



P 1300 282 684
F 1300 885 707

PROPERTY LOAN APPLICATION FORM

service@avanticommercial.com.au
www.avanticommercial.com.au

Avanti Commercial is a wholly owned subsidiary of Total Customer Care Pty Ltd ABN 91 101 257 863
National Office - Suite 3 Level 2 668 Princes Highway Sutherland New South Wales 2232 Australia

Sydney ♦ Brisbane ♦ Melbourne ♦ Adelaide

Name of Originator:

Originator Number:

Originator Contact Number:

Date of Application: / / 2.....

"Industry Professionals, Decades of Experience"

Loan Product

- | | | | |
|-------------------------------|--------------------------|--|--------------------------|
| BA Commercial Full Doc | <input type="checkbox"/> | BA Development Funding – Hard Cost | <input type="checkbox"/> |
| BA Commercial Lo Doc | <input type="checkbox"/> | BA Development Funding – GRV / End Value | <input type="checkbox"/> |
| BA Commercial Credit Impaired | <input type="checkbox"/> | BA Second Mortgage Funding | <input type="checkbox"/> |
| BA Executive Asset Loan | <input type="checkbox"/> | BA Caveat STL Funding | <input type="checkbox"/> |
| BA Residential Non-Code | <input type="checkbox"/> | BA Specialise Securities | <input type="checkbox"/> |
| BA Rural Funding | <input type="checkbox"/> | BA other | <input type="checkbox"/> |

Loan Summary

Total Loan Requested: \$_____ Security Value: \$_____ LVR/GRV: _____%

Value of Property if Owned or Purchase Price if Buying: \$_____

Available Funds being Used: \$_____

Property Equity being Used: \$_____

Address & Description of Property with Equity:

Additional Information for Development Funding Only:-

Development Hard Costs: \$_____

Amount Required at Settlement: \$_____

Value of Property if Owned "as is" or Purchase Price if buying: \$_____

Has DA been Approved Y/N Has BA been Approved Y/N or equivalent Council Approval Y/N

Are there any Presales Y/N If so what Value \$..... and how many Presales

Application Comments

Comments And Recommendations :-



AVANTI
COMMERCIAL

Application Details

COMPANIES/TRUSTS/PARTNERSHIPS

Name:			
ABN _ _ _ _ _	<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Borrower <input type="checkbox"/> Joint Applicants <input type="checkbox"/> Guarantor		
Postal Address			
Phone Number		Facsimile Number:	
Year Established		Industry:	

INDIVIDUALS/GUARANTORS/SOLE TRADERS

	Guarantor / Individual Applicant 1	Guarantor / Individual Applicant 2
Title eg: Mr/Mrs/Ms/Miss/Dr		
Family Name		
Given Name (s)		
Capacity of Applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants
Present Home Address		
Phone Numbers	Work: Home:	Work: Home:
Email Address		
Home Address after settlement		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> other	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> other
Date of Birth		
Drivers Licence No		
Occupation / Position		
Employer's Name		
Time with employer		
Current Salary (\$ p.a)		

ADVISORS DETAILS

SOLICITOR		ACCOUNTANT	
Name of firm:		Name of firm:	
Address:	Post Code:	Address:	Post Code:
Telephone:	Fax:	Telephone:	Fax:
Contact name:		Contact name	
Email:		Email:	

DETAILS OF LOAN REQUIRED

Total Loan Amount Required	\$			
Loan Style Sort:				
<input type="checkbox"/> Commercial Full Doc <input type="checkbox"/> Commercial Lo Doc <input type="checkbox"/> Commercial Credit Impaired <input type="checkbox"/> Second Mortgage <input type="checkbox"/> Caveat STL <input type="checkbox"/> Private Asset Loan <input type="checkbox"/> Development Facility / Land Bank <input type="checkbox"/> Residential Non-Code				
Loan Purpose	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> New Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Investment <input type="checkbox"/> Development - Hard Cost / GRV <input type="checkbox"/> Loan Term months			
Breakdown of Loan Accounts	LOAN A (Term Loans Only)	LOAN B (i) (Development & Land-Bank Funding Only)	LOAN B (ii) (Development & Land-Bank Only - Pt 2)	LOAN C (2 nd M/-s & Caveat STLs Only)
Amount of Loan	\$	\$	\$	\$
Facility Required Special Comments Here:	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only 1 / 2 / 3 / 4 / 5 years Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %	Required at Land Settlement <input type="checkbox"/> Capitalised Interest <input type="checkbox"/> Direct Debit Interest from account Interest Rate <input type="checkbox"/> Variable Rate Indicative Rate %	Construction and Other Costs <input type="checkbox"/> Capitalised Interest <input type="checkbox"/> Direct Debit Interest from account Interest Rate Variable/Fixed Rate %	<input type="checkbox"/> 2 nd M/- <input type="checkbox"/> 1 / 2 years Interest Only <input type="checkbox"/> Caveat STL <input type="checkbox"/> months Interest Rate Variable/Fixed Rate %
Loan Settlement Date Anticipated	Note <u>No Commitment To Settlement Time Frame Can be Given</u>			

