



VICTORIAN  
MORTGAGE INVESTMENTS  
• LIMITED •

# MORTGAGE LOAN APPLICATION

**VICTORIAN MORTGAGE INVESTMENTS LIMITED**

416 Collins Street MELBOURNE VICTORIA 3000

PO Box 546 Collins Street West VICTORIA 8007

Phone: (03) 9600 0868 Fax: (03) 9600 0771



## Application Summary

Applicant(s): \_\_\_\_\_

Guarantor(s) (if applicable): \_\_\_\_\_

Loan Product – please tick:

1st Mge

2nd Mge

Short-term Mge

Loan Amount: \$ \_\_\_\_\_

Value of Security: \$ \_\_\_\_\_

LVR: % Term \_\_\_\_\_

(months / years)

Loan Purpose: \_\_\_\_\_

Interest Rate to **VMIL**: \_\_\_\_\_

%

+

Trail to Introducer: \_\_\_\_\_

%

=

Total Delivery Rate: \_\_\_\_\_

%

Establishment Fee to **VMIL**: \_\_\_\_\_

%

Procuration Fee to Introducer: \$ \_\_\_\_\_

/

%

## Introducer Details

Name of Firm: \_\_\_\_\_

ABN: \_\_\_\_\_

Address: \_\_\_\_\_

Bank Account Details (for payment of trail) - Bank: \_\_\_\_\_

BSB: \_\_\_\_\_

Acct No: \_\_\_\_\_

Contact Details – Name of Introducer: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Introducer Signature: \_\_\_\_\_

Date: / / \_\_\_\_\_

## Solicitor Details

Name of Firm: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Details – Name of Solicitor: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

## Accountant Details

Name of Firm: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Details – Name of Accountant: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_



## Corporate Applicant

To be completed by Corporate / Trustee Borrowers or Guarantors

**Borrower**   
Please tick

**Guarantor**   
Please tick

Name: \_\_\_\_\_ ACN: \_\_\_\_\_ ABN: \_\_\_\_\_

Address: \_\_\_\_\_

Principal Activity: \_\_\_\_\_

Trust Name - if applicable: \_\_\_\_\_

Name and Address of Directors / Major Shareholders > 25% / Beneficiaries - if applicable:-

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

## Non-Corporate Applicant - No. 1

To be completed by Personal Borrower / Individual Borrowers or Guarantors

**Borrower**   
Please tick

**Guarantor**   
Please tick

Full Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Date of Birth:     /     / \_\_\_\_\_

Correspondence Address - (If not same as home address): \_\_\_\_\_

Contact Details - Phone - (Work): \_\_\_\_\_ (Home): \_\_\_\_\_ Fax: \_\_\_\_\_

Mobile: \_\_\_\_\_ Email: \_\_\_\_\_



## Non-Corporate Applicant - No. 2

To be completed by Personal Borrower / Individual Borrowers or Guarantors

**Borrower**   
Please tick

**Guarantor**   
Please tick

Full Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Date of Birth:     /     / \_\_\_\_\_

Correspondence Address - (If not same as home address): \_\_\_\_\_

Contact Details - Phone - (Work): \_\_\_\_\_

(Home): \_\_\_\_\_

Fax: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

**PLEASE NOTE - UNDER THE ANTI-MONEY LAUNDERING / COUNTER-TERRORISM FINANCING ACT 2006, INDIVIDUAL BORROWERS AND GUARANTORS MUST PROVIDE VERIFICATION OF THEIR IDENTITY BY SUPPLYING A CERTIFIED PHOTOCOPY OF ONE OF THE FOLLOWING - DRIVER'S LICENCE, AUSTRALIAN PASSPORT, BIRTH CERTIFICATE, PENSION CARD PLUS EITHER A CERTIFIED COPY OF YOUR TAX NOTICE, YOUR GOVERNMENT BENEFITS NOTICE OR ONE OF YOUR UTILITIES NOTICES.**

## Security Property - No. 1

(Please tick)

**Residential**

**Retail**

**Commercial**

**Industrial**

**Office**

**Other**

Other – Please specify: \_\_\_\_\_

Security Address: \_\_\_\_\_

Brief Description: \_\_\_\_\_

Estimated Value or Purchase Price: \$ \_\_\_\_\_

Access Details for Valuer – Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Mobile: \_\_\_\_\_

(For income producing properties please summarise tenancy details here or provide tenancy schedule)

Tenant Name: \_\_\_\_\_

Lease Term:            months / years

Commenced:     /     /

Options: \_\_\_\_\_

Current Rental: \$                            pa. \_\_\_\_\_





## Statement of Assets and Liabilities

Name(s): \_\_\_\_\_

Date: / /

Assets	\$	Liabilities	\$
Home at: ..... .....	..... .....	Mortgage(s) to: ..... .....	..... .....
Other Real Estate at: ..... .....	..... .....	Mortgage(s) to: ..... .....	..... .....
Vehicle(s) (make & year): ..... .....	..... .....	Loan(s) from: ..... .....	..... .....
Cash & Investments (details): ..... .....	..... .....	Credit Cards (Issuer/Credit Limit): ..... .....	..... .....
Other (details): ..... .....	..... .....	Other (details): ..... .....	..... .....
<b>TOTAL ASSETS</b>	\$.....	<b>TOTAL LIABILITIES</b>	\$.....

### SUMMARY:

**TOTAL ASSETS** : \$ \_\_\_\_\_  
*Less:* **TOTAL LIABILITIES** : \$ \_\_\_\_\_  
**NET ASSETS** : \$ \_\_\_\_\_



## Debt Servicing Ability

(Please provide evidence of income)

Income from all sources for FYE:     /     /

	Salary / Wages (if applicable):	\$
plus	Rental Income (if applicable):	\$
plus	Company Net Profits / Dividends (if applicable):	\$
plus	Other income (if applicable):	\$

Please specify nature of Other Income:-

.....  
 .....  
 .....

Total Income:		\$
less	Estimated interest costs on <b>VMIL</b> loan:	\$
plus	Servicing costs on other loan(s) (if applicable):	\$
Total Servicing Commitments:		\$
Surplus:		\$

**Note: If you cannot or choose not to provide documentary evidence of income, we may be prepared to accept your Accountant's certification and / or your own self-certification of your ability to service the proposed loan.**

**The pro-forma Certification letters are included in this Mortgage Loan Application form.**

## Application Declaration/Acknowledgement

I/We hereby confirm that all statements made in this Application are true and correct. I/We understand that verification may be obtained from any source named herein and I/we understand that the credit provider may grant approval of the loan subject to an assessment of the security property in which I/we may have to pay a property assessment fee and that in order to obtain final approval from the credit provider, I/we further understand that I/we may be liable for legal fees and other expenses, which the credit provider will describe to me/us in writing.

I/We declare that the credit (loan) to be provided to me/us by the credit provider is to be applied wholly or predominately for business or investment purposes (or for both purposes).

Signature 1: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signature 2: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_