

This application package is to be used for **Co-Op** loans. Our loans are ideally suited for borrowers that are:

- ✓ Interest rate conscious and Credit Impaired
- ✓ Interest only for both investors or o/o
- ✓ Centrelink based income recipients
- ✓ Gifted deposits/Favourable purchase/Borrowed deposits
- ✓ Self Employed with Financials not fully completed ie copies of invoices
- ✓ Add-backs e.g. Depreciation and one-off payments included for servicing
- ✓ Land investors [with intent to build]
- ✓ Rural zoning & larger land blocks
- ✓ Credit Impaired Construction
- ✓ Pensioner construction (LVR 75%)
- ✓ Vacant Land up to 80% considered
- ✓ All forms of income taken into account
- ✓ Short term employment considered
- ✓ Removal Homes/Kit Homes
- ✓ Trades People /Sweat labour
- ✓ On completion valuation considered
- ✓ Shop-front with residences at rear
- ✓ Co-borrowers – no need to change title
- ✓ Rent buys
- ✓ Borrowers must be natural persons ie no companies or trust.
- ✓ Australian residents
- ✓ Overseas/Non residents
- ✓ 30% of board taken into consideration
- ✓ Max 3 dwellings in any one development

Our points of difference include:

- ✓ No LMI up 80% LVR – including Credit Impaired
- ✓ Interest rates from as low as 7.10% (current as at 15th June 2009 and subject to change)
- ✓ Platinum's Processing Fee of \$660 payable upfront and non-refundable
- ✓ Lenders Application Fee - 1.1% of the borrowing amount – Minimum \$1,000 deducted at settlement
- ✓ Short term/casual employment considered
- ✓ All forms of income acceptable including Centrelink [A & B to 16 years], maintenance etc
- ✓ Owners Builders, Kit & Removal Homes
- ✓ 24 Hour Approval
- ✓ Urgent settlements < 96 hours
- ✓ No restrictions on number/amt defaults or time limits on ex Bankrupts, Part IX 's
- ✓ Debt consolidation – up to 3 months loan arrears considered with acceptable reason
- ✓ All Post Codes and land sizes considered e.g. 100 acres + within QLD, Vic and NSW
- ✓ Self Employed without financials fully completed i.e. contract invoices, P & L's etc

The Co-Op loan is a fully verified income product but there is flexibility exercised in relation to financials. Traditional income and asset information is required. However, flexibility is exercised in relation to self employed financials.

All forms of income taken into consideration, such as maintenance, workers compensation, and social security.

Contact **Robert Kirk** for a confidential discussion on your particular scenario. Please complete all of the pages and fax back to 07 3358 4988 or email to rkirk@platinummortgages.com.au or visit us at Shop 7, 710 Brunswick Street New Farm. You can visit us on the web at www.platinummortgages.com.au.

Checklist of Items to accompany this application

- Bank Statements: Last 2 Months Personal or Business
- Platinum Processing Fee: \$660 – Cheque payable to Platinum Mortgage Management, Credit cards include Amex, Visa & MC or direct bank transfer
- Purchase Contract of Sale
- Building Fixed Price Contract and Plans / Inclusions – Council Approval if available
- Owner Builder Construction: Detailed List of Costing signed off by QS & O/B Permit
- Vacant Land: Signed letter of intent to build
- Deposit: Evidence of funds to complete including savings statements, borrowed funds, FHOG etc
- Refinance: Last 6 months loan statements & Current Council Rates Notice
- Loan Arrears, Defaults etc: Written and signed explanation of defaults, arrears, judgements etc
- Refinance &/or Purchase: Last month Credit Card/Personal Loan/Other Loan Statements
- PAYG: Two current Pay Slips plus Last 2 years Groups or Tax Returns or Tax Assessment Notices
- Self Employed: Last two years tax returns including the P & L & Balance Sheet or copies of sub contract invoices for the past 24 months
- Other Income: Most recent Centrelink Statement including page 2, Evidence of boarder income & Proof of residency, Child Support Letter or bank statements, Proof of rental income via Property Management Statement, Tenancy Agreement, Real Estate Letter or Valuation Report