FUNDS TO COMPLETE :- PURCHASE OF NEW PROPERTY

Purpose	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Vacant Land		
Purchase Price	\$		
Estimated Costs	\$		
TOTAL PURCHASE COST	\$		
LESS			
Deposit Paid/Being paid or Property Equity (please detail)	\$		
Plus additional funds to complete	\$		
TOTAL LOAN REQUIRED	\$		

REFINANCE OF EXISTING PROPERTY/DEBT

Purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Current Lender		Current Balance	\$
Current Lender		Current Balance	\$
		TOTAL TO BE REFINANCED	\$

SECURITY OFFERED FOR THE LOAN

Property 1

Address			
Suburb		Postcode	
Property Description (use)			
Zoning of Property	<input type="checkbox"/> Commercial <input type="checkbox"/> Retail <input type="checkbox"/> Residential <input type="checkbox"/> Industrial <input type="checkbox"/> Specialised <input type="checkbox"/> other (describe eg. Vineyard etc)		
Ownership of Property	<input type="checkbox"/> Being Purchased <input type="checkbox"/> Already Owned <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment		
Estimated Value <i>or</i> Purchase Price	\$		
Rental Value per week (if app.)	\$		
Contact Name for our Valuer to gain access to property			
Contact Phone Numbers	Business Hours:	After Hours:	Mobile:

Property 2

Address			
Suburb		Postcode	
Property Description (use)			
Zoning of Property	<input type="checkbox"/> Commercial <input type="checkbox"/> Retail <input type="checkbox"/> Residential <input type="checkbox"/> Industrial <input type="checkbox"/> Specialised <input type="checkbox"/> other (describe eg. Vineyard etc)		
Ownership of Property	<input type="checkbox"/> Being Purchased <input type="checkbox"/> Already Owned <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment		
Estimated Value <i>or</i> Purchase Price	\$		
Rental Value per week (if app.)	\$		
Contact Name for our Valuer to gain access to property			
Contact Phone Numbers	Business Hours:	After Hours:	Mobile:

FEES PAYABLE (and not limited too)

<p>* Engagement Fee Payable Now:</p> <p style="text-align: right;">\$ <input style="width: 100px;" type="text"/></p> <p>* Valuation Fee and/or QS Fee:</p> <p style="text-align: right;">\$ <input style="width: 100px;" type="text"/></p> <p>* Settlement Fee due at Settlement:</p> <p style="text-align: right;">\$ <input style="width: 100px;" type="text"/></p> <p>*Note: Fees inclusive of GST</p>	<p>Engagement Fee paid by:</p> <p> <input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input type="checkbox"/> Receipt No. _____ <input type="checkbox"/> Credit Card <input type="checkbox"/> Direct Deposit to Avanti Commercial's Bank Account <input type="checkbox"/> Direct Internet Transfer to Avanti Commercial's Bank Account </p> <p style="text-align: center;"><i>see Tax Invoice for payment instructions</i></p>
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PRIVACY ACT, 1988 – CONSENT AND ACKNOWLEDGEMENT
Consent and Acknowledgement by Applicant(s) for Credit and Guarantors

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

APPLICANT(S): _____

GUARANTOR: _____

FUNDING FACILITATOR/ORIGINATOR/MANAGER/BROKER: Total Customer Care Pty Ltd t/as **Avanti Commercial CREDIT PROVIDER** including but not limited to Think Tank Group Pty Ltd or collectively known as CP
MORTGAGE INSURER: known as MI

The above organisations collect personal information from or about the Applicant(s) and Guarantor(s) ("the personal information") to:

in the case of the Avanti Commercial and CP:

- assess an application for credit by the Applicant(s) or a proposal by the Guarantor(s) to guarantee or provide security; and
- if an application is successful to provide and administer the provision of credit to the Applicant(s) and obtain a guarantee;

and in the case of the Mortgage Insurer:

- assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided by CP to the Applicant(s) (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee); and
- if insurance is provided, to administer or vary any lender's mortgage cover provided; and
- comply with legislative and regulatory requirements.

