

CONSTRUCTION LOAN APPLICATION

Attach the checklist items, fill in requested items, print, sign, and date each page.

LOAN INFORMATION	Amount:		Loan Term (Months):		
	Loan Purpose:				
	Security Value:		Existing Debt:		
	Repayment Strategy:				
	Company Name:		ABN/ACN:		
BORROWERS DETAILS	Registered Office:				
	Trust Name (if applicable):		Trust Type:		
		DIRECTOR 1		DIRECTOR 2	
	Full Name:				
	Date of Birth:				
	Home Address:				
	Contact Number:				
	Email:				
	PROJECT INFORMATION	Valuation ('as is' Ex GST):		GRV - Project Sales:	
		Proposed Construction of:			
Quantity:			Presales to Date:		
Refinance Amount:			Construction Costs: (ex GST)		
Other costs that require funding:			Land Purchase Date:		
Selling Agent:			Selling Agent Details:		
Website:			Marketing Method:		
Other Information:					

NOTE: If space is inadequate please use a separate sheet and mark "see attached". Please sign and date every new page.

Date:

Signed:



SECURITY OFFERED

	Address	Value Estimate	Description	Debt Amount
Security 1				
Security 2 (if applicable)				
Security 3 (if applicable)				

BORROWER	Business Activity:	
	Business Name:	

GUARANTOR	Business Activity:	
	Business Name:	

LIST OF DOCUMENTS TO BE SUPPLIED BY CLIENT	Read and Sign Privacy Form
	100 Point Identification (ID) In Colour for each director and guarantor
	Latest COUNCIL Rate Notices - (note not reminder notices)
	Latest LAND TAX ASSESSMENTS Notices (note not reminder notices)
	Latest WATER Rate Notices - (note not reminder notices)
	Current or Old Valuations (if available – old used only for historical background only)
	Consultant List if a construction loan (attach only if applicable or strike out)
	Purchase Contract (or original purchase contract – only if applicable or strike out)
Other – as Requested	

NOTE: If space is inadequate please use a separate sheet and mark "see attached". Please sign and date every new page.

Date:

Signed:



COMPANY FINANCIAL POSITION STATEMENT

Property Address	Value Estimate	Lenders Name	Liabilities
TOTAL		TOTAL	

DIRECTOR 1 FINANCIAL POSITION STATEMENT (REAL ESTATE ONLY)

Property Address	Value Estimate	Lenders Name	Liabilities
TOTAL		TOTAL	

DIRECTOR 2 FINANCIAL POSITION STATEMENT (REAL ESTATE ONLY)

Property Address	Value Estimate	Lenders Name	Liabilities
TOTAL		TOTAL	

Date:

Signed:



This Privacy Form applies to any "Lender(s)" which is considering to lend to the applicant(s);
The Applicant(s) and the Guarantor(s) acknowledge that I/we have made an application for credit from the Lender.
I/we agree that the Lender (and any other financier who at any time provides or has any interest in the credit) can do any of the following at any time:

1. Commercial credit information
Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit
2. Consumer information
Seek and use consumer credit information about me/us to assess an application for consumer credit or commercial credit
3. Collection of overdue Payments
Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. Provide information to mortgage insurer
Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
5. Exchange of information between credit providers
Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.
6. Exchange of information with advisers
Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information
7. Provide information to credit reporting agencies
Give to a credit reporting agency personal or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the Lender is a current credit provider to me/us; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by me/us have been dishonoured more than once; in specified circumstances that in the opinion of the Lender I/we have committed a serious credit infringement; and the credit provided to me/us by the Lender has been paid or otherwise discharged
8. Provide information for securitization
Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitization.
9. Provide information to Guarantors
Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us
10. Provide Information to Insurer Provide information to effect or renew insurance of the security property.
11. Provide information to other interested party(s) such as a Lender and or Investor considering this loan application.
Unless I/we advise the Lender in writing, otherwise the Lender may transfer to, for use by any other ACMF associated company, any personal, consumer or commercial credit information provided by me/us to the Lender (including but not limited to my/our name, address, age and telephone number, the type of product/sI/we have with the Lender, a summary of any transactions between us from time to time which may include details of the loan term, the principal drawn down, the account balance and repayment amounts). I understand that the purpose for which the Lender may transfer this information will be for the marketing, planning, product development and research requirements of the Lender and any other company within ACMF
12. I consent to my identification information being verified with the Issuer/Official Record Holder
e.g. through Equifax ID Matrix DVS/AML services. I /We have been authorized to provide all of the identity information for all of the borrower's directors, guarantors and >25% beneficiaries of the borrower/guarantors/trusts/trustees for the purposes of verification with the Issuer/Official Record Holder e.g. via Equifax ID Matrix DVS/AML service.

DECLARATION OF PURPOSES FOR WHICH CREDIT IS PROVIDED I/We declare that the credit to be provided to me by the credit provider is to be applied wholly for business purposes and I consent to my information being checked with the document issuer or official record holder.

Director 1 Name	<input style="width: 95%;" type="text"/>	Director 1 Signature	<input style="width: 95%;" type="text"/>	Date	<input style="width: 95%;" type="text"/>
Director 2 Name	<input style="width: 95%;" type="text"/>	Director 1 Signature	<input style="width: 95%;" type="text"/>	Date	<input style="width: 95%;" type="text"/>
Guarantor 1 Name	<input style="width: 95%;" type="text"/>	Guarantor 1 Signature	<input style="width: 95%;" type="text"/>	Date	<input style="width: 95%;" type="text"/>
Guarantor 2 Name	<input style="width: 95%;" type="text"/>	Guarantor 2 Signature	<input style="width: 95%;" type="text"/>	Date	<input style="width: 95%;" type="text"/>
Witness Name	<input style="width: 95%;" type="text"/>	Witness Signature	<input style="width: 95%;" type="text"/>	Date	<input style="width: 95%;" type="text"/>



APPLICATION DECLARATION AND ACKNOWLEDGMENT

I/We hereby confirm that all statement made in this Application are true and correct. I/We understand that verification may be obtained from any source named herein and I/We understand that the approval of the loan subject to an assessment of the security property in which a Valuation is required (and prepaid) in order to obtain final approval and I/We further understand that I/ We are liable for legal fees (such as loan and mortgage documentation and related settlement expenses), as described to me/us in writing. I have provided this information as accurate and honest as I am able to, as I am fully aware that the lending party(s) shall be relying upon this information for their assessment(s). The application fees are due and payable covers costs associated with assessment related costs is therefore non refundable.

You allow ACM FINANCE GROUP Pty Ltd ACN 648 927 593, and any of its associated entities ("ACMF") to use the information in this application and share with any party considering to lend to the applicant Investor(s)/Lender(s)/ACMF associated companies and that the investor, partners and/or lender partners can rely upon the accuracy of this information as true and correct when considering this loan application.

Director 1 Name		Director 1 Signature		Date	
Director 2 Name		Director 1 Signature		Date	
Guarantor 1 Name		Guarantor 1 Signature		Date	
Guarantor 2 Name		Guarantor 2 Signature		Date	
Witness Name		Witness Signature		Date	

