



Australia's Fastest National Caveat Loan Lender

Tel: (03) 9017 6611 Fax: (03) 8648 6328

Email: info@homesec.com.au

Web: www.homesec.com.au

BORROWERS COMPANY DETAILS (if applicable)			
Company/Trust Name _____			
Registered Address _____			
Phone Number _____		Fax Number: _____ ABN: _____	
		Year Established: _____	
Name of Director 1: _____			
Name of Director 2: _____			
Name of Director 3: _____			

	Applicant/Director 1	Applicant/Director 2
Surname		
First Name / Middle Name		
Current Address		
	P/Code _____	P/Code _____
How long at address		
Postal Address (if different than the residential address)		
	P/Code _____	P/Code _____
How long at this address		
Date of Birth		
Drivers License		
Mobile		
Home Phone		
Business Phone		
Fax Number		
Email		
Employers Name		
Telephone number		
Your Occupation		
Your position		
Nearest friend or relative (not living with you)		
Name		
Address		
Telephone Number		

Property being offered as security (if not enough space, print an additional copy of this page)

SECURITY ADDRESS 1

Address _____ Suburb _____
 State _____ P/Code: _____ Estimated Market Value \$ _____
 Debt against property: 1st Mortgage \$ _____ Lender _____
 Debt against property: Caveat/ 2nd \$ _____ Lender _____
 Description of property: Brick / w'board / other _____
 House Vacant Land Unit Factory Shop
 Farm Other _____
 No of Bdrms _____ No of Bthrms _____ Land Size _____ List other details _____

SECURITY ADDRESS 2

Address _____ Suburb _____
 State _____ P/Code: _____ Estimated Market Value \$ _____
 Debt against property: 1st Mortgage \$ _____ Lender _____
 Debt against property: Caveat/ 2nd \$ _____ Lender _____
 Description of property: Brick / w'board / other _____
 House Vacant Land Unit Factory Shop
 Farm Other _____
 No of Bdrms _____ No of Bthrms _____ Land Size _____ List other details _____

Asset and Liability Statement (list additional security properties below)

ASSETS		LIABILITES	
Details	Value	Lender	Debt
	\$		\$
	\$		\$
	\$		\$
	\$		\$
TOTAL	\$	TOTAL	\$

Loan Details

Term: 1 month 2 month 3 month 4 month Other _____ Mths Date money is required _____
 Loan Amount Required \$ _____
 Exit Strategy (How will the loan be repaid?) _____

Solicitors Details

Name of Firm _____ Contact Person _____
 Phone Number _____ Email Address _____

Declaration of Purpose - THIS SECTION MUST BE COMPLETED

DESCRIPTION OF LOAN PURPOSE

I /We declare that the credit to be provided to me/us is to be applied wholly or predominately for either or both business or investment purposes

Signature	Name	Date
Signature	Name	Date

IMPORTANT NOTICE

You should only sign this declaration if this loan is wholly or predominantly for business or investment purposes.
 By signing this declaration you may lose protection under the Consumer Credit Code.

HomeSec Finance Express Privacy Act and Declaration Form

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 Judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. 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

Privacy Disclosure and Consent Privacy Act 1988

Personal Information

HomeSec Finance Express (and/or its ultimate lenders) will collect personal information from you in order to process your application. If you do not provide us with your personal information we cannot process your application.

We may also use your personal information to tell you about other products and services offered by us or other members of HomeSec Finance Express (and/or its ultimate lenders) and in order to do that we may disclose your information to them or our Service Providers such as mailing houses. Please contact us on (03) 9017 6611 if you do not consent to us using or disclosing your personal information to tell you about other products and services. It is important that you contact us because by providing your details you will be taken to have consented to this use and disclosure.

From 21 December 2001, in most cases, you can gain access to the personal information that HomeSec Finance Express (and/or its ultimate lenders) holds about you. We aim to ensure that the personal information we retain about you is accurate, complete and up-to-date. To assist us with this, please contact us if any of the details you have provided change. If you have concerns about the completeness or accuracy of the information we have about you, we will take steps to correct it.

I agree that the HomeSec Finance Express (and/or its ultimate lenders) and any other financier who at any time provides or has any interest in the credit) may do any of the following.

