



LOW DOC DECLARATION OF FINANCIAL POSITION

To: **Collins Securities Pty Ltd and the Credit Provider**

This declaration should be completed and signed by **All** intended applicants of the loan

Loan Amount		Loan Term (years)	
Interest Rate (%p.a)		Monthly Repayments	

	Applicant 1 Details	Applicant 2 Details
First Name/s		
Surname/s		
Company Trustee/s		
ABN or ACN of Income Source		
Occupation/Nature of Business		
Estimated Annual Self Employed / Net Profit Before Tax		

Is this loan Regulated under the Uniform Consumer Credit Code (UCCC)? Yes No

The Credit Provider Recommends That All Loan Applicants Seek Independent Legal & Financial Advice Prior To Obtaining A Loan

DECLARATION OF FINANCIAL STATUS

I/We specifically request the Credit Provider *[Credit Provider can be any of the following: Collins Securities Pty Ltd (ABN 80836071331); Perpetual Trustee Company Limited (ACN 000001 007); Origin Mortgage Services (ABN 11005357522); Adelaide Bank Limited (ABN 11068049178); ING Bank Australia (ABN 24000893292); Resimac Limited (ACN 002997935); Advantedge Financial Services Pty Ltd (ABN 36130012930) Permanent Custodians Limited; (ACN 001 426 384)]* to consider my/our loan application without requiring me/us to provide evidence of my/our income, outgoings, assets and liabilities. In this regard, I/we certify, warrant and represent to the Credit Provider that:

- I am/we are aware of our financial obligations under the proposed loan with the Credit Provider;
- I am/we are satisfied that my/our financial obligations under this loan will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial or undue financial hardship;
- I/we acknowledge that the Credit Provider has assessed this facility without the documentary evidence of my/our income;
- I/we acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Declaration of Financial Status in assessing whether to approve the application;
- There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application;

Warning to applicants: If financial information is not provided, the Credit Provider will rely on the information you provide in this Declaration of Financial Status to assess whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information.

Applicant 1 Signature

Applicant 2 Signature

Applicant 1 Name in Print

Applicant 2 Name in Print

Date

Date