

# Mortgage Loan Application



**Short Sales Done**

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## Personal Information

Full Name:	<input type="text"/>	Date of Birth:	<input type="text"/>
Address:	<input type="text"/>		
Email:	<input type="text"/>	Phone:	<input type="text"/>
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed <input type="checkbox"/> Divorced
Ages of Children	<input type="text"/>	D/License No.	<input type="text"/>

**Only complete if an individual or company acting as trustee for a family trust**

Company Name	<input type="text"/>		
A.B.N.	<input type="text"/>	Phone:	<input type="text"/>
Principle Activity	<input type="text"/>		
Business Address	<input type="text"/>		
Full names of Directors	<input type="text"/>		

## Details of Nearest Relative Not living with You

Relationship	Name	Phone No.
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Professional background

Company Name	Job Title	Pay/Salary	Work Duration
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contact Person			Phone No.
<input type="text"/>			<input type="text"/>

## Co-signer Personal Information

Full Name:

Date of Birth:

Address:

Email:

Phone:

Marital Status

☐

Single

☐

Married

☐

Widowed

☐

Divorced

Ages of Children

D/License No.

Only complete if an individual or company acting as trustee for a family trust

Company Name

A.B.N.

Phone:

Principle Activity

Business Address

Full names of Directors

## Details of Nearest Relative Not living with You

Relationship

Name

Phone No.

## Professional background

Company Name

Job Title

Pay/Salary

Work Duration

Contact Person

Phone No.

Loan Summary

Property 1

Principal + Interest ☐

Interest Only ☐

Fixed Rate ☐

Capped Rate ☐



☐ Purchase

☐ Refinance

yrs

yrs

(1-5yrs)

Property 2

Principal + Interest ☐

Interest Only ☐

Fixed Rate ☐

Capped Rate ☐



☐ Purchase

☐ Refinance

yrs

yrs

(1-5yrs)

Purpose

Purchase

\$

Construction

\$

Renovations/Other

\$

Debt Consolidation/Other

\$

Refinance

\$

Costs

\$

Personal use

\$

Subtotal

\$

Less

Own Funds

\$

Deposit Paid

\$

First Home Owners Grant

\$

Total Less Required

\$

## Loan Structure and Security Offered

### Property 1

Address:

Postal Code

Name to be shown on Title Deed

Use of Property

☐

Owner Occupied

☐

Investment

Weekly  
Rental

\$

☐

Being  
Purchased

Purchase  
Price

\$

☐

Already Owned

Est. Val

\$

### Contact Name for Valuer to gain access

Full Name:

Contact Numbers

### Property 2

Address:

Postal Code

Name to be shown on Title Deed

Use of Property

☐

Owner Occupied

☐

Investment

Weekly  
Rental

\$

☐

Being  
Purchased

Purchase  
Price

\$

☐

Already Owned

Est. Val

\$

### Contact Name for Valuer to gain access

Full Name:

Contact Numbers

## Home/Properties

LENDER	MONTHLY PAYMENTS	TOTAL OWING	TO BE PAID OUT
<div></div>	<div></div>	<div>\$</div>	<div></div>
<div></div>	<div></div>	<div>\$</div>	<div></div>
<div></div>	<div></div>	<div>\$</div>	<div></div>
<div></div>	<div></div>	<div>\$</div>	<div></div>

## MAKE/MODEL/YEAR

PERSONAL LOANS	MONTHLY PAYMENTS	TOTAL OWING	TO BE PAID OUT
		\$	
		\$	
		\$	

## BANK NAME

LENDER	CREDIT LIMIT	TOTAL OWING	TO BE PAID OUT
<div></div>	<div></div>	\$ <div></div>	<div></div>
<div></div>	<div></div>	\$ <div></div>	<div></div>
<div></div>	<div></div>	\$ <div></div>	<div></div>

### DESCRIPTION

**ALL OTHER LIABILITIES**[illegible]

## Applicants Acknowledgement & Authority

The person(s) signing this application

- applies for the loan secured over the property, as specified in this application
- consents to Five Star Equities Group Bermuda and its lenders seeking verification of any of the statements contained herein
- agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by Five Star Equities Group Bermuda or its lenders
- understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the value of the property including improvements; and from an insurer acceptable to Five Star Equities Group Bermuda or its lenders
- authorizes his/her solicitor or agent to accept notices on his/her behalf
- declared that he/she is over the age of 18
- agrees to be contacted by Five Star Equities Group Bermuda or its lenders to discuss Insurance and Related Financial Products
- confirms that all statements made in this application are true and complete and are made for the purpose of obtaining a loan
- authorizes Five Star Equities Group Bermuda or its lenders to give a copy of the Loan Agreement to any Guarantor of the loan.

## Applicants Declaration

(Please tick the appropriate box)

- |  | YES                      | NO                       |
|--|--------------------------|--------------------------|
| 1. Have you or your spouse ever been bankrupt or insolvent, or had your estate assigned for the benefit of creditors?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you, or has your spouse, ever been a shareholder or officer of a company of which a manager, receiver or liquidator been appointed?                            | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is there any unsatisfied judgement entered in any court against you, your spouse or any company with which you or your spouse are or were a shareholder or officer? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you or your spouse, or any company with which you or your spouse been associated, ever had a property foreclosed upon?   | <input type="checkbox"/> | <input type="checkbox"/> |

..... / .....

Signature Date

..... / .....

Signature Date

## Applicants Declaration for Business or Investment Purpose Loans

(Note: This declaration is only to be used when more than half of the Loan required is to be used for business or investment purposes.)

I/We declare that the credit to be provided to me/us 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.

..... / .....

