

**Macquarie Leasing Pty Limited**

ABN 38 002 674 982

Level 4

432 St Kilda Road

MELBOURNE VIC 3004

Telephone 1800 100 152  
Facsimile (61 3) 9864 2830



11 February, 2019

The Secretary

Youngblood Property Solutions Pty Ltd  
20 Idaline St.  
Collaroy Plateau  
NSW 2097

Dear Sir/Madam,

This letter is about your proposed Chattel Mortgage.

We enclose the Chattel Mortgage Terms and Conditions, and associated documents. If the documents are satisfactory could you please complete the following steps:

- Read all documents including the Chattel Mortgage Terms and Conditions carefully. The Chattel Mortgage Particulars are incorporated in and form a part of the Chattel Mortgage.
- Borrower to sign the Particulars. Signatures need to be witnessed by an independent adult. Where the Borrower is a company, the Particulars must be signed by the company's director and secretary. (Where a Common Seal is used please check the seal to make sure the A.C.N./A.R.B.N. is included).
- Borrower(s) (and Guarantor(s) where applicable) to sign the attached Privacy Act Authority so that we can obtain credit information.
- Borrower to complete the Direct Debit Authority.
- Complete any other documents that are attached.
- Your initial payment can be collected by direct debit. To elect this option could you please tick the box located on the direct debit request or alternatively please include a cheque payable to Macquarie Leasing Pty Limited for \$\_\_\_\_\_. This payment includes the first instalment and miscellaneous costs.
- Supply a copy of the insurance policy for the goods (or certificate of currency if the policy has not as yet issued) containing the following details:
  - (a) Name of Insurance Company;
  - (b) Policy Number;
  - (c) \$ Amount of cover; and
  - (d) Expiry Date.

Check that the insurance policy records Macquarie Leasing Pty Limited interest in the goods as financier. When you have signed and returned all documents the Chattel Mortgage will be submitted for acceptance. The Chattel Mortgage will not commence until it has been accepted. Acceptance will occur when we sign the Particulars.

Account enquiries should be directed to PO Box H94, AUSTRALIA SQUARE, NSW 1215 or by Phone on 1300 368 908.

Thank you for the opportunity of doing business with you.

Yours faithfully

Avantika Narula  
Macquarie Leasing Pty Limited



"A"

**CHATTEL  
MORTGAGE**

**PARTICULARS AND TAX INVOICE**

**1. Mortgagee**

Name	Macquarie Leasing Pty Limited
ACN	002 674 982
ABN	38 002 674 982
Address	Level 4 432 St Kilda Road Melbourne VIC 3004

**2. Borrower**

Name	Youngblood Property Solutions Pty Ltd
A.C.N.	614135189
Address	20 Idaline St. Collaroy Plateau NSW 2097

**3. Guarantor**

Name	Timothy Charles Young
Address	20 Idaline St. Collaroy Plateau NSW 2097
Date of birth	17/09/1982
Email	tim@youngbloodps.com.au

**4. Premises (where Goods are usually kept or housed)**  
20 Idaline St. Collaroy Plateau NSW 2097  
NSW

**5. Goods – Full Description**

Description: One only Demo HSV COLORADO SPORTSCAT PLUS (4x4)  
RG MY18 UTILITY

Reg No:

VIN(if no VIN, MMU148PK0KH621825  
Chassis No, or if  
no VIN or  
Chassis No.,  
Manufacturer  
No.):

Engine No: LWNG181971042

**6. Loan – Dollar Amount**

\$68,309.20

**7. Overdue Rate**

The Overdue Rate is 9.3% per annum

**8. Discount Rate**

The Discount Rate is 1.3% per annum

**9. Repayment Instalments**

1. 60 instalments of \$994.41  
payable monthly commencing on the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_
2. 1 instalment of \$22,746.50  
payable on the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

**10. Fees**

The following fees and charges may become payable by you and may be debited to your loan account at the time specified below. If no time is specified below, the amount is payable and may be debited to your loan account when it is incurred (if it is a fee payable to a third party), or when the relevant event occurs (in all other cases):

<b>Fees and charges</b>	<b>Date payable</b>	<b>Amount payable</b>
<b>Document Fee</b>	On or before the commencement date of this Chattel Mortgage	\$367.00
<b>Administration Fee</b>	Debited monthly	\$8.25

