

Loan Application



Borrower Details

Applicant / Guarantor 1

Title Given Names

Surname

Date of Birth Drivers Licence No.
 / /

No. of Dependents & Age of Dependents Marital Status

Contact Details

Phone Number – Home Mobile Number

Email Address

Residential Address

Unit No. Street No. Street Name

Suburb

State Postcode Time at current address
 Years Months

Owner Renting Boarding Living with Parents Other (Please specify below)

Residential Mailing Address

If same as residential address, please tick the box

Unit No. Street No. Street Name

Suburb State Postcode

Previous Address (if less than 3 years)

Unit No. Street No. Street Name

Suburb State Postcode

Applicant / Guarantor 2

Title Given Names

Surname

Date of Birth Drivers Licence No.
 / /

No. of Dependents & Age of Dependents Marital Status

Contact Details

Phone Number – Home Mobile Number

Email Address

Residential Address

Unit No. Street No. Street Name

Suburb

State Postcode Time at current address
 Years Months

Owner Renting Boarding Living with Parents Other (Please specify below)

Residential Mailing Address

If same as residential address, please tick the box

Unit No. Street No. Street Name

Suburb State Postcode

Previous Address (if less than 3 years)

Unit No. Street No. Street Name

Suburb State Postcode

Company Borrower Details (Only required if the Company is the borrower)

*Please ensure ALL Company Directors complete Page 1 as Guarantors

Company Name

ABN/ACN

Trust Name (if attached)

Beneficiaries Name

Contact Number

Registered Address

Unit No. Street No. Street Name

Suburb State Postcode

Postal Address

If same as registered address, please tick the box

Unit No. Street No. Street Name

Suburb State Postcode

Employment & Income Details

Applicant / Guarantor 1

Current Employer

Name of Current Employer (If self-employed, your trading name)

Current Employment Type

Full Time Part Time Casual/Temp Contract

Occupation

(If self-employed, type of business/industry) Self-employed ABN

Commencement Date (DD/MM/YY) Employer Contact No.

If on Probation, Probation End Date (DD/MM/YY)

Address of Current Employer

Unit No. Street No. Street Name

Suburb State Postcode

Previous Employment

(Only complete this section if less than three years with current employer)

Full Time Part Time Casual/Temp Contract

Occupation

Period There

Years Months

Income Details

| | Gross Annual Income (\$) |
|--|--------------------------|
| Base Income (Including salary paid to you by your own company) | <input type="text"/> |
| Investment Income (Including Dividends paid to you by your own company) | <input type="text"/> |
| Existing rental income | <input type="text"/> |
| Proposed rental income | <input type="text"/> |
| Other income (E.g. commissions/bonuses) | <input type="text"/> |
| TOTAL ANNUAL INCOME (\$) | <input type="text"/> |

Applicant / Guarantor 2

Current Employer

Name of Current Employer (If self-employed, your trading name)

Current Employment Type

Full Time Part Time Casual/Temp Contract

Occupation

(If self-employed, type of business/industry) Self-employed ABN

Commencement Date (DD/MM/YY) Employer Contact No.

If on Probation, Probation End Date (DD/MM/YY)

Address of Current Employer

Unit No. Street No. Street Name

Suburb State Postcode

Previous Employment

(Only complete this section if less than three years with current employer)

Full Time Part Time Casual/Temp Contract

Occupation

Period There

Years Months

Income Details

| | Gross Annual Income (\$) |
|--|--------------------------|
| Base Income (Including salary paid to you by your own company) | <input type="text"/> |
| Investment Income (Including Dividends paid to you by your own company) | <input type="text"/> |
| Existing rental income | <input type="text"/> |
| Proposed rental income | <input type="text"/> |
| Other income (E.g. commissions/bonuses) | <input type="text"/> |
| TOTAL ANNUAL INCOME (\$) | <input type="text"/> |

Secondary Contact Details

Next of Kin (Applicant / Guarantor 1)

