

Lo Doc PLUS / Lo Doc DECLARATION OF FINANCIAL STATUS

To: **Perpetual Trustee Company Limited (ACN 000 001 007)**
Permanent Custodians Limited (ACN 001 426 384)
RESIMAC Limited (ACN 002 997 935) ("Credit Provider")

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

Loan Amount		Loan Terms (Yrs)	
Interest Rate (% p.a)		Monthly Repayments	

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

	Applicant 1 Details	Applicant 2 Details
First Name		
Surname		
Company / Trustee		
ABN or ACN of Income Source		
Occupation / Nature of Business		
Estimated Annual Self Employed / Net Profit Before Tax		
Current Rental Income (if applicable) (Not Available For Specialist Lending)		

DECLARATION OF FINANCIAL STATUS

I/We specifically request the Credit Provider 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:

- a. I am/we are aware of our financial obligations under the proposed loan with the Credit Provider;
- b. 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;
- c. I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial or undue financial hardship;
- d. I/we acknowledge that the Credit Provider has assessed this facility without the documentary evidence of my/our income;
- e. 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;
- f. 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 1 Name In Print

Date

____ / ____ / ____

Applicant 2 Signature

Applicant 2 Name In Print

Date

____ / ____ / ____