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 ABN 40 645 411 196



Applicant 1 Name:
Applicant 2 Name:
Company / Trust Applicant:
Date:

LOAN AMOUNT REQUIRED:		\$
1 st MORTGAGE	2 nd MORTGAGE	

EXPECTED SETTLEMENT DATE:

- ☐ Completed and signed application and Privacy Form
- ☐ Clear copies of 100-point identification
- ☐ Rates Notice for all properties being used as security
- ☐ Full trust deed, if property is in a trust
- ☐ Copy of recent loan statement
- ☐ Do you have life Insurance?
- ☐ Provide Insurance Certificate of security offered

SUMMARY OF APPLICATION REQUIREMENTS/PURPOSE - PLEASE COMPLETE

Where do you go when the banks say no??- CSA FINANCE PRIVATE MORTGAGES- We are here to help.

☐ Permanent Resident☐ Permanent Resident

Surname:		Surname:	
Given Names:		Given Names:	
Title:	Date of Birth:	Title:	Date of Birth:
Gender:	Marital Status:	Gender:	Marital Status:
Dependents <small>(Number)</small> :	Dependent <small>(ages)</small> :	Dependents <small>(Number)</small> :	Dependent <small>(ages)</small> :
D/Licence #	Expiry Date:	D/Licence #	Expiry Date:

Street Address:

Time at address year/s month/s

Mobile: Home Phone:

Email:

Postal Address:

Street Address:	
Time at address year/s month/s	
Mobile:	Home Phone:
Email:	
Postal Address:	

Term: year/s month/s	Phone:
Occupation:	

Term: year/s month/s	Phone:
Occupation:	

Annual Salary	\$
Annual Salary	\$
Rental (gross):	\$
Other Income:	\$
	\$
	\$
	\$
	\$
	\$
Total Monthly Income	\$

Mortgage / Rent	\$
Mortgage Investment	\$
Credit Cards	\$
General Living	\$
Insurances/House/Car/Life	\$
Car Loans	\$
Other	\$
Other	\$
Total Monthly Living Expenses:	\$

Corporate/Trust applicants and/or guarantors

Applicant ☐ Guarantor ☐

Company name:		ABN/ACN
Names and addresses of all directors.		
GST registered <input type="checkbox"/> YES <input type="checkbox"/> NO .		
Date of incorporation		
Correspondence address		Postcode
Registered Office		Postcode
Name of trust (if applicable) Please provide a Copy of Trust.		
Name of Trustee		
Do you have any life insurance and if so who with and how much?		

EXIT STRATEGY: YOU MUST PROVIDE A DETAILS ON HOW YOU WILL PAYOUT THIS LOAN

EXIT;

ASSET & LIABILITIES STATEMENT

Assets			Liabilities				
DETAILS	RENT/MTH	VALUE	LENDER	PAYMENT	LIMIT	BALANCE	REFINANCE? I/Only?
PRINCIPAL RESIDENCE	N/A	\$	1.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Address of Principle Res:						<input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> JOINT	
PROPERTY 2	\$	\$	2.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Address of property 2:						<input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> JOINT	
PROPERTY 3	\$	\$	3.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Address of property 3:						<input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> JOINT	
PROPERTY 4	\$	\$	4.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Address of property 4:						<input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> JOINT	
CASH AT BANK			OVERDRAFTS/ PERSONAL LOANS/ OTHER LOANS				
- Savings A/C #	\$		LENDER		PAYMENT	BALANCE	REFINANCE?
- Savings A/C #	\$		1.		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
- Term Deposits A/C #	\$		2.		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
- Deposit Paid (Provide receipt)	\$		3.		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
SUPERANNUATION			CREDIT CARDS/ INT. FREE		LIMIT	BALANCE	REFINANCE?
Applicant 1		\$	1.		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant 2		\$	2.		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
PERSONAL EFFECTS (contents)		\$	3.		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
MOTOR VEHICLES			LEASE/ HIRE PURCHASE				
Make	Value		LENDER		PAYMENT	BALANCE	REFINANCE?
1.	\$		1.		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	\$		2.		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER ASSETS			OTHER LIABILITIES				
1.	\$		TYPE		PAYMENT		
2.	\$		1. Rent paid (per week)		\$	BALANCE	
3.	\$		2. Maintenance		\$	\$	
4.	\$		3. Higher Education Debt		\$	\$	
5.	\$		4.		\$	\$	
6.	\$		5.		\$	\$	
TOTAL ASSETS		\$ 0	TOTAL LIABILITIES			\$ 0	

Signed: X	Date:	Signed: X	Date:
Name Applicant 1:		Name Applicant 2:	

Accountants Name:	Telephone Number:
Solicitors Name:	Telephone Number:

SECURITY DETAILS - SECURITY 1☐ O/Occupied ☐ Investment ☐ House ☐ Unit ☐ Land ☐ Construct**SECURITY DETAILS - SECURITY 2**☐ O/Occupied ☐ Investment ☐ House ☐ Unit ☐ Land ☐ Const