Name

Relationship Contact Number

Accountant Details

Name Phone

Solicitors Details

Name Phone

Real Estate Agent (If purchase)

Name Phone

Next of Kin (Applicant / Guarantor 2)

Name

Relationship Contact Number

Email

Email

Email

Assets, Liabilities & Living Expenses

Assets

(*If there is inadequate space to detail your full A & L position, please annex additional signed statement)

| | Address | Value (\$) | Monthly Income (\$) | Personal | Business |
|--|---|----------------------|----------------------|--------------------------|--------------------------|
| Owner Occupied | <input type="text"/> | <input type="text"/> | | | |
| Investment Property(s) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Motor Vehicle 1 | | <input type="text"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| Motor Vehicle 2 | | <input type="text"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| Home Contents & Other Personal Assets (E.g. furniture, personal effects, collectables, boat, etc) | | <input type="text"/> | | | |
| Other Business Assets | | <input type="text"/> | | | |
| Savings | | <input type="text"/> | <input type="text"/> | | |
| Superannuation | | <input type="text"/> | <input type="text"/> | | |
| Shares | | <input type="text"/> | <input type="text"/> | | |
| Insurance | <input type="checkbox"/> Life Policy <input type="checkbox"/> TDP <input type="checkbox"/> Income | <input type="text"/> | | | |

TOTAL PERSONAL ASSETS (\$)

| | |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|

TOTAL BUSINESS ASSETS (\$)

| | |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|

* How to convert to monthly amounts: Weekly income - multiply by 52 then divide by 12. | Fortnightly income - multiply by 26 then divide by 12. | Yearly income - divide by 12

Liabilities

| | Amount owing (\$) | Facility Limit (\$) (Including available redraw) | Monthly Payment (\$) | Financier | To be refinanced |
|---------------------------------|----------------------|---|----------------------|----------------------|--------------------------|
| Owner Occupied | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Investment Property(s) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Personal Loans | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Credit Card(s) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Rent/Board Paid (If applicable) | | | <input type="text"/> | | |
| Other Personal Debts | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Other Business Debts | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |

TOTAL PERSONAL LIABILITIES (\$)

| | | |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

TOTAL BUSINESS LIABILITIES (\$)

| | | |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

Living Expenses

| | Monthly (\$) | Monthly (\$) |
|--|----------------------|--|
| Basic Living Expenses (Groceries, clothing, health expenses, normal day to day travel, etc) | <input type="text"/> | Insurance premiums <input type="text"/> |
| Rent (After loan is advanced) | <input type="text"/> | Utilities/Rates <input type="text"/> |
| Child support/Maintenance | <input type="text"/> | Other Expenses (Gym membership, holidays, cleaning expenses, entertainment, etc) <input type="text"/> |
| Communications Expenses (Telephone, internet, TV subscriptions, etc) | <input type="text"/> | Do you have any discretionary living expenses (included above) that will no longer apply after settlement of this loan? Please detail: <input type="text"/> |
| Education Expenses (School fees, childcare, etc) | <input type="text"/> | |

TOTAL LIVING EXPENSES (\$)

| |
|----------------------|
| <input type="text"/> |
|----------------------|

Loan Details & Requirements

Loan Details

Split 1

Loan Amount (\$)

Rate (%)

Term (Yrs)

Int. Only (Yrs)

Split 2

Loan Amount (\$)

Rate (%)

Term (Yrs)

Int. Only (Yrs)

Split 3

Loan Amount (\$)

Rate (%)

Term (Yrs)

Int. Only (Yrs)

Borrowing Purpose (*Mandatory)

Your Needs and Objectives (*Mandatory)

Loan Requirements

Purchase (\$)

 Existing New Off the Plan

Refinance (\$)

Refer to A & L

Construction

Land Value (\$)

Build Cost (\$)

Est. Completed Value (\$)