A PERSONAL DETAILS	
<p>APPLICANT 1 or GUARANTOR 1 (if applicable)</p> <p>Title Surname</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Given Name (s) D.O.B</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Contact Details</p> <p>H () W ()</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>M F ()</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p style="color: red; font-size: small;">(Put a "X" in for box for your selection)</p> <p>Marital Status Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/></p> <p>Age of Children Drivers Licence No.</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Current Home Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Postcode Since <input style="width: 50px;" type="text"/></p> <p>Current Postal Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Email Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Previous Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<p>APPLICANT 2 or GUARANTOR 2 (if applicable)</p> <p>Title Surname</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Given Name (s) D.O.B</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Contact Details</p> <p>H () W ()</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>M F ()</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p style="color: red; font-size: small;">(Put a "X" in for box for your selection)</p> <p>Marital Status Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/></p> <p>Age of Children Drivers Licence No.</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Current Home Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Postcode Since <input style="width: 50px;" type="text"/></p> <p>Current Postal Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Email Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Previous Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
B DETAILS OF NEXT OF KIN OR RELATIVE NOT LIVING WITH YOU (each applicant must nominate a different relative)	
<p>Name <input style="width: 100%;" type="text"/></p> <p>Address <input style="width: 100%;" type="text"/></p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Postcode <input style="width: 50px;" type="text"/></p> <p>Relationship</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>P () <input style="width: 50px;" type="text"/></p>	<p>Name <input style="width: 100%;" type="text"/></p> <p>Address <input style="width: 100%;" type="text"/></p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Postcode <input style="width: 50px;" type="text"/></p> <p>Relationship</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>P () <input style="width: 50px;" type="text"/></p>
C Only complete this section if an individual or company acting as trustee for a family trust is involved in this application	
<p>Company Name and Trading Name and Details if applicable A.B.N.</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Phone () Fax () <input style="width: 100px;" type="text"/></p> <p>Business Address</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Full names of all Company Directors</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
D SOLICITOR & ACCOUNTANT	
<p>Solicitor <input style="width: 100%;" type="text"/></p> <p>Contact <input style="width: 100%;" type="text"/></p> <p>Accountant <input style="width: 100%;" type="text"/></p> <p>Contact <input style="width: 100%;" type="text"/></p>	

E LOAN SUMMARY	
PROPERTY 1	Purchased <input type="checkbox"/> Refinance <input type="checkbox"/>
Principals + Interest <input type="checkbox"/>	<input type="text"/> yrs
Interest Only <input type="checkbox"/>	} <input type="text"/> yrs (1-5yrs)
Fixed Rate <input type="checkbox"/>	
Capped Rate <input type="checkbox"/>	
PROPERTY 2	Purchased <input type="checkbox"/> Refinance <input type="checkbox"/>
Principals + Interest <input type="checkbox"/>	<input type="text"/> yrs
Interest Only <input type="checkbox"/>	} <input type="text"/> yrs (1-5yrs)
Fixed Rate <input type="checkbox"/>	
Capped Rate <input type="checkbox"/>	
PROPERTY 3	Purchased <input type="checkbox"/> Refinance <input type="checkbox"/>
Principals + Interest <input type="checkbox"/>	<input type="text"/> yrs
Interest Only <input type="checkbox"/>	} <input type="text"/> yrs (1-5yrs)
Fixed Rate <input type="checkbox"/>	
Capped Rate <input type="checkbox"/>	

F PURPOSE	
Purchased	\$ <input type="text"/>
Construction	\$ <input type="text"/>
Renovation	\$ <input type="text"/>
Debt Consolidation	\$ <input type="text"/>
Refinance	\$ <input type="text"/>
Costs	\$ <input type="text"/>
Other	\$ <input type="text"/>
Subtotal	\$ <input type="text"/>
Less Own Funds	\$ <input type="text"/>
Deposit Paid	\$ <input type="text"/>
First Home Owners Grant	\$ <input type="text"/>
Total Loan Required	\$ <input type="text"/>