Street Address:	Street Address:
Purchase Price/ Estimated value: \$	Purchase Price/ Estimated value: \$

MORTGAGOR DETAILS - SECURITY 1 (Post Settlement)☐ Applicant 1 only ☐ Applicant 2 only ☐ Applicant 1 & 2
☐ Joint tenant ☐ Tenant in common**MORTGAGOR DETAILS - SECURITY 2** (Post Settlement)☐ Applicant 1 only ☐ Applicant 2 only ☐ Applicant 1 & 2
☐ Joint tenant ☐ Tenant in common

Access Name:	Access Phone:	Access Name:	Access Phone:
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APPLICANT DECLARATION CREDIT HISTORY

1.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?
2.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and /or liquidator has been appointed?
3.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer?
4.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details:
5.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment?
6.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding?
7.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If so, give details:
8.	CSA FINANCE PRIVATE MORTGAGES PTY LTD may require you to engage a valuer to report on the proposed property. The fee for the valuation is payable by you.	

Signed: X	Date:	Signed: X	Date:
Name Applicant 1:		Name Applicant 2:	

If you have answered yes to any of the above questions, please provide details below:

**DECLARATION UNDER THE (NCCP) NATIONAL CONSUMER CREDIT PROTECTION ACT
WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR
INVESTMENT PURPOSES (OR FOR BOTH PURPOSES).**

BUSINESS/INVESTMENT PURPOSE DECLARATION

Security Property address:

CREDIT PROVIDER:

Name of Applicant/s:

Address of Applicant/s:

Loan Advance Amount:

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

IMPORTANT

You should **not** sign this declaration unless this loan is wholly/predominately for business or investment purposes.

By signing this declaration, you may **lose** your protection under the National Credit Code.

This offer is made on the condition that the purpose of this loan is not wholly or predominately (that is more than 50%) for personal, domestic, or household purposes or to purchase, renovate or improve residential property for investment purposes or to refinance a loan obtained for the purpose and therefore is not subject to the provisions of the National Consumer Credit Protection Act 2009 (National Credit Act).

The National Consumer Credit Protection Act does not apply to Credit Provided to Companies other than a Strata Corporation.

I ACKNOWLEDGE that this declaration is true and correct, and I make it in belief that a person making a false declaration is liable to the penalties of perjury.

BORROWER/S TO COMPLETE

I/We - state that this loan will be for the purpose of;

Dated this day of 20

Signature;

PRIVACY POLICY AND HOW WE EXCHANGE YOUR INFORMATION

Sharing and handling your personal information

If you go ahead with this application, we may give some of your personal information to credit reporting bodies and others and get information about you from them to help us assess your credit worthiness.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy.

This includes how you can:

- access and correct your information;
- make a complaint about how we manage your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

You can also request copies of these documents from us at any time.

You can also access our privacy policy at www.csafinance.com.au

If you are using a broker, they will also have a copy of these documents and can provide them to you on request.

Acknowledgment and consent

By signing below, I acknowledge and agree as follows:

CSA FINANCE PRIVATE MORTGAGES PTY LTD may obtain personal information about me from a credit reporting body.

CSA FINANCE PRIVATE MORTGAGES PTY LTD may obtain information about me from a credit reporting body to assess my application (in relation to either consumer credit or commercial credit) or to collect any payment that is overdue in relation to credit that gives CSA FINANCE PRIVATE MORTGAGES PTY LTD me because of making this application.

CSA FINANCE PRIVATE MORTGAGES PTY LTD may exchange personal information about me with other credit providers.

CSA FINANCE PRIVATE MORTGAGES PTY LTD may exchange personal information about me with other credit providers. This information may be used to assess this application, assist me to avoid defaulting on my credit obligations, to notify other credit providers of a default by me, to assess my credit worthiness.

This information may include credit eligibility information (that is, information CSA FINANCE PRIVATE MORTGAGES PTY LTD obtained from a credit reporting body or based on information obtained from a credit reporting body.)

CSA FINANCE PRIVATE MORTGAGES PTY LTD may exchange personal information about me with joint package holders/joint borrowers/joint applicants.

If I am a joint applicant under this application or become a joint borrower under CSA FINANCE PRIVATE MORTGAGES PTY LTD credit facility, CSA FINANCE PRIVATE MORTGAGES PTY LTD may exchange personal information about me with my joint applicants or joint borrowers to process this application and to administer the credit facility. If I am a joint member of a CSA FINANCE PRIVATE MORTGAGES PTY LTD may exchange personal information about me with other holders of my package. This is to provide and administer the package.

CSA FINANCE PRIVATE MORTGAGES PTY LTD may give information to guarantors and potential guarantors.

CSA FINANCE PRIVATE MORTGAGES PTY LTD may give personal information about me to a potential or existing guarantor (or their authorized legal representative) to assist them to consider whether to act as a guarantor or to offer property as security and to inform them about:

- this application, the credit guaranteed or to be guaranteed;
- my credit worthiness, credit capacity or credit history; and
- Any other matter is relevant for a potential guarantor or guarantor.

