

Please ensure you complete all details below and post to: **PO Box 31, Ballina NSW 2478** or fax to **02 6686 6288**

1. APPLICANT DETAILS

COMPANY/TRUST/PARTNERSHIP

Applicant Name	<input type="text"/>				
ACN/ABN	<input type="text"/>				
	<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor				
Address	<input type="text"/>				
	<table border="0"> <tr> <td style="width: 33%;">Suburb</td> <td style="width: 33%;">State</td> <td style="width: 33%;">Postcode</td> </tr> </table>	Suburb	State	Postcode	
Suburb	State	Postcode			
Telephone No's.	<table border="0"> <tr> <td style="width: 50%;">Work</td> <td style="width: 50%;">Home</td> </tr> <tr> <td>Mobile</td> <td>Fax</td> </tr> </table>	Work	Home	Mobile	Fax
Work	Home				
Mobile	Fax				
Email Address	<input type="text"/>				
Contact Name/Details	<input type="text"/>				

INDIVIDUALS/DIRECTORS/GUARANTORS

Individual Applicant 1				
Name	<table border="0"> <tr> <td style="width: 60%;">Mr/Mrs/ Miss/ Ms Surname</td> <td style="width: 40%;">Given Names</td> </tr> </table>	Mr/Mrs/ Miss/ Ms Surname	Given Names	
Mr/Mrs/ Miss/ Ms Surname	Given Names			
Address	<input type="text"/>			
	<table border="0"> <tr> <td style="width: 33%;">Suburb</td> <td style="width: 33%;">State</td> <td style="width: 33%;">Postcode</td> </tr> </table>	Suburb	State	Postcode
Suburb	State	Postcode		
Telephone No's.	<table border="0"> <tr> <td style="width: 50%;">Work</td> <td style="width: 50%;">Home</td> </tr> </table>	Work	Home	
Work	Home			
Date of Birth	<input type="text"/>			
Drivers Licence No.	<input type="text"/>			



INDIVIDUALS/DIRECTORS/GUARANTORS (cont)

Individual Applicant 2	
Name	<input type="text" value="Mr/Mrs/ Miss/ Ms"/> Surname <input type="text" value="Given Names"/>
Address	<input type="text"/>
	<input type="text" value="Suburb"/> <input type="text" value="State"/> <input type="text" value="Postcode"/>
Telephone No's.	<input type="text" value="Work"/> <input type="text" value="Home"/>
Date of Birth	<input type="text"/>
Drivers Licence No.	<input type="text"/>

Individual Applicant 3	
Name	<input type="text" value="Mr/Mrs/ Miss/ Ms"/> Surname <input type="text" value="Given Names"/>
Address	<input type="text"/>
	<input type="text" value="Suburb"/> <input type="text" value="State"/> <input type="text" value="Postcode"/>
Telephone No's.	<input type="text" value="Work"/> <input type="text" value="Home"/>
Date of Birth	<input type="text"/>
Drivers Licence No.	<input type="text"/>

Individual Applicant 4	
Name	<input type="text" value="Mr/Mrs/ Miss/ Ms"/> Surname <input type="text" value="Given Names"/>
Address	<input type="text"/>
	<input type="text" value="Suburb"/> <input type="text" value="State"/> <input type="text" value="Postcode"/>
Telephone No's.	<input type="text" value="Work"/> <input type="text" value="Home"/>
Date of Birth	<input type="text"/>
Drivers Licence No.	<input type="text"/>

ADVISOR(S)

Finance Broker	Name	Contact
	Address	Phone
Solicitor	Name	Contact
	Address	Phone
Accountant	Name	Contact
	Address	Phone

2. LOAN PURPOSE AND AMOUNT

Loan Purpose		
Total Funds	Purchase Price	\$
	Costs	\$
	TOTAL	\$
	Less own Funds	\$
	Loan Amount	\$

3. SECURITY (Detail any asset/s that are to be offered to Richmond Mortgage Fund to secure lending)

Mortgage over freehold property

	FIRST PROPERTY	SECOND PROPERTY	THIRD PROPERTY
Property Details			
Type of Property*			
Property Address			
Owner's Name			
Estimated Market Value	\$	\$	\$
Name of any Existing Mortgagee			
Amount of Loan Outstanding	\$	\$	\$
Other Security	<input type="checkbox"/> Mortgage over Company Assets (Mortgage Debenture) <input type="checkbox"/> Bill of Sale over Business Asset <input type="checkbox"/> Guarantee/s		
	Give details		