Build Description

 Single Duplex Multi-Unit

If multi-unit, no. of units

Cash out – Personal

Home Improvements (\$)

Purchase Goods (\$)

Holiday/Travel (\$)

Divorce Settlement (\$)

Personal Investments
- Shares etc (\$)

Property Purchase (\$)

Other

Cash out – Business

Working Capital (\$)

Buy Asset/Investment (\$)

Purchase Business (\$)

Marketing/Advertising
Expenses (\$)

Other (\$)

Funds Required for Purchase or Refinance

Purchase Price (\$)

Debt Refinance Amount (\$)

Solicitor/Conveyer Cost (\$)

Lender Costs (\$)

Other (\$)

TOTAL REQUIRED (\$)

Your contribution to Purchase or Refinance

Savings (\$)

Gift (\$)

Other (\$)

Loan Sought (\$)

TOTAL CONTRIBUTION (\$)

Nomination for Receipt of Information

The National Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However joint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them.

To arrange this please complete the nomination below.

I/We wish to nominate

 Applicant/Guarantor 1 Applicant /Guarantor 2

IMPORTANT:

Any person who has selected this nomination can at any time elect to cancel it by notifying Resicom in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

Security Details & Declaration

Security Property Details

Property 1

Unit No. Street No. Street Name

Suburb State Postcode

Name on title
 O/O INV

Property 2

Unit No. Street No. Street Name

Suburb State Postcode

Name on title
 O/O INV

Access Contact Details

Name Number

Access Contact Details

Name Number

Additional Fees – Valuation Fee and Part Application

Name on Card

Type of Payment: VISA MasterCard AMEX (3%)

Credit Card No Expiry Date
 /

I/we give authority for Resicom Financial to debit the following credit card for the amount listed below upon application. I/we also understand that this credit card will be used for collecting the payment of valuation fee/s, part application fees and/or collection of any other fees accrued during the loan process that are outstanding at any time. Should the application be declined by Resicom Financial once a valuation has been ordered none of the fee will be refunded. Should the loan be declined by Resicom Financial prior to a valuation being ordered, part or all of the fee listed may be payable to cover accrued costs. Payments made by AMEX will attract a 3% surcharge.

Date (DD/MM/YY) Amount (\$)
 / /

Application Declaration Authority and Acknowledgement

| | Yes | No |
|---|--------------------------|--------------------------|
| • Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? If YES, please provide details <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Have you, your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Has any application in respect of this loan ever been submitted by you or any other person to any other credit provider? If so, give details. | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are you Guarantor for any other loan? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Have you, or the co-applicant, ever had a judgment entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? If YES, please provide details <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If YES, please provide details <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are you a permanent resident in Australia? | <input type="checkbox"/> | <input type="checkbox"/> |

Business Purpose Declaration (Only required if loan is unregulated)

To: Credit Provider (Refer to Page 7)

Loan of (\$) To be secured by mortgage over property

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property

IMPORTANT: This declaration must be signed by all borrowers for it to be effective.

YOU SHOULD ONLY SIGN THIS DECLARATION IF THIS LOAN IS WHOLLY OR PREDOMINANTLY FOR:

- BUSINESS PURPOSES
 - INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY
- BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CREDIT CODE.**

I/We declare that I signed this declaration before entering into the above mentioned loan

| | |
|---|---|
| First Borrower name <input type="text"/> | Second Borrower name <input type="text"/> |
| Signature <input type="text"/> | Signature <input type="text"/> |
| Date (DD/MM/YY) <input type="text"/> / <input type="text"/> / <input type="text"/> | Date (DD/MM/YY) <input type="text"/> / <input type="text"/> / <input type="text"/> |

Mortgage Manager: SJM Financial Enterprises Pty Ltd trading as Resicom Financial ("Resicom") (ABN: 78 118 857 971)

Mortgage Brokerage/White Label: SJM Financial Solutions Pty Ltd trading as Resicom Capital ("Resicom") (ABN: 33 141 107 940)

Lender: The reference to 'Lender' includes any mortgage broker/originator/lender mentioned in Schedule A or the above two entities engaged by you to submit a loan application to the Lender/Funder.