G LOAN STRUCTURE AND SECURITY OFFERED	
PROPERTY 1	
Address <input type="text"/>	Postcode <input type="text"/>
Name to be shown on Title Deed <input type="text"/>	
Use of Property: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Weekly Rental \$ <input type="text"/>	
Being Purchased <input type="checkbox"/> Purchased Price \$ <input type="text"/>	Already Owned <input type="checkbox"/> Est Val \$ <input type="text"/>
Contact Name of Valuer to gain access <input type="text"/>	
Contact Phone Numbers Work () <input type="text"/>	Home () <input type="text"/> Mobile <input type="text"/>
PROPERTY 2	
Address <input type="text"/>	Postcode <input type="text"/>
Name to be shown on Title Deed <input type="text"/>	
Use of Property: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Weekly Rental \$ <input type="text"/>	
Being Purchased <input type="checkbox"/> Purchased Price \$ <input type="text"/>	Already Owned <input type="checkbox"/> Est Val \$ <input type="text"/>
Contact Name of Valuer to gain access <input type="text"/>	
Contact Phone Numbers Work () <input type="text"/>	Home () <input type="text"/> Mobile <input type="text"/>
PROPERTY 3	
Address <input type="text"/>	Postcode <input type="text"/>
Name to be shown on Title Deed <input type="text"/>	
Use of Property: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Weekly Rental \$ <input type="text"/>	
Being Purchased <input type="checkbox"/> Purchased Price \$ <input type="text"/>	Already Owned <input type="checkbox"/> Est Val \$ <input type="text"/>
Contact Name of Valuer to gain access <input type="text"/>	
Contact Phone Numbers Work () <input type="text"/>	Home () <input type="text"/> Mobile <input type="text"/>

H EMPLOYMENT DETAILS**APPLICANT 1.**

Put a "Y" in all applicable boxes and insert the income amount

PAY/SALARY

<input type="checkbox"/> Salary (before tax)	\$ <input type="text"/>	Per fortnight
	\$ <input type="text"/>	Per year

Current Employer

Applicant's Position/Title

Employment Status (Select one)

Full Time Part Time Casual Start Date / /

Contact

Ph

()

Previous Employer

Previous Position

Period from / / to / /

<input type="checkbox"/> Worker's compensation	\$ <input type="text"/>	Per week
<input type="checkbox"/> Rental Income	\$ <input type="text"/>	Per week

SOCIAL SECURITY

<input type="checkbox"/> Pension	\$ <input type="text"/>	Per fortnight
<input type="checkbox"/> Family Tax A	\$ <input type="text"/>	Per fortnight
<input type="checkbox"/> Family Tax B	\$ <input type="text"/>	Per fortnight
<input type="checkbox"/> Newstart Allowance	\$ <input type="text"/>	Per fortnight

SELF-EMPLOYED/CONTRACTOR

Nature of Business (Select one)

Pty Ltd Sole Trader Partnership

NAME OF COMPANY/REGISTERED BUSINESS

A.B.N./A.R.B.N.

REGISTERED BUSINESS ADDRESS

<input type="checkbox"/> Contract Income Before Tax	\$ <input type="text"/>	Per week
	\$ <input type="text"/>	Per month
<input type="checkbox"/> Director/s Drawings Before Tax	\$ <input type="text"/>	Per week

APPLICANT 2.

Put a "Y" in all applicable boxes and insert the income amount

PAY/SALARY

<input type="checkbox"/> Salary (before tax)	\$ <input type="text"/>	Per fortnight
	\$ <input type="text"/>	Per year

Current Employer

Applicant's Position/Title

Employment Status (Select one)

Full Time Part Time Casual Start Date / /

Contact

Ph

()

Previous Employer

Previous Position

Period from / / to / /

<input type="checkbox"/> Worker's compensation	\$ <input type="text"/>	Per week
<input type="checkbox"/> Rental Income	\$ <input type="text"/>	Per week

SOCIAL SECURITY

<input type="checkbox"/> Pension	\$ <input type="text"/>	Per fortnight
<input type="checkbox"/> Family Tax A	\$ <input type="text"/>	Per fortnight
<input type="checkbox"/> Family Tax B	\$ <input type="text"/>	Per fortnight
<input type="checkbox"/> Newstart Allowance	\$ <input type="text"/>	Per fortnight

SELF-EMPLOYED/CONTRACTOR

Nature of Business (Select one)

Pty Ltd Sole Trader Partnership

NAME OF COMPANY/REGISTERED BUSINESS

A.B.N./A.R.B.N.