Richmond Mortgage Fund

ARSN 097 151 883

Application for finance (cont)

4. ASSETS AND LIABILITIES STATEMENT

LIABILITIES		\$000s	ASSETS		\$000s
Mortgages (see schedule below)			Land & Buildings (Total Value)		
			Motor Vehicles		
			Furniture		
Financial Institutions			Shares (Market Value)		
			Investments		
			Personal Assets		
Bank Overdraft			Life Insurance Cover	Cover	
Income Tax Due	/ /			Surrender Value	
Other			Bank Accounts		
			Cash		
			Other		
TOTAL LIABILITIES			TOTAL ASSETS		
			LESS TOTAL LIABILITIES		
			NET WORTH		

LAND AND BUILDINGS

Property Details	FIRST PROPERTY	SECOND PROPERTY	THIRD PROPERTY
	Type of Property*		
Property Address			
Name/s of Registered Owners			
Mortgagee			
Market Value	\$	\$	\$
Balance Owing	\$	\$	\$
Monthly Payment	\$	\$	\$

* **Type of Property:**
 Vacant Land
 Residential Unit
 Residential Home
 Industrial
 Commercial Premises
 Farm

I/We certify the above information is complete and correct and that the assets referred to are not subject to any encumbrances, trusts or other interests except as disclosed and that there are no material omissions.

Authorised Signature(s)	<input type="text"/>
	<input type="text"/>
Date	<input type="text"/>

Continued

STATEMENT BY BORROWERS AND/OR GUARANTOR/S

	YES	NO
Have you or your co-applicant or any person acting as guarantor ever been declared bankrupt or insolvent, or had estate assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your co-applicant or any person acting as guarantor ever been shareholders or officers of any company, of which a manager, receiver or liquidator been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgment summons entered in any court against you, your spouse or any company of which either you or your spouse or any company of which either you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Has any application in respect of this loan been submitted by your or any other person to any other lender? If so please provide details of lender.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>		
Are you aware of any know defaults currently appearing with any credit reporting agencies? If yes, please provide details of these defaults.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>		

CHECKLIST

- Copies of full financial statements for the past three years and any interim figures certified and signed as correct by the owners/directors (include directors' reports, balance sheet, profit and loss statement and depreciation schedule)
- Copies of last 12 months' bank statements for all transaction accounts and loan accounts
- Copies of Taxation Returns for the past three years
- Copies of valuation reports for any property offered as security
- List of associated entities, including family tree of companies in group (if applicable)
- Completed and signed Application for Finance form
- For Business – Business name registration
- For Company – Certificate of Incorporation
- Constitution (Certified and signed as correct and up to date by the directors)
- For Trusts – Copy of Trust deed and all amending deeds (Certified and signed by the Trustee as a true copy)

YOU MUST READ THIS FORM CAREFULLY BEFORE SIGNING IT

In this form "BMML" means Ballina Mortgage Management Limited.

Consent - Individuals

Notice of disclosure of your credit information to a credit reporting agency

I/we understand that Section 18E(8) of the Privacy Act 1988(Cth) ("the Privacy Act") allows Ballina Mortgage Management Limited to give a credit reporting agency certain personal information about me/us which I/we authorise Ballina Mortgage Management Limited to do so. This information which may be given to a credit reporting agency is covered by Section 18E(1) of the Privacy Act and includes:

- Identity particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Privacy Act.
- The fact that I/we have applied for credit and the amount.
- The fact that Ballina Mortgage Management Limited is a credit provider to me/us.
- Payments which become overdue more than 60 days and collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by me/us for at least \$100 which have been dishonoured more than once;
- In specified circumstances, that in the opinion of Ballina Mortgage Management Limited, I/we have committed a serious credit infringement.
- That the credit provided to me/us by Ballina Mortgage Management Limited has been discharged.

