



Orange AltDoc Self Certification Declaration

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This declaration must be completed and signed by each applicant where an AltDoc Product is being applied for.
 To: Allstate Home Loans Pty Ltd and the Credit Provider/s Perpetual Trustee Company Limited, Resimac (Orange).

Application Details

MUST COMPLETE ALL FIELDS BELOW

Borrower Name(s):			Borrower Name(s):		
ACN/ABN:	Registered:	GST <input type="checkbox"/> Yes <input type="checkbox"/> No	ACN/ABN	Registered:	GST <input type="checkbox"/> Yes <input type="checkbox"/> No
Company Name/Business Name:			Company Name/Business Name:		
	Loan 1		Loan 2		Loan 3
Loan Amount(s)	\$		\$		\$
Actual Monthly Repayments	\$		\$		\$
Term		years		years	
Interest Rate:	%	Repayment Type <input type="checkbox"/> Principal and Interest OR <input type="checkbox"/> Interest Only			
In addition to declaration in my Alt Doc Loan Application, I declare that					
1.	Applicant one OR Applicant two	<input type="checkbox"/> I am self employed as <input type="checkbox"/> I am not self employed	(Occupation & Industry type)		
		<input type="checkbox"/> I am self employed as <input type="checkbox"/> I am not self employed	(Occupation & Industry type)		
2.	I/we have requested Credit Provider and Allstate Home Loans Pty Ltd not to require production of any documentary evidence of my/our income and assets. Accordingly, I/we understand that the Credit Provider and Allstate Home Loans Pty Ltd may not independently verify the information in my/our application concerning income and assets.				
3.	I/we have carefully considered my/our financial position and, in accordance with your recommendation, have sought and obtained such financial and other advice as I/we consider appropriate in connection with the proposed loan.				
4.	I am/we are aware of my/our financial obligations under my/our proposed Alt Doc loan with the Credit Provider.				
5.	I am/we are satisfied that I am /we are able to comfortably meet the repayments on the proposed loan, as well as all of my/our other financial obligations (including living expenses), as and when they fall due without hardship.				
6.	I am/we are not relying on the Credit Provider or Allstate Home Loans to review my/our financial position to make a decision about whether I/we can meet the repayment obligations on the proposed loan without hardship.				
7.	I/we warrant that my/our income is as stated below and that the statement of assets and liabilities I/we provided is correct.				
8.	My/our Business Activity Statements have been lodged (where the obligation for lodgement exists) with the Australian Tax Office on time and are up to date; and				
9.	I/we understand that the Credit Provider and Allstate Home Loans will rely on these declarations in considering my/our loan application, and, if approved, in providing me/us with credit under any resulting loan contract.				
SIGNING AN INCORRECT, MISLEADING OR BLANK DECLARATION MAY CONSTITUTE AN OFFENCE					
			APPLICANT (1)	APPLICANT (2)	
Gross income (PAYG) p.a. (if applicable)			\$	\$	
Self employed Annual Net Income from Business (i.e. income left after all expenses and repayments to outside liabilities)			\$	\$	
Current Rent Received p.a.			\$	\$	
TOTAL			\$	\$	
Please note that the income total for the Applicant (1) and Applicant (2) above must be brought forward to page 5 of the Allstate Home Loans Loan Application and inserted in the Annual Gross income section (for PAYG applicants) or the Annual Net Income section (for self-employed applicants).					
I/we acknowledge that I/we have read, understood, and agree with the above declarations. Signature of all applicants OR directors if applicant is a company.					
Signature: X		Date:	Signature: X		Date:
Borrower 1:			Borrower 2:		
Witness Signature: X		Date:	Witness Signature: X		Date:
Witness name:			Witness name:		