**EXECUTED by the Borrower on the 11th of February , 2019 .**

**EXECUTED by Youngblood Property Solutions Pty Ltd in accordance with section 127 of the Corporations Act 2001:**

**X**

#Director / Company Secretary / Sole Director  
and Sole Company Secretary

.....  
Director

Mr Timothy Charles Young .....  
Name of Director / Company Secretary  
(BLOCK LETTERS) .....  
Name of Director (BLOCK LETTERS)

**#STRIKE OUT INAPPLICABLE TITLE OF OFFICE HOLDER**

OFFICE USE ONLY	<b>Mortgagee by its Authorised Officer:</b>
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**WARNING TO GUARANTORS – BEWARE**

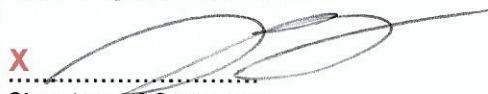
**Guarantors – be aware that these Particulars and the attached Terms and Conditions constitute a very important document.** It is both a guarantee and indemnity to us in respect of the Borrower's obligations. You should read it carefully to ensure that you clearly understand your obligations under it.

If you don't understand any part of it then you should not sign it until you first see your own solicitor and have it explained to you. By signing this document you acknowledge that you have read and understand your obligations under it. As you will be liable to pay the Borrower's debt to us, we also recommend that you get full details from the Borrower of the Borrower's financial position. If you have given us a mortgage you may lose the property over which the mortgage has been given if we enforce our rights against you under the guarantee and the mortgage.

Finally, you should also be aware that if the Borrower is a minor you may not have a right to recover from the Borrower amounts that you pay under this guarantee and indemnity.

**EXECUTED by the Guarantor on the 11th of February, 2019.**

**Signed by the Guarantors**



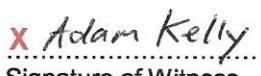
Signature of Guarantor

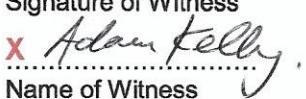
Timothy Charles Young  
Name of Guarantor

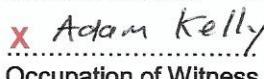
Director.....  
Occupation of Guarantor

20 Idaline St.  
Collaroy Plateau  
NSW 2097  
Address of Guarantor

In the presence of

  
Signature of Witness

  
Name of Witness

  
Occupation of Witness

  
Sales Manager

Address of Witness  
21 Idaline Street Collaroy Plateau 2097.

# CHATTEL MORTGAGE

## SETTLEMENT / DISBURSEMENT AUTHORITY

To: Macquarie Leasing Pty Limited  
Level 4  
432 St Kilda Road  
Melbourne  
VIC 3004

Re: Name of Youngblood Property Solutions Pty Ltd  
Borrower  
Mortgage \$68,309.20  
Amount

Description of Security	Description:	One only Demo HSV COLORADO SPORTSCAT PLUS (4x4) RG MY18 UTILITY
Reg No:		
VIN(if no VIN, Chassis No, or if no VIN or Chassis No., Manufacturer No.):		MMU148PK0KH621825
Engine No:		LWNG181971042

With reference to the Chattel Mortgage between the borrower and Macquarie Leasing Pty Ltd referred to above, I/We hereby authorise and instruct Macquarie Leasing Pty Ltd to pay/disburse the loan proceeds as follows:-

<u>Payee</u>	<u>Amount</u>
Sutherland Holden	\$67,942.20
Macquarie Leasing Pty Limited	\$367.00
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Signature/Authorised Signature

Signature/Authorised Signature

Signature/Authorised Signature

Signature/Authorised Signature

Date: 11./02./2019..

### **STATEMENT OF ASSETS & LIABILITIES**

<b>Assets</b>			
Timothy Charles Young			
Asset Type	Asset Value		
Home Property	\$16,000,000.00	Not owned outright	
Cash in Bank	\$20,000.00		
Home Contents	\$180,000.00		
Superannuation	\$80,000.00		
Motor Vehicle	\$100,000.00	Not owned outright	

<b>Liabilities</b>			
Timothy Charles Young			
Liability Type	Balance	Payout (if any)	Limit (if any)
Home Property Loan	\$7,500,000.00	N/A	\$0.00
Credit Cards	\$0.00	N/A	\$14,000.00
Motor Vehicle Loan	\$42,000.00	No	\$0.00
Motor Vehicle Loan	\$37,000.00	No	\$0.00
Motor Vehicle Loan	\$25,464.38	Yes	\$0.00