Authority for Ballina Mortgage Management Limited to obtain certain credit information

To enable Ballina Mortgage Management Limited to assess my/our application for commercial credit, I/we authorise Ballina Mortgage Management Limited:

- To obtain from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by Ballina Mortgage Management Limited. This is in accordance with Section 18K(1)(b) of the Privacy Act.
- To obtain a report containing information about my/our commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person. This is in accordance with Section 18L(4) of the Privacy Act.
- To obtain a report from a credit reporting agency any other information in relation to my/our commercial credit activities.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Ballina Mortgage Management Limited to give to and obtain from other 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 commercial credit arrangements. I/we understand this information can include any information about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

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

- To assess an application by me/us for credit.
- To assist me/us to avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our creditworthiness.

Banker's Opinion

I/We authorise Ballina Mortgage Management Limited to give and receive a Banker's Opinion for purposes connected with my/our business, trade or profession.

Consent – Non-Individuals

Authority to disclose Confidential Information to Guarantors and Proposed Guarantors

I/We hereby authorise Ballina Mortgage Management Limited to give to the person/s or entity/ies nominated as guarantor/s, confidential information about our creditworthiness, credit standing, credit history, credit capacity or eligibility for credit.

I/We give express consent to such confidential information being disclosed to the person/s or entity/ies nominated.

I/We understand and acknowledge that such information disclosed by Ballina Mortgage Management Limited may include, but is not limited to, copies of our loan application or loan contract, statements of our assets and liabilities, copies of any mortgage documents or equitable charge, or other information considered necessary by Ballina Mortgage Management Limited to:

- enable intending guarantors to consider the risk of acting as guarantor/s in respect of, or to consider the risk of offering property as security for, personal or commercial credit provided, or to be provided, to us by Ballina Mortgage Management Limited; *or*
- make disclosures where that person/s or entity/ies is a guarantor in respect of, or has provided property as security for, commercial credit provided by Ballina Mortgage Management Limited to us; *or*
- make disclosures where that person/s or entity/ies is a guarantor in respect of, or has provided property as security for, commercial credit provided by Ballina Mortgage Management Limited and the amount owing under the commercial credit is, or may be, increased; *or*
- make disclosures where that person/s or entity/ies is a guarantor in respect of, or has provided property as security for, commercial credit provided by Ballina Mortgage Management Limited and at the request of the guarantor, a copy of the latest loan account statement provided to us; *or*
- make disclosures where that person/s or entity/ies is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by the bank to us, a copy of any demand relating to the commercial credit, the subject of the guarantee.

Declaration

I/We have read and understand the particulars which have been completed in this Application and declare that those particulars and the information in the accompanying documents are true, correct and complete. I/We acknowledge that the representations made in this Application have been made to Ballina Mortgage Management Limited to induce them to grant financial accommodation to the Applicants named herein, and to enable Ballina Mortgage Management Limited to determine whether or not to grant such financial accommodation.

I/We declare that the credit to be provided to me/us by Ballina Mortgage Management Limited is to applied wholly for business or investment purposes.

I/We authorise Ballina Mortgage Management Limited to seek any additional information it may require from my/our Accountant, Solicitor, Advisor, Bank or other financial institution to supply such information.

I/We declare that I/we have never been insolvent nor committed any act of bankruptcy or entered into any assignment, composition or arrangement for the benefit of creditors, and that there is no unsatisfied judgment in any court against me/us.

I/We also understand and confirm that a credit check may be undertaken as part of this Application and that I/we have read and understand the above Acknowledgment and Authority regarding the Privacy Protection of Information, and Customer Consent – Non Individuals.

Privacy

If you would like a copy of our Privacy Policy or want to access or amend your personal information, please contact our Privacy Officer on **(02) 6686 6055** or see our website **www.rmfund.com.au**

Signature	<input type="text"/>	Date	/	/
Please PRINT Name	<input type="text"/>			
Position <small>Borrower/Director/Guarantor/Trustee</small>	<input type="text"/>			
Signature	<input type="text"/>	Date	/	/
Please PRINT Name	<input type="text"/>			
Position <small>Borrower/Director/Guarantor/Trustee</small>	<input type="text"/>			
Signature	<input type="text"/>	Date	/	/
Please PRINT Name	<input type="text"/>			
Position <small>Borrower/Director/Guarantor/Trustee</small>	<input type="text"/>			
Signature	<input type="text"/>	Date	/	/
Please PRINT Name	<input type="text"/>			
Position <small>Borrower/Director/Guarantor/Trustee</small>	<input type="text"/>			