Signature /Date/

..... / .....

Signature Date

## Credit Card Details

Please complete credit card details should you require Five Star Equities Group Bermuda to debit your credit card for payment of the valuation fee.

Name on card .....

Card Number Visa / Master Card / Bank Card .....

Credit Card Type ..... / .....

Expiry Date

.....

Signature

..... / .....

Date

## Notices

Each of you is entitled to receive a copy of any notice or other document. However by signing this nomination you are giving up the right to be individually provided with information direct from the Credit Provider - only the person nominated will receive information.

We nominate ..... (please print full name of nominee) to receive notices and other documents under the Consumer Credit Code on behalf of us. Notices and documents will be sent to your current residential or postal address. It is your responsibility to advise us of any change of address. You may cancel this nomination at any time by advising us in writing.

..... / .....

Signature Date

..... / .....

Signature Date

# PRIVACY PROTECTION INFORMATION

## STATEMENT BY APPLICANT(S) FOR CREDIT

### An important notice to Applicants(s) for Credit (Section 18E(8) Privacy Act 1988)

Please read carefully

All references to the 'Mortgage Manager' (below) mean and include the who, at any time, provides or has any interest in the credit or who accesses the credit application.

The Mortgage Manager may give personal information about you to a credit reporting agency, but only limited kinds of information is allowed by the Privacy Act 1988 (Commonwealth). This includes:

- Identifying particulars - this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer; and your driver's license number.
- The fact that you have applied for credit and the amount;
- The fact that the Mortgage Manager is a credit provider to you;
- Payments overdue for at least 60 days, when the Mortgage Manager has taken steps to recover;
- Advice that payments are no longer overdue;
- Cheques for an amount greater than \$100 drawn by you, which have been dishonored more than once.
- The option of the Mortgage Manager that you have committed a serious credit infringement;
- When the credit provided to you has been discharged;
- Court judgments or bankruptcy orders made against you.

### 1. Giving information to a Credit Reporting Agency (Section 18E(\*) Privacy Act 1988)

The Mortgage Manager has informed me that it may give certain personal information about me to a Credit Reporting Agency. I understand that the Mortgage Manager can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed on the top of this page.

### 2. Exchanging information with other Credit Providers (Section 18N(l)(b) Privacy Act 1988)

I agree to the Mortgage Manager checking personal information about me with any Credit Providers named in my credit application, and with other Credit Providers that may be named in a credit report issued by a Credit Reporting Agency, for any of the following purposes:

- To assess my credit worthiness;
- To assess an application by me for credit;
- To help me avoid defaulting on my credit obligations;
- The collection of overdue payments;
- To notify a default by me.

I understand that this information can include any information about my credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

### 3. Access to Commercial Credit Information (Section 1BL(4) Privacy Act 1988)

For the purpose of assessing my application for credit, I consent to the Mortgage Manager obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.

### 4. Access to Consumer Credit Information for a Commercial Credit Application (Section 18k(l)(b) Privacy Act 1988)

If my application is for commercial credit, I consent to the Mortgage Manager, in order to assess my application, obtaining from a Credit Reporting Agency a credit report about me.

### 5. Authority for Mortgage Insurers

I authorize a mortgage insurer to obtain my/our credit report from a credit reporting agency and in accordance with Section 18N(l)(bb) I authorize the Credit Provider to disclose a report or information to a mortgage insurer to assess whether to insure or the risk of insuring the Credit Provider for the mortgage credit given to me/us on the mortgage credit, or for any purpose arising under the contract of mortgage insurance between the Credit Provider and the mortgage insurer.

### 6. Authority for the Credit Provider to give information to Guarantor(s)

I authorize the Credit Provider to give information to the current or proposed guarantor(s) of a personal or commercial credit provided to me/us by the Credit Provider, any credit report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities the subject to the guarantee(s) provided or to be provided to me/us. This extends to the disclosure of relevant information about the progress of the loan, including any arrears situations that may develop as well as enforcement of the guarantee.

### 7. When we may give personal information to the other organizations

I agree that Five Star Equities Group Bermuda or its lenders may supply personal information about myself to other organizations who provide services to Five Star Equities Group Bermuda or its Lenders may pass on a change of name, a new address, phone number or other personal information to another entity which may have dealings with Five Star Equities Group Bermuda or its Lenders; e.g. dwelling insurance or other insurance companies who provide Five Star Equities Group Bermuda or its Lenders clients with general, life, accident or loss protection insurance policies, etc.

I understand that Five Star Equities Group Bermuda or its Lenders may contract out some services that involve disclosing personal information about me to these organizations. Examples of such organizations are related entities, card and cheque book suppliers, electronic funds transfer switch companies, printing and mailing houses, insurers, valuers, legal advisors, collection agents, conveyancers and settlement agents, various third party suppliers of financial services (e.g. bank cheques, etc). These organizations may only use the information to the extent required to provide the services that Five Star Equities Group Bermuda or its Lenders.

I understand that sometimes Five Star Equities Group Bermuda or its Lenders may be required to give some personal information about me to organizations to comply with their legal obligations. Examples of such organizations are auditors and legal advisors.

### 8. Provide Information for Securitization

Disclose any report or personal information about me/us to another persons in connection with the funding financial accommodation by means of an arrangement involving securitization.

### 9. Type of Credit

The type of credit I am applying for is:

Please tick

Wholly or primarily for a domestic, family or household purpose (consumer credit)

☐

Wholly or primarily for another purpose (commercial credit)

☐

Full Name of applicant 1 (please print)

Signature of applicant 1

Date

Full Name of applicant 2 (please print)

Signature of applicant 2

Date