Mortgage Insurer: each of the organisations named in Schedule A (whether acting individually or together)

Credit Provider: each of the organisations named in Schedule A (whether acting individually or together)

I/We acknowledge that I/we have made an application for credit from the Lender noted in the Schedule and that I/we have provided personal information and credit-related information to the Lender in connection with that application for credit. In this statement, "personal information" has the same meaning as it does in the Privacy Act 1988 (Cth) (Privacy Act) and "credit-related information" means credit information, credit eligibility information and CP derived information as those terms are defined in the Privacy Act.

The Lender generally collects, uses, holds and discloses the personal information and credit-related information that I/we provide for the purposes of assessing my/our credit-worthiness and for providing credit to me/us.

The personal and credit-related information that the Lender may collect, use, hold and disclose includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer and drivers licence number; my/our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; details of the amount and type of credit that have been provided to me/us by third parties or which I/we have guaranteed; any credit rating or credit assessment score that the Lender calculates about me/us or that a credit reporting body might provide to the Lender about me/us; details of any credit-related court proceedings or insolvency applications that relate to me/us; the fact that the Lender is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by the Lender has been paid or otherwise discharged and any other personal information or credit-related information that the Lender may collect about me/us either now or in the future.

I/we acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties. In such circumstances, I/we accept that the Lender will only be required to take such steps as a reasonable in the circumstances to ensure that I/we are made aware of the matters contained in this privacy and credit reporting statement.

- The Lender may collect and use personal and credit-related information about me/us for the purposes of:
- providing credit to me/us and ensuring the repayment of that credit;
- where I/we offer to guarantee credit being provided to a third party, any purpose related to the giving that guarantee;
- assessing the risk of me/us being unable to meet a liability to repay the credit provided to me/us or that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lending or by third parties) to promote the products and services provided by the Lender or other organisations to me/us; and
- complying with legislative and regulatory requirements.

I/we acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/we also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to:

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorised by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitization of the Lender's loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit-related information from are:

- Dun & Bradstreet (Australia) Pty Ltd (whose contact details are available at www.checkyourcredit.com.au/ContactUs); and
- Equifax (whose contact details are available at <https://www.equifax.com.au/contact>)

These credit reporting bodies may include my/our credit-related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. If I/we do not make any repayments or other instalments of the credit provided by the Lender to me/us, if I/we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may disclose this information to these credit reporting bodies. I/we acknowledge that this may affect my/our ability to obtain credit in the future.

I/we acknowledge that I/we may obtain a copy of the credit reporting bodies' credit reporting policies by contacting them using the contact details set out above. I/we acknowledge being informed that if:

- I/we believe that I/we have been a victim of fraud or identity theft, I/we have a right to contact the credit reporting bodies and ask them not to disclose my/our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/we wish to make such a request; and
- I/we have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of pre-screening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/we wish to make such a request.

The Lender may hold personal and credit-related information about me/us in, or may disclose this information to third party service providers located in, one or more overseas countries. My/our personal and credit-related information may be held in the UK and/or other Countries.

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitization of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitization and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about my/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

I/We the undersigned:

- supply the details contained in this application for the purpose of enabling Resicom Financial to determine whether to grant me/us a loan.
- understand and acknowledge that the submission of this application does not imply any acceptance by Resicom Financial to grant me/us a loan.
- understand that any decision of Resicom Financial to accept this application is made in reliance on the information given by me/us in this application and that Resicom Financial reserves the right to accept or refuse this application in its absolute discretion.
- authorise Resicom Financial to make any inquiries in relation to this application Resicom Financial considers necessary.
- hereby apply for the finance described herein to be secured by mortgage on the

property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein.

