobile No.

<b>Property 3</b>	
Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>
<b>Property type</b>	
Industrial <input type="checkbox"/>	Retail <input type="checkbox"/>
Commercial <input type="checkbox"/>	Residential <input type="checkbox"/>
Other <input type="checkbox"/>	
<b>Title Type</b>	
Address of Property	
State	Postcode
Person to contact (for valuation)	
Telephone	Mobile No.

LEASE DETAILS (IF APPLICABLE)	
\$ _____ p.a.	Expiry Date _____
Tenant: _____	
ESTIMATED VALUE OF SECURITY	
Property 1	\$
Property 2	\$
Property 3	\$
<b>TOTAL</b>	\$

## FINANCIAL DETAILS

Assets/Liabilities	Addresses	Value	Mthly Payment	Amount Owing	Financier
Residence		\$	\$	\$	
Rental Property		\$	\$	\$	
Rental Property		\$	\$	\$	
Furniture		\$	\$	\$	
M/Vehicle		\$	\$	\$	
M/Vehicle		\$	\$	\$	
Savings		\$	\$	\$	
Credit Cards		Limit	\$	\$	
Credit Cards		Limit	\$	\$	
Superannuation		\$	\$	\$	
Other		\$	\$	\$	
If Renting, monthly rent		\$	\$	\$	
<b>TOTAL</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>	

Gross Salary - Applicant 1	\$
Gross Salary - Applicant 2	\$
Rental income - Property 1	\$
Rental income - Property 2	\$
Other	\$
Other	\$
<b>TOTAL</b>	<b>\$</b>

## SOLICITOR DETAILS

Name of Firm	Contact	Telephone
Address	State	Postcode DX

## ACCOUNTANT DETAILS

Name of Accountant	Contact	Telephone



# PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from \_\_\_\_\_ may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by \_\_\_\_\_, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

## Applicant Declaration

	YES	NO
1. Have you ever been bankrupt or entered into an arrangement to pay your creditors?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are there any unsatisfied Court Judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you ever been a shareholder or an officer of any company to which a manager, receiver, administrator or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
4. Has a mortgagee ever sold your property to recover a debt owing by you?	<input type="checkbox"/>	<input type="checkbox"/>
5. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has an application for the above loan been submitted by you or any other person to another lender?	<input type="checkbox"/>	<input type="checkbox"/>

If yes to any of the above please give details:

## Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise \_\_\_\_\_ 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/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.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- re-insurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- all parties involved in securitization; and
- other financial institutions and credit providers.

In this Notice, a reference to \_\_\_\_\_ the Lender or the Insurer includes a reference to their respective successors and permitted assigns.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

**SCHEDULE**

<b>Interstar Wholesale Finance Pty Ltd</b> (and associated entities)	ABN:	72 087 271 109
<b>Perpetual Trustee Company Limited</b> (and associated entities)	ABN:	42 000 001 007
<b>Challenger Commercial Lending Limited</b> (and associated entities)	ABN:	65 000 073 143
<b>Challenger Managed Investments Limited</b> (and associated entities)	ABN:	94 002 835 592
<b>Challenger Life No 2 Limited</b> (and associated entities)	ABN:	44 072 486 938
<b>International Mezzanine Funds Management (Australia) Pty Limited</b>	ABN:	36 108 668 355
<b>Genworth Financial Mortgage Insurance Pty Limited</b>	ABN:	60 106 974 305
<b>PMI Mortgage Insurance Limited</b>	ABN:	70 000 511 071
<b>Vero Lenders Mortgage Insurance Limited</b>	ABN:	55 001 825 725

**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 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE ( 2 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**DECLARATION OF PURPOSE FOR WHICH CREDIT IS PROVIDED**

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for 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 may LOSE your protection under the Consumer Credit Code.**

Borrower 1  
Print Name

Signature

Date

Borrower 2  
Print Name

Signature

Date

Borrower 3  
Print Name

Signature

Date

Borrower 4  
Print Name

Signature

Date

# Declaration of Financial Position

**For loans up to \$2,000,000 and 70% LVR**

*This declaration must be completed and signed by ALL borrowers*

TO: \_\_\_\_\_ (Credit Provider/Lender)

## 1. Loan Details

Loan Amount	\$ _____	Interest Rate _____%
Loan Term		Monthly Repayment \$ _____ (estimated)

The lender recommends that all applicants seek independent legal & financial advice prior to obtaining a loan.

## 2. Borrower Details

	<i>Borrower (1)</i>	<i>Borrower (2)</i>
<i>First Name</i>		
<i>Surname or Company Name</i>		
<i>ABN or ACN (Companies only)</i>		
<i>Occupation</i>		

## 3. Declaration of Financial Position

I/We certify warrant and represent to you that:

- (a) I am/we are aware of our financial obligations under our proposed loan with you;
- (b) I/we have fully disclosed to you all details of our income;
- (c) I am/we are satisfied that our obligations to you will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- (d) I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship.
- (e) I/We have requested that Challenger Managed Investments Limited to assess this facility without the documentary evidence of my/our income.

**I/we acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.**

	<i>Borrower (1)</i>	<i>Borrower (2)</i>
<b>Gross Income (PAYG) p.a.</b>	\$ _____	\$ _____
<b>Self employed – Net Income (Pre-Tax) (Annual income left after expenses)</b>	\$ _____	\$ _____
<b>+ Current rent received p.a.</b>	\$ _____	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b>Total Assets</b>		
<b>Total Liabilities</b>		
<b>Net Assets</b>		
<b>Signature/s of all borrowers</b>		
<b>Date Declaration signed</b>	/ / 20____	/ / 20____

## 4. Accountant's Declaration

I am the accountant/tax agent for the above named applicant/s and confirm the applicant/s information as stated above.

Firm/Company name and address: _____ _____ Telephone: _____	Accountants name: _____ Telephone: _____ Signature _____
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- The declarant/s is/are required to sign any/all alterations made on this form.
- A fully completed and signed original must be held on the Lenders file.