



1) COMPANY BORROWER DETAILS

*Please ensure ALL Company Directors complete Page 2 as Guarantors

Company Name:

ABN/ACN:

Industry Type:

Contact Number:

Annual Company Income:

\$

Is the Company a Trustee?

☐ Yes

☐ No

Is the company a Trustee for an SMSF?

☐ Yes

☐ No

If yes, please provide the Trustee Name:

POSITIONS HELD

Name:

☐ Director

☐ Secretary

☐ Public Officer/Shareholder

Director ID: 0 3 6

Name:

☐ Director

☐ Secretary

☐ Public Officer/Shareholder

Director ID: 0 3 6

REGISTERED ADDRESS

Unit No.

Street No.

Street Name:

Suburb:

State:

Postcode:

2) COMPANY ASSETS & LIABILITIES

*Please provide separate A & L table, if required.

	Address	Value (\$)	Amount Owning (\$)	To be refinanced
Property(s)				
Vehicle(s)				
Savings				
Investment Shares				
Credit Card(s)				
Other Creditor(s)				
Other				
TOTAL		\$	\$	

3) GENERAL SOLVENCY ENQUIRIES

	Yes	No
1) Do/es the Borrower(s) and the Guarantor(s) have any pending or past litigation matters (within the last 2 years)?	<input type="checkbox"/>	<input type="checkbox"/>
2) Are there any unsatisfied judgements against the Borrower(s) and the Guarantor(s)?	<input type="checkbox"/>	<input type="checkbox"/>
3) Have the Borrower(s) and the Guarantor(s) been bankrupt or insolvent in the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
4) Has the Borrower(s) and the Guarantor(s) been refused credit by a credit provider in the last 1 year?	<input type="checkbox"/>	<input type="checkbox"/>
5) Are there any outstanding debts current or otherwise due to the ATO by the Borrower(s) and the Guarantor(s)?	<input type="checkbox"/>	<input type="checkbox"/>
6) Does the Borrower(s) and the Guarantor(s) have outstanding Tax or BAS returns due to be lodged with the ATO?	<input type="checkbox"/>	<input type="checkbox"/>
7) Has the Borrower(s) and the Guarantor(s) made payment arrangements with a creditor to payout debt that is still current?	<input type="checkbox"/>	<input type="checkbox"/>

Where you have answered "Yes" to questions 1 – 7 please attach copies of any documents and/or reports.



4) INDIVIDUAL DETAILS

*Please duplicate this page if required for additional Guarantors

BORROWER/GUARANTOR 1

Title	Given Names		
Surname			
Date of Birth	Drivers Licence No.		
/ /			
CONTACT DETAILS			
Phone number - Home	Mobile Number		
Email Address:			
RESIDENTIAL ADDRESS			
Unit No.	Street No.	Street Name	
Suburb:	State	Postcode	
EMPLOYMENT DETAILS			
Occupation			
Employer Name (if self-employed, your Trading Name)			
Current Employment Type			
<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual / Temp	<input type="checkbox"/> Contract
Annual Income (before tax)			

BORROWER/GUARANTOR 2

Title	Given Names		
Surname			
Date of Birth	Drivers Licence No.		
/ /			
CONTACT DETAILS			
Phone number - Home	Mobile Number		
Email			
RESIDENTIAL ADDRESS			
Unit No.	Street No.	Street Name	
Suburb:	State	Postcode	
EMPLOYMENT DETAILS			
Occupation			
Employer Name (if self-employed, your Trading Name)			
Current Employment Type			
<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual / Temp	<input type="checkbox"/> Contract
Annual Income (before tax)			

5) GUARANTOR ASSETS & LIABILITIES

*Please provide separate A & L table if required

	Address	Value (\$)	Amount Owning (\$)	B/G1	B/G2
Property(s)					
Vehicle(s)					
Savings					
Investment Shares					
Credit Card(s)					
Other Creditor(s)					
Other					
TOTAL		\$	\$		



6) PROPOSED SECURITY DETAILS

PROPERTY 1

ADDRESS

Unit No.	Street No.	Street Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb:	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

CURRENT MORTGAGEE NAME

1st Mortgage	2nd Mortgage
\$ <input type="text"/>	\$ <input type="text"/>

CURRENT DEBT POSITION

1st Mortgage	2nd Mortgage
\$ <input type="text"/>	\$ <input type="text"/>

VALUATION

<input type="checkbox"/> Est Current Value	Value (\$):	<input type="text"/>
<input type="checkbox"/> Purchase Price	Value (\$):	<input type="text"/>

PROPERTY TYPE

<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Rural	<input type="checkbox"/> Industrial
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Other (Please Specify Below)		

DESCRIPTION (IF APPLICABLE)

Bedrooms	Bathrooms	Car Spaces
<input type="text"/>	<input type="text"/>	<input type="text"/>
Building Size (sqm)	Land Size (sqm)	
<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Single Story	<input type="checkbox"/> Double Story	<input type="checkbox"/> Garage
<input type="checkbox"/> Carport	<input type="checkbox"/> Off-Street	
IS THE PROPERTY OWNER OCCUPIED OR INVESTMENT?		
<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment Property	