- further acknowledge that any advisor, broker, agent or other person who introduces the Borrower to Resicom Financial is not an agent of Resicom Financial and does not have the authority to bind Resicom Financial or to vary the terms of the loan.
- acknowledge that the establishment fee is to be paid on lodgment of the application for finance. If the loan does not proceed, the establishment fee less any costs incurred in assessing the application will be refunded.
- acknowledge that a cancellation fee and any costs incurred by Resicom Financial are applicable if application is withdrawn after formal approval is granted.
- confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

Signature of Applicant / Guarantor(s)

Signed by: (To be signed by each Applicant and Guarantor)

Name of Applicant 1

Signature

Date (DD/MM/YY)

 / /

Name of Applicant 2

Signature

Date (DD/MM/YY)

 / /

Name of Guarantor 1

Signature

Date (DD/MM/YY)

 / /

Name of Guarantor 2

Signature

Date (DD/MM/YY)

 / /

I/We apply for credit. I/We and any guarantors are all over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment, performance of the account - etc.) before, during or after the loan to any borrower/guarantor and Resicom. I/We agree to pay any loan application fees, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that cancellation fees may be payable should a formal approval (however named) be reached by Resicom and the loan not proceed for whatever reason. The cancellation fee will be a minimum of \$550.00 including GST, made payable to Resicom immediately at the time of cancellation/ If a credit card has been provided I/we agree this will be debited. I/we acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan. I/we also understand that if I/we withdraw or cancel the application at my own discretion after submission to the credit department the balance of the application fee applicable will be payable.

(Tick to Opt Out) Resicom Wealth is a division of The Resicom Group. As a part of our service, we ensure that all of our clients speak with our Financial Advisor to address their personal insurance and Financial Planning needs. A representative of Resicom Wealth may be in contact with you shortly.

Name of Applicant / Guarantor 1

Signature

Date (DD/MM/YY)

 / /

Name of Applicant / Guarantor 2

Signature

Date (DD/MM/YY)

 / /

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to:

- A penalty of imprisonment and/or fine
- Requirement to pay the full loan amount immediately on demand

SCHEDULE A

1. In this Notice, the "Credit provider" means each and every one of the following organisations (whether acting individually or together):

Contact Details for the Credit Providers

Resimac Limited, Level 9, 45 Clarence Street, Sydney NSW 2000 & **Resimac** ABN: 67 002 997 935, Telephone: 1300 764 447 **Permanent Custodians Limited** ABN: 55 001 426 384, 35 Clarence Street, Sydney NSW 2000, Telephone: 1800 622 812 **Challenger Mortgage Management Pty Ltd** ABN: 72 087 271 109 (and associated entities), Level 15, Pitt Street, Sydney NSW 2000 - Ph: (02) 9994 7000 **Perpetual Trustees Victoria Limited** ABN: 47 004 027 258 (and associated entities), Level 28, 360 Collins Street, Melbourne VIC 3000 - Ph: (03) 8628 0400 **Liberty Financial Pty Ltd** ABN 55 077 248 983 (and associated entities), Level 16, 535 Bourke Street, Melbourne 3000 - Ph: (03) 8635 8888 **Secure Funding Pty Ltd** ABN 25 081 982 872 (and associated entities), Level 16, 535 Bourke Street, Melbourne 3000 - Ph: (03) 8635 8888 **BNY Trust Company of Australia Limited** ACN 050 294 052, Level 2, 35 Clarence Street, Sydney NSW 2001 - Ph: (02) 8295 8100 and / or Think Tank Group Pty Ltd ACN 117 819 084, Level 10, Suite 2, 65 Berry Street, North Sydney NSW 2059 - Ph: (02) 8669 5500 etc and their related entities or trusts and any other entity involved in the funding or securitisation of your credit **Commonwealth Bank of Australia Limited** ("Commonwealth") ACN: 123 123 124, Level 23, Darling Park Tower 1, 201 Sussex St, SYDNEY NSW 2000 - Ph: 1800 805 6005 **National Australia Bank Limited** ("NAB") ABN: 12 004 044 937, Level 29, 500 Bourke Street, MELBOURNE VIC 3000 **Sintex Consolidated Pty Ltd** ABN: 75 065 917 535, Level 1, 458 Wattle Street, Ultimo NSW 2007 **AFSH Nominees Pty Ltd** (and associated entities) ABN: 51 143 937 437, Level 10, 101 Collins Street, Melbourne VIC 3000 - Ph: (03) 8616 1600 **Permanent Mortgages No 2 Pty Limited** ACN: 109 141 531, Level 25, 333 Collins Street, Melbourne VIC 3000 - Ph: 1800 707 707 **La Trobe Financial Asset Management Limited** ABN: 30 006 479 527, Level 25, 333 Collins Street, Melbourne VIC 3000 - Ph: 1800 707 707 **Permanent Mortgages Pty Limited** ACN: 097 176 362, Level 25, 333 Collins Street, Melbourne VIC 3000 - Ph: 1800 707 707 **Perpetual Corporate Trust Limited** ACN: 000 341 533, 123 Pitt Street Sydney NSW 2000 - Ph: 1300 730 862 **Pepper Homeloans**,