REGISTERED BUSINESS ADDRESS

<input type="checkbox"/> Contract Income Before Tax	\$ <input type="text"/>	Per week
	\$ <input type="text"/>	Per month
<input type="checkbox"/> Director/s Drawings Before Tax	\$ <input type="text"/>	Per week

I COMBINED STATEMENT OF FINANCIAL POSITION

HOME/PROPERTIES		HOME/INVESTMENT LOANS			
PROPERTY ADDRESS	VALUE	LENDER	Monthly Payments	Total Owing	To be Paid Out
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

MOTOR VEHICLES/BOATS/MOTORCYCLES		Personal Loans/ Leases/HP's	Monthly Payments	Total Owing	To be Paid Out
MAKE/MODEL/YEAR	VALUE				
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

BANK ACCOUNTS		CREDIT CARDS/STORE ACCOUNTS			
BANK NAME	BALANCE	LENDER	Credit Limit	Total Owing	To be Paid Out
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

ALL OTHER ASSETS		ALL OTHER LIABILITIES			
DESCRIPTION	VALUE	LENDER	Credit Limit	Total Owing	To be Paid Out
Superannuation	\$ <input type="text"/>	Rent Paid	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Superannuation	\$ <input type="text"/>	Bank Overdraft	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Furniture	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Deposit Paid	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Shares	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Business Equity	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Tools of Trade	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

J APPLICANTS ACKNOWLEDGMENT & AUTHORITY

The person(s) signing this application

- applies for the loan secured over the property as specified in this application
- consents to BH Knowles & Co seeking verification of any of the statements contained herein
- agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by BH Knowles & Co
- understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the value of the property including improvements, and from an insurer acceptable to BH Knowles & Co
- authorises his/her solicitor or agent to accept notices on his/her behalf
- declares that he/she is over the age of 18
- agrees to be contacted by BH Knowles & Co to discuss Insurance and Related Financial Products
- confirms that all statements made in this application are true and complete and are made for the purpose of obtaining a loan
- authorises BH Knowles & Co to give a copy of the Loan Agreement to any Guarantor of the loan

K APPLICANTS DECLARATION

(Put a "Y" in all applicable boxes and insert the income amount)

- | | Yes | No |
|---|--------------------------|--------------------------|
| 1. Have you or your spouse ever been bankrupt or insolvent, or had your estate assigned for the benefit of creditors? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you, or has your spouse, ever been a shareholder or officer of a company of which a manager, receiver or liquidator been appointed? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is there any unsatisfied judgment entered in any court against you, your spouse or any company with which you or your spouse are or were a shareholder or officer? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you or your spouse, or any company with which you or your spouse been associated, ever had a property foreclosed upon? | <input type="checkbox"/> | <input type="checkbox"/> |

Applicants Signature

X

Date

/ /

Applicants Signature

X

Date

/ /

L APPLICANTS DECLARATION FOR BUSINESS OR INVESTMENT PURPOSE LOANS

I/We declare that the credit to be provided to me/us 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.

Applicants Signature

X

Date

/ /

Applicants Signature

X

Date

/ /

M CREDIT CARD DETAILS

Please complete credit card details should you require BH Knowles & Co to debit your credit card for payment of the valuation fee.

Name on card

Card Number

Expiry Date

Credit Card Type

/

Signature

X

Date

/ /

N NOTICES

Each of you is entitled to receive a copy of any notice or other document. However by signing this nomination you are giving up the right to be individually provided with information direct from the Credit Provider - only the person nominated will receive information.

We nominate (please print full name of nominee) to receive notices and other documents under the Consumer Credit Code on behalf of us. Notices and documents will be sent to your current residential or postal address.

It is your responsibility to advise us of any change of address. You may cancel this nomination at any time by advising us in writing.

Applicants Signature

X

Date

/ /

Applicants Signature

X

Date

/ /

O STATEMENT BY APPLICANT(S) FOR CREDIT

**An important notice to Applicant(s) for Credit
(Section 18E(8)(c) Privacy Act 1988)**

Please read carefully

All references to the 'Mortgage Manager' (below) mean and include the Mortgage Manager and any other financier who, at any time, provides or has any interest in the credit or who assesses the credit application.