<b>Summary</b>	
Timothy Charles Young	
Total Assets	\$16,380,000.00
Total Liabilities	\$7,604,464.38
Net Position	\$8,775,535.62

SIGNED: 

DATE: 11/02/2019

## Direct Debit Request

Please complete, sign and return to us. This form is to authorise us to debit your account with another financial institution

### Account Details

Name of financial institution

X NAB

Address of financial institution

X DEE WHY

Account name

X Youngblood Property Solutions P/L

Branch number (BSB)

X 0 8 2 1 4 6

Account number

X 7 0 1 0 8 3 4 2 7

### Service Agreement

I/we request you, Macquarie Leasing Pty Limited User ID 079021 until further notice in writing, to debit my account described above.

I understand and acknowledge that:

1. The financial institution may, in its absolute discretion, at any time by notice in writing to me, terminate this request as to future debits.
2. Macquarie may, by prior notice in writing to me within 14 days, vary the timing of future debits.
3. Where the due date does not fall on a business day and I am uncertain whether sufficient cleared funds will be available to meet the direct debit, I will contact the financial institution directly and ensure that sufficient cleared funds are available.
4. I can modify or defer this regular Direct Debit Request at any time by giving Macquarie 14 days notice, in writing.
5. I can stop or cancel the regular Direct Debit Request at any time by giving Macquarie or my financial institution 14 days notice in writing.
6. If at any time I feel that a direct debit against my nominated account is inappropriate or wrong it is my responsibility to notify Macquarie or my financial institution as soon as possible.
7. If I believe there has been an error in debiting my account, I will notify Macquarie directly and confirm that notice in writing with Macquarie as soon as possible.
8. Direct debiting through BECS is not available on all accounts. I can check my account details against a regular statement or check with the financial institution as to whether I can request a direct debit from my account.
9. It is my responsibility to ensure that there are sufficient cleared funds in my nominated account to honour the DDR. I understand that the DDR will be automatically cancelled if three direct debit payments are dishonoured because of insufficient funds within a 12 month period. Macquarie will give me 14 days notice in writing if they intend to cancel my DDR. Macquarie will also charge the cost of dishonoured direct debits against my account.
10. Macquarie may need to pass on details of my direct debit request to their sponsor bank in BECS to assist with the checking of any incorrect or wrongful debits to my nominated account.

Names

Timothy Charles Young

Signatures

X 

Date

11/02/2019

X Please collect first instalment by Direct Debit



## Application for Credit – Privacy Consents/Acknowledgments

(Version 2014.2)

**Privacy Act 1988 (Cth)  
and all related rules and regulations ("Act")**

**To:** Macquarie Leasing Pty Limited  
ABN 38 002 674 982 ("You")

I acknowledge that You may collect, hold, use and disclose personal information about me (including information required to comply with Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments, the National Consumer Credit Protection Act 2009 and the Personal Property Securities Act 2009) to enable You to: assess my personal and/or commercial credit worthiness; process my application; provide, administer and manage the products and services provided to me; audit and evaluate those products and services; notify a credit reporting body or other credit providers of my payment history or any default by me; model and test data; communicate with me; improve and develop products and services; conduct credit scoring, securitisation, research, risk management and portfolio analysis; provide and administer any related rewards program and deal with any complaints or enquiries. *I acknowledge that if I fail to provide complete information or information that is inaccurate, You may not be able to process or accept the application and transactions may be delayed, blocked or refused.*

**Authority for You to obtain certain credit information:** I authorise You, Your agents and third parties who referred me to You to seek, obtain and use, credit reporting information about me (including from credit reporting bodies ("CRBs")) to: assess an application by me for consumer credit or commercial credit; manage my credit and related funding arrangements; assess an application by me to be a guarantor in relation to credit; review my credit on a periodic basis as though assessing a new application; collect overdue payments; and create assessments and ratings of my credit worthiness.