PROPERTY 2

ADDRESS

Unit No.	Street No.	Street Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb:	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

CURRENT MORTGAGEE NAME

1st Mortgage	2nd Mortgage
\$ <input type="text"/>	\$ <input type="text"/>

CURRENT DEBT POSITION

1st Mortgage	2nd Mortgage
\$ <input type="text"/>	\$ <input type="text"/>

VALUATION

<input type="checkbox"/> Est Current Value	Value (\$):	<input type="text"/>
<input type="checkbox"/> Purchase Price	Value (\$):	<input type="text"/>

PROPERTY TYPE

<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Rural	<input type="checkbox"/> Industrial
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Other (Please Specify Below)		

DESCRIPTION (IF APPLICABLE)

Bedrooms	Bathrooms	Car Spaces
<input type="text"/>	<input type="text"/>	<input type="text"/>
Building Size (sqm)	Land Size (sqm)	
<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Single Story	<input type="checkbox"/> Double Story	<input type="checkbox"/> Garage
<input type="checkbox"/> Carport	<input type="checkbox"/> Off-Street	
IS THE PROPERTY OWNER OCCUPIED OR INVESTMENT?		
<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment Property	

PROPERTY 3

ADDRESS

Unit No.	Street No.	Street Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb:	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

CURRENT MORTGAGEE NAME

1st Mortgage	2nd Mortgage
\$ <input type="text"/>	\$ <input type="text"/>

CURRENT DEBT POSITION

1st Mortgage	2nd Mortgage
\$ <input type="text"/>	\$ <input type="text"/>

VALUATION

<input type="checkbox"/> Est Current Value	Value (\$):	<input type="text"/>
<input type="checkbox"/> Purchase Price	Value (\$):	<input type="text"/>

PROPERTY TYPE

<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Rural	<input type="checkbox"/> Industrial
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Other (Please Specify Below)		

DESCRIPTION (IF APPLICABLE)

Bedrooms	Bathrooms	Car Spaces
<input type="text"/>	<input type="text"/>	<input type="text"/>
Building Size (sqm)	Land Size (sqm)	
<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Single Story	<input type="checkbox"/> Double Story	<input type="checkbox"/> Garage
<input type="checkbox"/> Carport	<input type="checkbox"/> Off-Street	
IS THE PROPERTY OWNER OCCUPIED OR INVESTMENT?		
<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment Property	



7) LOAN DETAILS & PURPOSE

LOAN DETAILS

Net Loan Required (\$)

Term Required

Proposed Settlement Date

Expected Rate (p.a)

Months

/

/

%

LOAN PURPOSE

☐ Purchase ☐ Seed Capital ☐ Settlement Shortfall ☐ Equity Venture ☐ Cash Out
☐ Refinance ☐ Construction ☐ Payout Existing Debt ☐ Other (Please specify below)

ADDITIONAL COMMENTS

Please provide any additional relevant information / comments regarding this application

* Has any application in respect of this loan been submitted by you or any other person to other credit providers?

☐ Yes

☐ No

If yes, please provide details:

8) LOAN REQUIREMENTS

* Please complete the following table showing how the funds will be used (approximate amounts are acceptable), the description of each item must be specific, and the total dollars must equal the amount being applied for.

DESCRIPTION OF FUNDS REQUIRED

Amount

TOTALS (\$)

9) PROPOSED EXIT STRATEGY

Please provide details on how you intend to repay this loan.

FINANCE TAKEOUT METHOD

☐ Refinance ☐ Sale of Security ☐ Cash-flow ☐ Other (Please specify below)

DETAILS (IF OTHER)

* Attach copies of supporting documents for your Finance Takeout Method



10) BORROWER(S) & GUARANTOR(S) DECLARATIONS

This Mortgage Application Form is for applications to Eternity Capital Pty Ltd and/or other nominated entities as eLender – collectively “Eternity Capital”.

1. Business Purpose Declaration

The purpose of your application is wholly or predominately for business or investment purposes and you acknowledge that this loan is not subject to the National Consumer Credit Protections Act 2009.

2. Commissions Disclosure Declaration

Eternity Capital may pay commissions or fees on your behalf:

- a) to any person or business or third party that introduces or referred you to Eternity Capital; and
- b) at a dollar amount or an agreed part of an outstanding balance, interest rate charge or fee for a product or service or calculated by reference to other matters in Eternity Capital's sole discretion.

3. Costs of Application

At your expense, Eternity Capital may incur costs associated with assessing your application and conducting due diligence on the information you have provided Eternity Capital including but not limited to search fees, valuation fees, legal fees, and other costs.

As consideration for Eternity Capital assessing your loan application you agree to reimburse them for any fees, charges and costs they incur associated with your application ('costs').