The information that CSA FINANCE PRIVATE MORTGAGES PTY LTD may give to a guarantor or potential guarantor may include credit eligibility information (that is, information CSA Finance Private Mortgages Pty Ltd obtained from a credit reporting body or based on information obtained from a credit reporting body.) Information will only be given to a potential guarantor to enable them to consider whether to offer to act as a guarantor or to offer property as security.

CSA Finance Private Mortgages Pty Ltd **may give personal information about me to others to check information.**

CSA FINANCE PRIVATE MORTGAGES PTY LTD may check the details of the information provided in this application which may include contacting my employer, former employer, accountant, landlord, real estate agent or other referee specified by me.

Where I have provided any identification documentation (e.g. passport, driver's license) to CSA FINANCE PRIVATE MORTGAGES PTY LTD in connection with my application, CSA FINANCE PRIVATE MORTGAGES PTY LTD may contact the authority that issued the document to verify the status of and any information contained in the document.

CSA Finance Private Mortgages Pty Ltd **may give information about me to my representatives.**

CSA Finance Private Mortgages Pty Ltd may exchange information about me with any person acting on my behalf including my broker or referrer, solicitor, conveyancer or settlement agent, to process my application and establish and manage my loan.

CSA Finance Private Mortgages Pty Ltd **may give information about me to CSA Finance Private Mortgages Pty Ltd service providers.**

CSA Finance Private Mortgages Pty Ltd may exchange information about me with its relevant service providers (including any service provider located outside Australia). (Refer to CSA FINANCE PRIVATE MORTGAGES PTY LTD Privacy Policy for more information about overseas countries where we may send your information.)

CSA FINANCE PRIVATE MORTGAGES PTY LTD **may give personal information about me to CSA FINANCE PRIVATE MORTGAGES PTY LTD related companies.**

CSA Finance Private Mortgages Pty Ltd and its related companies may use the information provided in this application for the purposes of better understanding and/or managing my relationship with CSA FINANCE PRIVATE MORTGAGES PTY LTD and its related companies.

Information I give CSA FINANCE PRIVATE MORTGAGES PTY LTD about other people.

If I give CSA Finance Private Mortgages Pty Ltd information about another individual (such as my employer, spouse, referee or solicitor), I will let them know that:

- CSA FINANCE PRIVATE MORTGAGES PTY LTD has collected their information to assess my application, to manage any CSA FINANCE PRIVATE MORTGAGES PTY LTD loan I get and for any other purpose set out in CSA Finance Private Mortgages Pty Ltd Privacy Policy;
- CSA FINANCE PRIVATE MORTGAGES PTY LTD may exchange this information with other organisations set out in CSA FINANCE PRIVATE MORTGAGES PTY LTD Privacy Policy;
- CSA FINANCE PRIVATE MORTGAGES PTY LTD handles their personal information in the way set out in CSA FINANCE PRIVATE MORTGAGES PTY LTD Privacy Policy and they can also request a copy by asking CSA Finance Private Mortgages Pty Ltd; they can access their information by contacting CSA FINANCE PRIVATE MORTGAGES PTY LTD on 07 55922635 and
- I may not be able to get credit from CSA FINANCE PRIVATE MORTGAGES PTY LTD unless CSA FINANCE PRIVATE MORTGAGES PTY LTD obtains their information.

By signing and initialling this form, you agree that:

- The Credit you are applying for is outlined in this application.
- All Applicants are over 18 years of age.
- The information provided by you is true and correct in every particular.
- We may obtain a valuation of the security property at your expense.
- If we provide the credit requested in this application, you will execute the mortgages that we require over the properties offered as security.
- You agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain valuations report about the security property and legal expenses to prepare the loan and security documents.
- You Acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with this application for finance.
- We and our referrers/intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provide by you.
- We are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property.
- **CSA FINANCE PRIVATE MORTGAGES PTY LTD** in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud, or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

I/We consent to you using personal, financial and credit information about me/us for the purpose of arranging or providing credit, ensuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent each of which may contact me/us for such a purpose including by telephone and electronically. In this document "you" means each of **CSA FINANCE PRIVATE MORTGAGES PTY LTD**, the Appointed Credit Service Provider and their organisation. In this document, *Personal Information* includes any sensitive information (including health information) and any information I/we tell you about any vulnerability I/we may have.

The personal information provided by me/us will be held by you. I/We can obtain a copy of **CSA FINANCE PRIVATE MORTGAGES PTY LTD** privacy Policy www.csafinance.com.au. Your privacy policy contains information about how I may access or seek correction of my personal information, how you manage that information and your complaints process. If I/we do not provide the requested personal information you may be unable to assist in arranging finance or providing other services.

I/We hereby authorise you to receive information from any lender about our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent, or person authorised by me to access my information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorise you to obtain our credit information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on our behalf. You are authorised to use that information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit.

I/We consent to receiving credit assistance documentation and loan application information electronically. I/We acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

Signatures

Signature of applicant/guarantor

Name in full

Date

Signature of applicant/guarantor

Name in full

Date