In order to do those things the Avanti Commercial, CP, and/or the Mortgage Insurer (or any of them) may need to disclose the personal information to:

- the organisations and persons described in paragraphs 1 to 9 below;
- each other and to the related companies of each; and
- organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including Applicant(s) or Guarantor(s) employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers.

Collection of some of the personal information is required under the Financial Transaction Reports Act. If any part of the personal information is not provided, it may not be possible to assess an application for credit by the applicant(s) or an application for lenders' mortgage insurance, and as a consequence the finance requested by the Applicant may not be provided.

From 21 December 2001, in most cases, individuals can gain access to personal information about them held by us, CP or the Mortgage Insurer on request.

All enquiries concerning access to personal information should be directed to the Avanti Commercial on **1300 AVANTI** in the first instance.

The Avanti Commercial may also use the personal information (and disclose it to its service providers) to tell you about other products and services offered or distributed by it. If any of the Applicant(s) or Guarantor(s) do not want the personal information to be used or disclosed for this purpose, please tick this box or contact the Avanti Commercial on the above number.

The type of credit that I/we have applied for is for non-code purposes; ie. business and or commercial and or investment credit purposes.

I/We agree that CP, the Avanti Commercial and the MI can do any of the following:

1. **Application for commercial credit:** If my/our application is for commercial credit, obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess my/our application for commercial credit.
2. **Collection of overdue payments:** Obtain and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
3. **Exchange of information between credit providers:** Obtain from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity: -

I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
- To assess an application by me/us for credit
- To help me/us avoid defaulting on my/our credit obligations
- To notify a default by me/us
- To assist in the collection of overdue payments from me/us
- To exchange information with credit providers who are involved in a mortgage securitisation scheme
- To exchange information with credit providers as to the status of this loan

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5. Exchange of information with advisers and other persons

Obtain from and use or give any personal information or commercial credit information about me/us to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with the loan to be provided to me/us pursuant to this application. **6. Provide information to credit reporting agencies:** Give to a credit reporting agency personal information or commercial credit information about me/us to obtain a consumer credit report about me/us or to allow the credit reporting agency to create or maintain a credit information file containing information about me/us. The information which may be given before during or after the provision of credit to me/us is limited to:

- Identity particulars
- The fact that consumer credit or commercial credit has been applied for and the amount
- The fact that CP is a current credit provider to me/us
- Payments which become overdue more than 60 days and for which collection action has commenced
- Advice that payments are no longer overdue in respect of any default which has been listed
- Advice that cheques drawn by me/us for more than \$100 have been dishonoured more than once
- In specific circumstances, that in the opinion of the Avanti Commercial or CP, I/we have committed a serious credit infringement
- That the loan provided to me/us by CP has been paid or otherwise discharged
- or otherwise in connection with arrangements relating to lenders' mortgage insurance.

7. 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. **8. Provide information to Guarantors:** Provide any report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the *Privacy Act* (including a credit report) to any person who proposes to guarantee or provide security for, or has guaranteed or provided security for, the repayment of a loan provided to me/us to enable them to decide whether to act as a guarantor or provide security or to keep them informed about any guarantee or security they may provide. **9. Provide information to trade insurer:** If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure CP for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan. **10. Authority to obtain, exchange and disclose personal information concerning Guarantor:** Obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess whether to accept me/us as a guarantor for the commercial credit or consumer credit for which the Applicant has applied or otherwise in connection with arrangements relating to lenders' mortgage insurance.

I/We consent to such personal information or commercial credit information (of the type specified in paragraph 6 above) about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement, including (without limitation):

- (a) another credit provider as outlined in paragraph 4;
- (b) persons referred to in paragraph 5 as outlined in that paragraph;
- (c) persons involved in a securitisation arrangement as outlined in paragraph 7.