Pepper Finance Corporation Limited, ABN: 51 094 317 647, **Pepper Homeloans Pty Ltd**, ABN: 86 092 110 079, **Pepper Australia Pty Limited**, ABN: 55094 317 665, **Guardian Trust Australia Limited**, ABN: 49 050 294 052 **Advantagedge Financial Services Pty Ltd** (and associated entities) ABN: 36 130 012 930, Level 10, 101 Collins Street, Melbourne VIC 3000 - Ph: (03) 8616 1600 **Perpetual Limited** ABN: 86 000 431 827, Level 7, 9 Castlereagh Street, Sydney NSW 2000, Ph: (02) 9229 9000 **Oak Capital Mortgage Fund Limited** ACN: 161 407 058, Unit 6, 20 Bailey Crescent, Southport QLD 4215, Ph: (07) 5532 6633 **First Mortgage Capital Pty Ltd** ACN: 150 210 736, Unit 6, 20 Bailey Crescent, Southport QLD 4215, Ph: (07) 5532 6633 **Perpetual Trustee Company Limited** ABN: 42 000 001 007, Level 12, Angel Place, 123 Pitt Street, Sydney NSW 2000, Ph: (02) 9229 9000 **Equity-One Mortgagee Fund Limited** ACN: 106 720 941, Level 13, 256 Queen Street, Melbourne VIC 3000 **First Mortgage Company Home Loans Pty Ltd** ABN: 45 104 268 448, Level 42, The Gateway Building, 1 Macquarie Place, Sydney NSW 2000, Ph: 1800 230 023 **Redzed Lending Solutions Pty Ltd** (and associated entities) ABN: 31 123 588 527, GPO Box 1693, Melbourne VIC 3001, Ph: 1300 722 462 - Privacy Act located at www.redzed.com/borrowerfaq **Perpetual Trustee Company Limited** (and associated entities) ABN: 42 000 001 007, Level 12, Angel Place, 123 Pitt Street, Sydney NSW 2000, Ph: (02) 9229 9000 2. In this Notice, the "Insurer" means each of the following organisations and their respective successors and assigns and companies that are part of the same group of companies:

Contact Details for the Mortgage Insurers

Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305, Level 26, 101 Miller Street, North Sydney NSW 2060 - Ph: (02) 8248 2500 and; **Genworth Capital Mortgage Insurance Corporation (Australia) Pty Ltd** ABN 52 081 488 440, Level 23, 259 George Street, Sydney NSW 2000 **QBE Lenders' Mortgage Insurance Limited** ABN 70 000 511 071, Level 23, 50 Bridge Street, Sydney NSW 2000 - Ph: (02) 9231 7777