1. Seek and use commercial credit information about me to assess an application for consumer credit or commercial credit.
2. Seek and use consumer credit information about me to assess an application for commercial credit or consumer credit.
3. Seek and use a credit report about me by a credit reporting agency to collect overdue payment from me.
4. Provide information to a mortgage insurer to assess the risk of providing mortgage insurance to assess the risk of default.
5. Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about my credit worthiness, credit standing, credit history or credit capacity.
6. Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me, any consumer or commercial credit information.
7. Give to a credit reporting agency personal and/or commercial information about me. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that the HomeSec Finance Express (and/or its ultimate lenders) may be current credit provider to me; payments which become overdue more than 60 days and for which collection action has commenced; advice that

payments are no longer overdue; advice that cheques drawn by me have been dishonored, advice that in the opinion of the HomeSec Finance Express (and/or its ultimate lenders) I have committed a credit infringement; and that credit provider to me by the HomeSec Finance Express (and/or its ultimate lenders) has been paid or otherwise discharged.

- 8. Disclose any report or personal information about me to another person in connection with funding financial documentation by means of an arrangement involving securitisation.
- 9. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me.

Loan Application

I hereby apply for the loan described in this Application and confirm that all statements made in this Application are true and correct. Verification may be obtained from any source named herein. I understand that the credit provider may grant approval of the loan subject to an assessment of the security property and that in order to obtain final approval from the credit provider; I may have to pay a property assessment fee. I further understand that I may be liable for legal fees and other expenses, which the credit provider will describe to me in writing, but I will not incur any liability to the credit provider unless and until I choose to proceed with the loan application. I further understand the general insurance cover will be required for the security property from an insurer acceptable to the credit provider. I understand and agree that HomeSec Finance Express (and/or its ultimate lenders) or a party associated with HomeSec Finance Express (and/or its ultimate lenders) may be paid fees, margins or commissions in respect of the credit arranged in consideration for its role as mortgage originator and or mortgage manager.

Acknowledgement

I acknowledge that neither HomeSec Finance Express (and/or its ultimate lenders) nor any part associated with HomeSec Finance Express (and/or its ultimate lenders), including the credit provider, has acted as my agent. I further acknowledge that any person who may have introduced me to HomeSec Finance Express (and/or its ultimate lenders) has not acted as an agent of HomeSec Finance Express (and/or its ultimate lenders) for the purpose of this loan.

Authority

I/We authorise HomeSec Finance Express P/L (and/or its ultimate lenders) to act as my/our agents in seeking access to my/our consumer/commercial credit information file held by a credit reporting agency. This authority only applies to enquiries made by HomeSec Finance Express Pty Ltd (and/or its ultimate lenders) in connection with an application, or proposed application, by me/us for credit.

Declaration

I/We state that the information contained in this Loan Application is true and correct. I/We state that I/we have read the terms of the offer provided to us and can afford the repayment as well as the costs & interest of this loan. I/We state that this loan is for business or investment purposes only.

Applicant 1 Signature

Applicant 2 Signature

Print Name

Print Name

Date

Date



Specialists in Short Term - Fast Settlement Loans

APPLICATION CHECKLIST

BROKER NAME: _____ **Contact Number:** _____

BROKER COMPANY: _____ **FAX Number:** _____

BROKER FEE TO BE APPLIED TO LOAN (Incl GST): \$ _____ **(if applicable)**

CHOOSE ONE OF THE FOLLOWING;

- EXPRESS CAVEAT LOANS up to \$250,000** (All States)
- EXPRESS CAVEAT LOANS over \$250,000** (All States.)
- 2nd MORTGAGES** (All States. Applies for loans from 6 to 12months)
- 1st MORTGAGES** (All States. Loan amounts from \$50,000 to \$5,000,000)
- CONSTRUCTION LOANS / DEVELOPMENT LOANS** (All States.)

√.... Please ensure the following items are faxed back to us, along with your completed application form.

Required to be Faxed Through Now

(to start the fast approval process)

- Current Rates Notice/s for all properties owned** Please only supply the first rates notice for the current year... NOT the "installment notice"
- Fully completed & signed HomeSec Finance Express Loan Application Form**
- Completed & signed Privacy Consent form.**
- Copy of last 2 months Home Loan Statement** (for all lenders with an interest in the property)
- Optional: Copy of a recent (not greater than 90 days old) Property Valuation or Real Estate Market Appraisal.** i.e.: copy of pending sale contract or current valuation. (if you don't have a recent valuation, one can normally be obtained from your nearest Real Estate Agent the same day, at no cost.)

ADDITIONAL REQUIREMENTS (if applicable)

- Copy of Loan Approval letter. (only if refinancing)
- Copy of Sale Contract. (only if property is under a contract of sale)
- Copy of other supporting documentation, being _____

PLEASE FAX ALL DOCUMENTS TO : (03) 8648 6328

NUMBER OF PAGES IN TOTAL: _____