X	X	X
Applicants Signature	Date	Applicants Signature
Applicants Name		Applicants Name
X	X	X
Guarantors Signature	Date	Guarantors Signature
Guarantors Name		Guarantors Name

Schedule A

Contact details for the Commercial Credit Provider are to be advised once approved, and consent is given in advance to release information covered in this consent and acknowledgement prior to this approval being issued in order to facilitate the application.

Contact details for the Mortgage Insurers (if applicable):

GE Mortgage Insurance Company Pty Ltd	ABN 60 106 974 305
Level 23/259 George Street	Telephone: 1300 655 422
SYDNEY NSW 2000	
PMI Mortgage Insurance Limited	ABN 70 000 511 071
Level 23/50 Bridge Street	Telephone: 02 9231 7777
SYDNEY NSW 2000	
Vero Lenders Mortgage Insurance Limited	ABN 55 001 825 725
465 Victoria Avenue	Telephone: 02 9978 9960
CHATSWOOD NSW 2057	

AVANTI COMMERCIAL'S BASIC PRIVACY POLICY

This document describes how we Total Customer Care Pty Ltd t/as Avanti Commercial ABN 91 101 257 863 manage personal information.

The National Privacy Principles

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles ("NPPs"). We are bound by and will comply with the NPPs from that date.

Collecting personal information about you

The kinds of personal information we hold

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- information you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Financial Transactions Reports Act.
- financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

Using and disclosing your personal information

The purposes for which we collect and hold personal information and how we use and disclose it

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- professional advisers such as solicitors, accountants and valuers;
- mortgage insurers;
- underwriters;
- government agencies such as those which administer land titles and revenue or (where applicable) foreign investments;
- credit reporting agencies and mercantile agents;
- external auditors; and
- other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers (see below).

Contracting out services and disclosures

We also disclose personal information to organisations to whom we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer which organisations assist us to service and administer your loan or the loan you have guaranteed, or provide you with information about products and services offered or distributed by us.

Access to your personal information

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs. Requests for access should be directed to the Privacy Officer, whose contact details are set out below.

What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on **1300 AVANTI** or by writing to us at the postal or email address set out below.

Privacy Officer, PO Box 176, Fairy Meadow NSW 2519. privacy@avanticommercial.com.au

Changes to our privacy policy

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.



DECLARATION OF PURPOSE

(as required under the Consumer Credit Code, Section 11, Regulation 10)

If you have completed the Loan Purpose Checklist on the previous page and you believe that the loan you are applying for is to be used wholly or predominantly for investment or business purposes, please sign this declaration.

TO: THE CREDIT PROVIDER

LOAN TO: _____ (NAME OF APPLICANTS)

LOAN AMOUNT: \$ _____

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for business or investment purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

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

X _____
Applicant's Signature

X _____
Applicant's Signature

Applicant's Name

Applicant's Name

Date / /

Date /



Funding Application Checklist

General Requirements not limited to

- Engagement Fee paid
- Completed and Signed Application form
- Borrower/s Resume being a brief background
- Corporate Structure (if the borrower is a company or trust, a diagram will be required illustrating the borrowing entity, including the legal name, type of entity, when formed, principle partners or shareholders with percentage ownership.)
- Financial Statements / Tax returns for the Borrower/s (both individual and company) for the last three years (if applicable)
- Copy of the Contract for Sale (if applicable)
- Copy of Council Rates Notice (if property already owned)
- Current Loan Statement from existing lender showing 12 months (if refinancing)
- Confirmation of Rental Income for investment property/ies (if applicable)
- 100 Point Identification supplied as a verified and certified copy of the original
- Evidence of funds held to complete funding transaction

Development & Land-Subdivision Funding not limited to

Additional information required:

- Copy of relevant Town Planning Approvals (DA, BA, etc)
- Copy of Plans and Specifications
- Schedule of Finishes (if applicable)
- Copy of Fixed Price Contract
- Project Feasibility Study
- Details and Resume of the Builder to be used
- Details of historical projects undertaken by the Borrower/s
- Proposed Marketing Agent and strategy for sale of completed development
- Itemised List of Presales in a Detailed Schedule (if applicable)