

Applicant Declarations

This declaration must be completed by all borrowers

Loan amount applied for: \$

Applicant names:

Self-employed business name/s:

ABN:

Industry:

Declaration of Financial Position

In addition to the information provided by me/us in my/our Application for Mortgage Finance, I/we declare, and represent to you that:

- I/we am/are aware of our financial obligations under our proposed loan with you; and
- I/we have fully disclosed to you details of my/our income and expenditure; and
- I am/We are satisfied that my/our obligations to you will not adversely impact on my/our capacity to meet all my/our other financial obligations as and when they fall due.
- I/we declare to you that I/we can make all the required monthly repayments and maintain the loan in accordance with its terms and can do so without substantial hardship.
- I am/ We are not aware of any factors, for example, a possible claim made against me/us involving payment of an amount of money, ill health or disability, or any other factor which may result in a decrease in income or an increase in expenditure, which may affect my/our ability to make the repayments.
- I/We acknowledge that you are relying on these declarations in considering my/our loan application, and if approved, providing me/us with credit under any resulting credit contract.
- I/We acknowledge that you recommend that I/we obtain independent legal and financial advice prior to entering the loan contract.

	Applicant One	Applicant Two
Annual self employed taxable income	\$	\$
Plus annual rental income (current)	\$	\$
Total income	\$	\$

Applicant 1

Full Name (Please print)

Applicant Signature

Date

Applicant 2

Full Name (Please print)

Applicant Signature

Date

Signing an incorrect, misleading or blank declaration may constitute an offence

You are applying for finance; we are relying on the declarations that you have made above to assist in making our credit decision. Please make sure that the declarations is correct.