**Authority to exchange Information with credit reporting bodies:** I authorise You and Your agents to obtain credit reporting information about me from a CRB or other business that provides information about credit worthiness. I allow such an entity to create or maintain credit information about me (before, during or after the provision of credit to me). The information may include: permitted identification particulars; the fact that I have applied for credit and the amount and type of credit; the fact that You are a credit provider to me; credit limit; loan start/end dates; repayment history; 'default information' (in addition to and without limiting repayment history information), i.e. payments overdue for more than 60 days in specified circumstances; in relation to those overdue payments, advice about new payment arrangements or that those payments are no longer overdue; in specified circumstances that in Your opinion there has been a serious credit infringement (e.g. fraud); and other credit worthiness information that can be disclosed under the Privacy Act.

**Authority to exchange information with other credit providers:** I authorise You to give to and obtain from Your agents (as defined in the Act) and any credit providers information about my credit worthiness, credit standing, credit history or credit capacity, and to give and receive a banker's opinion for purposes connected with my creditworthiness, business, trade or profession. The information may be exchanged for, but not limited to, any of the following purposes: to assess an application by me for credit or to be a guarantor, to determine or confirm the status of my credit including any defaults; to assess my creditworthiness at any time during or after the life of a credit arrangement; to give or obtain an opinion on me; and any other purpose permitted by law.

**Authority to exchange information with other third parties:** You may exchange my personal information with other related companies; any suppliers or dealers of items the subject of my application; persons with whom You have white label arrangements (e.g. to sell Macquarie products under another brand and their related companies); introducers, referrers and any other person associated with the lodgement of this application; funders and related service providers that assist in the processing of my application and the management of my credit; as well as with service providers including those relating to any associate rewards program and the types of service providers described in Macquarie's Privacy Policy. Other authorised disclosures include to my referees, my past

and present employers, my past and present landlords, my next of kin, any person acting on my behalf, (e.g. financial adviser, solicitor, broker, accountant, executor, administrator, trustee or guardian), rating agencies, insurers, entity concerned with the supply or manufacture of assets to me/applicant, valuers and debt collection agencies. You may also disclose personal information to regulatory authorities (e.g. tax authorities in Australia and overseas) in connection with their lawful information requests or to meet legal obligations in any relevant jurisdiction.

**Authority to exchange sensitive information:** In some cases, sensitive information may be collected for specific purposes (for example, information regarding my health to enable the assessment of a hardship relief application). The references in this Privacy Statement to personal information include sensitive information such as my medical and health related details, and I agree that You may exchange such information with other parties listed in this Privacy Statement for the purpose of assessing or processing such applications and may seek further information from any medical attendant consulted by me.

**Authority to give information to guarantors:** I authorise You to give to any person who guarantees or indemnifies, or is to guarantee or indemnify, my obligations ("Guarantor") information about my credit worthiness, credit standing, credit history or credit capacity for the purpose of determining if that person wishes to act as a Guarantor and keeping the Guarantor informed of the guarantee or indemnity, and for any purposes related to the proposed or actual enforcement of the guarantee or indemnity.

**Authority to obtain information about guarantors:** (This section addresses additional matters relevant if I am a Guarantor) I authorise and consent to You or Your agents collecting personal information about me and obtaining both my personal and commercial credit reports from a CRB, to assess my capacity as a guarantor. If I am accepted as a guarantor You may disclose my personal information to external agents, professional advisers and service providers, for the purpose of managing the account and contacting me in relation to the guarantee or indemnity provided. I also authorise You and Your agents to provide to the person/s in respect of whom I am Guarantor personal information about my credit worthiness, credit standing, credit history or credit capacity for any purposes related to the product or any proposed or actual enforcement of the product, guarantee or indemnity. I acknowledge and agree that if You provide the product, this authority remains in force until the credit under the product is fully and finally settled and discharged.

**Authority to use information for administration processes:** I authorise You to use any information collected in this application and in subsequent administration processes for future applications I may wish to make for other Macquarie Group products and/or services and related services, and to disclose this information to other members of the Macquarie Group for similar use. Macquarie will only use information collected for this purpose to the extent it is permitted to do so at law.

**Authority to provide information for funding purposes:** I authorise You to disclose any personal information about me to another person (including without limitation, any trustee, servicer, credit enhancer, funder, ratings agency) in connection with any funding of our business or any transactions including by means of an arrangement involving securitisation.

**General Privacy Matters:** I acknowledge that You collect personal information through interactions with me and my agent(s) (including telephone, email or online), as well as from public sources and third parties including information brokers and service providers. Without this information, You may not be able to process my application or provide me with an appropriate level of service.

