



DECLARATION OF PURPOSES
FOR WHICH
CREDIT IS PROVIDED

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

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.

Signed:- _____ / /
Date Signed

Please print name -

Signed:- _____ / /
Date Signed

Please print name:-.....

(ACCOUNTANTS INCOME VERIFICATION FORMAT)
[Letterhead of Borrower's Accountant]

Date:

Loans Manager
Victorian Mortgage Investments Limited
Level 6, 416 Collins Street
MELBOURNE, VIC. 3000.

Dear Sir,

[name of borrower] – Loan Application

As the accountant for the borrower we certify that:-

- a) We are practicing accountants and current members of the *[CPA Australia and / or The Institute of Chartered Accountants in Australia]*.
- b) We have been engaged as the external accountants for *[name of borrower]* ("Borrower") and have acted for the Borrower in that capacity for the last *[number of years]*, and confirm that we still act in that capacity.
- c) We understand the Borrower has applied for a loan of *[\$]* from the Victorian Mortgage Investments Group payable by monthly interest-only instalments of *[\$]* over *[number of years]* at an interest rate of (*%*) per annum fixed / variable.
- d) We have access to the financial records of the Borrower and consider that the Borrower is in a position to repay the proposed loan in accordance with the loan terms within the operating cash flows of the Borrower and without undue hardship.
- e) We confirm that the Borrower is registered with the Australian Taxation Office ("ATO") and, to the best of our knowledge, there are no unresolved disputes outstanding with the ATO.
- f) We confirm that the next income tax return to be lodged with the ATO will be for the financial year ended *..../..../.....*
- g) We have no knowledge of any matters which may affect the Borrower's ability to service the proposed loan in accordance with the Borrower's undertakings.
- h) We understand the Victorian Mortgage Investments Group is relying on this certification letter when assessing the making of the loan available to the Borrower.

If you have any questions regarding this matter, please contact this office.

Yours faithfully,

[Signature of Accountant]

Print Name

Date:

Loans Manager
Victorian Mortgage Investments Limited
Level 6, 416 Collins Street
MELBOURNE, VIC. 3000.

Dear Sir,

INCOME SELF CERTIFICATION - COMPANY & TRUST
ACKNOWLEDGEMENT OF RELIANCE ON INFORMATION PROVIDED BY
BORROWER / GUARANTOR

Purpose: For all Lo-Doc Borrowers and / or Guarantors who are Companies or Trusts.

SECTION A

*Borrower /
Guarantor:* _____

*Borrower /
Guarantor ABN:* _____

Director 1: _____

Director 2: _____

SECTION B

The latest annual Net Income before Tax, but after expenses is: \$ _____

+ Current rent received: \$ _____

Total: \$ _____

SECTION C

We acknowledge that:-

1. the size of the loan applied for in this Loan Application is: \$ _____
2. the loan is to be serviced by monthly payments of: \$ _____
3. this payment amount is calculated at the current indicative rate of: _____ % pa
4. the loan is for a term of: _____ (years)
5. we have access to the financial records of *ABC Company / Trust* and consider that the Company / Trust is in a position to service the loan in accordance with

the loan terms within the operating cashflows of the business and without undue hardship.

6. *ABC Company / Trust* is registered with the Australian Taxation Office ("ATO") and that there are no unresolved disputes outstanding with the ATO.
7. the most recent income tax assessment lodged with the ATO was for financial year ended/...../..... .
8. we have requested the Originator and the Lender to not require documentary evidence of the income, outgoings, assets and liabilities of .
9. the Originator and Lender have relied upon the information contained in the Loan Application, including the information below which was provided by us in or with our Loan Application in order for the Lender to assess our ability to make interest payments and approve our Loan Application.
10. the Originator and Lender have not independently verified the information relating to income provided by us in or with our Loan Application.
11. the information provided in or with our Loan Application is true and correct and that when assessing whether or not to make a loan available to *ABC Company / Trust* the Lender is relying on the statements contained in this certification letter.

Director Signature

Name: _____

Date: _____

Director Signature

Name: _____

Date: _____

Date:

Loans Manager
Victorian Mortgage Investments Limited
Level 6, 416 Collins Street
MELBOURNE, VIC. 3000.

Dear Sir,

INCOME SELF CERTIFICATION - INDIVIDUAL
ACKNOWLEDGEMENT OF RELIANCE ON INFORMATION PROVIDED BY
BORROWER / GUARANTOR

Purpose: For all Lo-Doc Borrowers and / or Guarantors who are Natural Persons.

SECTION A

Borrower / _____ *Borrower /*
Guarantor 1: _____ *Guarantor 2:* _____

SECTION B

	Borrower / Guarantor 1	Borrower / Guarantor 2
Self employed / Personal income pa:	\$ _____	\$ _____
+ Current rent received:	\$ _____	\$ _____
Total:	\$ _____	\$ _____

SECTION C

I / We acknowledge that:-

1. the size of the loan applied for in this Loan Application is: \$ _____
2. the loan is to be serviced by monthly payments of: \$ _____
3. this payment amount is calculated at the current indicative rate of: \$ _____
4. the loan is for a term of: _____ (years)
5. I / we have been self employed for a minimum of _____ (years)
6. I / we have requested the Originator and the Lender to not require documentary evidence of my / our income, outgoings, assets and liabilities.

7. the Originator and Lender have relied upon the information contained in the Loan Application, including the information below which was provided by me / us in or with my / our Loan Application in order for the Lender to assess my / our ability to make interest payments.
8. the Originator and Lender have not independently verified the information relating to my / our personal income provided by me / us in or with my / our Loan Application.
9. the information provided in or with my / our Loan Application is true and correct and that I / we can afford to make the relevant interest payments in accordance with the loan terms and without substantial financial hardship.

Borrower / Guarantor Signature

Name: _____

Date: _____

Witness' Signature

Name: _____

Date: _____

Borrower / Guarantor Signature

Name: _____

Date: _____

Witness' Signature

Name: _____

Date: _____