

Declaration of financial status



TO: Perpetual Trustee Company Limited (ACN 000 001 007) and Resimac Limited (ACN 002 997 835) ('Credit Provider')

This declaration must be fully completed and signed by all intended applicants / guarantors of the loan.

Applicant/s name:

Loan amount: \$ Loan term: (yrs)

The Credit Provider recommends that all loan applicants / guarantors seek independent legal and financial advice prior to obtaining a loan.

Applicant / Guarantor 1	Applicant / Guarantor 2
<input type="text"/>	<input type="text"/>
Full name of person declaring income	Full name of person declaring income
<input type="text"/>	<input type="text"/>
Company / Trustee	Company / Trustee
<input type="text"/>	<input type="text"/>
ABN of income source	ABN of income source
<input type="text"/>	<input type="text"/>
Nature of business	Nature of business
<input type="text"/>	<input type="text"/>
Income	Income
Individual: Estimated annual pre-tax income from self-employed activities. Company: Estimated net profit before tax. (Excludes any PAYG and/or rental income. This requires standard income verification documents)	Individual: Estimated annual pre-tax income from self-employed activities. Company: Estimated net profit before tax. (Excludes any PAYG and/or rental income. This requires standard income verification documents)

Declaration

I/We certify, warrant and represent to the Credit Provider that:

- a) I am / We are aware of my/our financial obligations under the proposed loan with the Credit Provider.
- b) I am / We are satisfied that my/our financial obligations under this loan will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
- c) I/We confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial undue financial hardship.
- d) I/We acknowledge that the Credit Provider has assessed this facility with significantly less documentary evidence of my/our income than for a Prime full documentation loan.
- e) I/We specifically request the Credit Provider to consider my/our loan application while requiring me/us to provide significantly less evidence of my/our income, outgoings, assets and liabilities than for a Prime full documentation loan.
- f) I/We acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ('application') and within this **Declaration of financial status** in assessment whether to approve the application.
- g) There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the loan application.

WARNING - The Credit Provider may rely on the information you provided in this **Declaration of financial status** when assessing whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information.

<input type="text"/>	<input type="text"/>
Signature (Applicant / Guarantor 1)	Signature (Applicant / Guarantor 2)
Date: <input type="text"/>	Date: <input type="text"/>