

**To: Homeside Lending**

**From:** *[Insert full name and address of self-employed applicant]*


**Re: Application to you for a:** *[Loan type]*

**Amount of Loan**

	Amount of Loan
1	\$
2	\$
3	\$

**Total** \$

**Names of other Applicants:**


**Broker Company Name:**

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**Loan Writer's Name:**

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**Date of Application:**

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**I make the following declarations:**

1. I am the applicant/one of the applicants referred to in a Mortgage Application form which has been submitted to you through my/our Broker/Loan Writer. The loan(s) which I/we require is/are specified above.
2. I am self-employed (either under a sole proprietor, firm or company arrangement) as a: *[Insert your Profession/Business]*

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I have been in this business for: 

	<b>months</b>	<b>years</b>
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My registered company/business name is: 

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My ACN/ABN is: 

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My company/business was registered on (specify date): 

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In the State or Territory of: 

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3. I confirm and declare to you that, as stated in my Mortgage Application to you:

- My share of annual Net business profit after expenses (but before tax) plus any salary expense paid to me by the business is:

\$ \_\_\_\_\_

4. I am unable to provide you with evidence to prove my current income. I realise that, to assess my application, you will rely on the information I have provided to you concerning my income and commitments both in paragraph 3 and in my Mortgage Application.

5. The income in 3 above and all other information I have completed in my Mortgage Application to you is true and correct and you can rely on this information in determining whether to approve my loan(s).

6. I have carefully considered my financial position and, where I have considered it appropriate, I have discussed my loan proposal with my Accountant or qualified Financial Planner. I believe that I can meet my proposed repayment obligations to you, without hardship.

7. I have never been declared bankrupt or entered into any composition or arrangement for the benefit of creditors.

8. I understand that it is a strict condition of any loan approval resulting from my Mortgage Application that I may only use the loan funds for the specific purpose stated in my Mortgage Application and that I may NOT use any part of the loan funds:

- for working capital in my business; or
- to repay any private loans or loans from solicitors (whether they have been made to me for personal purposes or business purposes); or
- for payment of taxation liabilities of myself or my business (this includes all forms of taxation).

9. I hereby consent to:

- you contacting my accountant (whose details are shown below) to confirm the income declared by me above; and
- you advising my accountant that I have applied for credit; and
- my accountant providing Homeside Lending with such information as Homeside may require to confirm that income; and
- Homeside providing my accountant with a copy of this authority (LoDoc Loan – Declaration by self-employed Applicant).

**Accountant's Name:**

\_\_\_\_\_

**Firm's Name:**

\_\_\_\_\_

**Accountant's Telephone Number:**

\_\_\_\_\_

**Dated this**

**day of**

**20**

**Please sign here:**

\_\_\_\_\_

**[Applicant's signature]**

\_\_\_\_\_

**[Signature of Broker/Loan Writer as Witness]**