The Mortgage manager may give personal information about you to a credit reporting agency, but only limited kinds of information is allowed by the Privacy Act 1988 (Commonwealth). This includes:

- identifying particulars - this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount;
- the fact that the Mortgage Manager is a credit provider to you;
- payments overdue for at least 60 days, when the Mortgage Manager has taken steps to recover;
- advice that payments are no longer overdue;
- cheques for an amount greater than \$100 drawn by you, which have been dishonored more than once;
- the option of the Mortgage Manager that you have committed a serious credit infringement;
- when the credit provided to you has been discharged;
- court judgments or bankruptcy orders made against you.

**1. Giving information to a Credit Reporting Agency
(Section 18E(8) Privacy Act 1988)**

The Mortgage Manager has informed me that it may give certain personal information about me to a Credit Reporting Agency. I understand that the Mortgage Manager can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed on the top of this page.

**2. Exchanging information with other Credit Providers
(Section 18N(1)(b) Privacy Act 1988)**

I agree to the Mortgage Manager checking personal information about me with any Credit Providers named in my credit application, and with other Credit Providers that may be named in a credit report issued by a Credit Reporting Agency, for any of the following purposes:

- to assess my credit worthiness;
- to assess an application by me for credit;
- to help me avoid defaulting on my credit obligations;
- the collection of overdue payments;
- to notify a default by me.

I understand that this information can include any information about my credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

**3. Access to Commercial Credit Information
(Section 18L(4) Privacy Act 1988)**

For the purpose of assessing my application for credit, I consent to the Mortgage Manager obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

4. Access to Consumer Credit Information for a Commercial Credit Application (Section 18k(1)(b) Privacy Act 1988)

If my application is for commercial credit, I consent to the Mortgage Manager, in order to assess my application, obtaining from a Credit Reporting Agency a credit report about me.

5. Authority for Mortgage Insurers

I authorise a mortgage insurer to obtain my/our credit report from a credit reporting agency and in accordance with Section 18N(1)(bb) I authorise the Credit Provider to disclose a report or information to a mortgage insurer to assess whether to insure or the risk of insuring the Credit Provider for the mortgage credit given to me/us or to assess the risk of default by me/us on the mortgage credit, or for any purpose arising under the contract of mortgage insurance between the Credit Provider and the mortgage insurer.

6. Authority for the Credit Provider to give information to Guarantor(s)

I authorise the Credit Provider to give information to the current or proposed guarantor(s) of a personal or commercial credit provided to me/ us by the Credit Provider, any credit report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities the subject to the guarantee(s) provided or to be provided to me/us. This extends to the disclosure of relevant information about the progress of the loan, including any arrears situations that may develop as well as enforcement of the guarantee.

7. When we may give personal information to other organisations

I agree that BH Knowles & Co may supply personal information about myself to other organisations who provide services to BH Knowles & Co that assist them to organise and supply our finance to us. I understand that BH Knowles & Co may contract out some services that involve disclosing personal information about me to other organisations. Examples of such organisations are related entities, card and cheque book suppliers, electronic funds transfer switch companies, printing and mailing houses, insurers, valuers, legal advisors, councils, collection agents, conveyances and settlement agents, various third party suppliers of financial services (eg bank cheques etc).

These organisations may only use the information to the extent required to provide the services that BH Knowles & Co requires. I understand that sometimes BH Knowles & Co may be required to give some personal information about me to organisations to comply with their legal obligations. Examples of such organisations are auditors and legal advisors, APRA, Austrac and the Australian Taxation Office.

8. Insurance

I/We also authorize the Credit Provider, for the term of the Credit Contract, to obtain any information required and a Certificate of Currency from our current insurance company.

The Credit Provider may pass on a change of name, a new address, phone number or other personal information to another entity which may have dealings through it; such as dwelling insurance, or other insurance companies who provide the Credit Provider clients with general, car, travel, life, accident or loan protection insurance policies

9. Provide Information for Securitisation

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

10. Information to and from Employers

I hereby authorise BH Knowles & Co to obtain an employment verification check from my employer.

I authorise BH Knowles & Co to discuss and supply loan repayment information to enable my employer to activate salary credit of my loan repayments (by direction from me).

Full name of applicant 1

--	--

Signature of applicants 1

Date

X

/	/
---	---

Full name of applicant 2

--	--

Signature of applicants 2

Date

X

/	/
---	---