You grant Eternity Capital to register a PPSA Security Interest over all PPSA Personal Property, and a fixed charge over all Other Property as security for payment of the costs. For the purpose of this clause:

PPSA means the Personal Property Security Act 2009 (Cth)

PPSA Personal Property means:

- a) all of your present and after acquired property in which you can be a Borrower(s) and Guarantor(s) of a PPSA Security Interest including property which you have, or may in the future have rights or the power to transfer rights:

- b) proceeds; and
- c) PPSA retention of title property (as that term is defined in the Corporations Act) and irrevocably charge all your interest in all real property and charge and grant a security interest over all of your interest in all personal property that you own now or in the future to secure those costs. PPSA Security Interest has the meaning given to the term 'security interest' in the PPSA.
- d) Other Property means all present and after-acquired property of the Borrower(s) and Guarantor(s) which is not PPSA Personal Property.

4. General

By signing and/or initialling this form you agree that:

- a) the information provided by you is true and correct in every particular.
- b) this application does not impose any responsibility for Eternity Capital to lend you any money and that they may decline your application in their sole and absolute discretion.
- c) the loan subject of this application may require a valuation and Eternity Capital may obtain a valuation of the properties at your expense.
- d) if Eternity Capital provides the credit requested in this application, you will execute the security documents and mortgages that Eternity Capital requires over the loan subject.
- e) Eternity Capital and our intermediaries may be paid fees, margins, and commissions in respect of the credit arranged by Eternity Capital and provided by you.
- f) Eternity Capital is entitled to retain all upfront fees (if any) and recover any costs, including the fee paid for the valuation. Whether Eternity Capital ultimately decide to grant or refuse your application for credit, the valuation will always remain Eternity Capital's property; and
- g) Eternity Capital in making its credit decision is relying on the information that you provided in this application and that the information is correct.
- h) obtaining finance by deception, fraud, or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

SIGNATURE OF BORROWER(S)/GUARANTOR(S)

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

*Please duplicate this page if required for additional Guarantor(s)

Name of Borrower 1	
Signature	Date (DD/MM/YYYY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Name of Borrower 2	
Signature	Date (DD/MM/YYYY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Name of Guarantor 1	
Signature	Date (DD/MM/YYYY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Name of Guarantor 2	
Signature	Date (DD/MM/YYYY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>



PRIVACY ACT & DECLARATION

I/We acknowledge that I/We have made an application for, or offered to guarantee, credit from Eternity Capital.

I/We acknowledge that Eternity Capital may use information provided to Eternity Capital for the purposes of assessing and determining an application to provide and/or providing credit.

I/We agree that Eternity Capital and any other financier or manager who at any time provides or has any interest in the credit Eternity Capital may provide can do any of the following at any time:

- 1) **Commercial credit information:** seek and use commercial credit information about the borrower(s)/guarantor(s) to assess an application for consumer credit or commercial credit.
- 2) **Consumer information:** seek and use commercial credit information about the borrower(s)/guarantor(s) to assess an application for commercial credit or consumer credit.
- 3) **Collection of overdue payments:** seek and use a credit report about the borrower(s)/guarantor(s) provided by a credit-reporting agency to collect overdue payments from you.
- 4) **Exchange of information between credit providers:** seek from and use or give to another credit provider (including without any other credit provider who has lent money on the same security) any information about the borrower(s)/guarantor(s) credit worthiness, credit standing, credit history, details of account balances, quantum of interest rates, arrears, any other amounts owing at any juncture in any loan period or credit capacity. In particular, we may provide a bank opinion on the borrower(s)/guarantor(s) credit worthiness.
- 5) **Exchange of information with advisers:** seek from and use or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in

connection with any financing provided or proposed to be provided to the borrower(s)/guarantor(s) any consumer or commercial credit information.

- 6) **Provide information to credit reporting agencies:** give to a credit reporting agency commercial information about the borrower(s)/guarantor(s). The information may include identity particulars; the fact that credit has been applied for and the amount; the fact we are a current credit provider to the borrower(s)/guarantor(s); payments which have become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by the borrower(s)/guarantor(s) have been dishonoured more than once.
- 7) **Provide information for securitisation:** disclose any report or information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
- 8) **Provide information to guarantors:** provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to the borrower(s)/guarantor(s).
- 9) **Disclosure of personal information:** disclosure of information about the borrower(s)/guarantor(s) to organisations involved in providing information to the borrower(s)/guarantor(s), or any other of our associates or contractors including for example, lawyers, accountants, or people considering acquiring or taking an interest in the borrower(s)/guarantor(s) business or borrower(s)/guarantor(s) assets.

I/We authorise Eternity Capital to make such enquiries and obtain such references as Eternity Capital considers necessary and desirable in relation to borrower(s)/guarantor(s) application.

SIGNATURE OF BORROWER(S)/GUARANTOR(S)

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

*Please duplicate this page if required for additional Guarantor(s)

Name of Borrower 1

Signature

Date (DD/MM/YYYY)

 / /

Name of Guarantor 1

Signature

Date (DD/MM/YYYY)

 / /

Name of Borrower 2

Signature

Date (DD/MM/YYYY)

 / /

Name of Guarantor 2

Signature

Date (DD/MM/YYYY)

 / /