I consent and agree that: (a) You may give me notices or documents by electronic communication, including by sending the notice or document to the email address provided with my application or the last email address I have otherwise notified; (b) if a notice or document is so given, it will be taken to be given at the time when the notice or document has entered my information system; (c) where a notice or document requires acceptance of the information contained therein, such an intention can be met electronically with the utilisation of an electronic signature; (d) paper notices and documents may no longer be given to me; (e) electronic communications should be regularly checked for notices and documents; and (e) my consent to the giving of notices and documents by electronic communication may be withdrawn by me at any time.

I acknowledge that where I have provided You with personal information about someone else that I have obtained their consent to provide their personal information based on this Privacy Consent.

I acknowledge that the third parties with whom You exchange personal information whilst conducting ordinary business activities, may operate outside of Australia (this includes the United States; United

Kingdom; Philippines; India and other countries specified in Macquarie's Privacy Policy). I understand and agree that while the third parties may be subject to confidentiality or privacy obligations, in relation to personal information that is not 'credit eligibility information' (certain personal information from (or based on information from) credit reporting bodies) they may not always follow the particular requirements of Australian privacy laws.

You, your related companies, your service providers (including loyalty program redemption providers) and any third parties involved in the introduction or referral of this application (including any dealers or suppliers of items the subject of my application) or with whom You have white label arrangements (including their related companies) may exchange and use my personal information to contact me on an ongoing basis by telephone, electronic communications (like email), online and other means to offer products or services that may be of interest to me, including offers of banking, financial, advisory, investment, insurance and funds management services, and assets suited to leasing or finance (including vehicles, medical equipment, computers, machinery and manufacturing equipment).

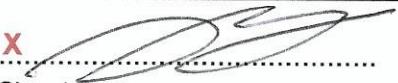
**UNSUBSCRIBE:** To unsubscribe from receiving any direct marketing communications from Macquarie Leasing (as described in the paragraph above), email [leasingoptout@macquarie.com](mailto:leasingoptout@macquarie.com). Alternatively make this request through any of the contact details listed below.

In accordance with the Privacy Act, requests for access to and correction of personal information can be made using the contact details below:

Addressee: Privacy Officer  
Postal Address: PO Box H94, AUSTRALIA SQUARE, NSW 1215  
Phone: 02 8232 3333  
Fax: 02 8232 9929

By requesting a copy of Privacy policies and (where applicable) credit reporting policies, further information can be obtained regarding the handling of personal information, access or correction of personal information, how privacy concerns are dealt with, website privacy, the credit reporting bodies used and how to obtain free copies of your credit reporting information from those bodies. Macquarie's Privacy Policy and Credit Reporting Policy can be found via [www.macquarie.com.au](http://www.macquarie.com.au). Further, Macquarie's (Privacy Officer) can be contacted on 02 8232 3333 or [privacy@macquarie.com](mailto:privacy@macquarie.com).

**Name and signature of individual(s) giving his/her consent as customer or guarantor**

 Signature	Timothy Charles Young Name (print)	11/02/2019 Date
..... Signature	..... Name (print)	..... Date



United Financial Services Network Pty. Limited ABN 47 095 911 283 Australian credit licence 386932 ("UFSN")

### APPLICATION FORM

Application Details		Application Number: 2019392889
Application Date	Monday, 11 February 2019	
Entity Type	Company	
Quote For	Youngblood Property Solutions Pty Ltd	
Introducer	United Financial Services Network Pty. Limited	
Authorised Agent Branch	Finquote	
Originator/Licensee	Finquote Pty Ltd	
Authorised Agent	Paul Rouse	
Authorised Agent Phone		
Dealer/Supplier	Sutherland Volkswagen	
Referrer or Marketing Type	MGM Sutherland Pty Ltd t/as Sutherland Volkswagen	
Credit Provider - Product	Macquarie Leasing Pty Ltd - Australian credit licence - Commercial Loan	
Contract Number		

Finance Details	Payment Details	
Cash Price of Goods	\$64990.00	Term
Less Discount	\$0.00	Advance/Arrears
Accessories	\$0.00	
Delivery Charges	\$0.00	Residual/Balloon (%)
GST	\$5908.18	Residual/Balloon (\$)
<b>Sub-Total A</b>	<b>\$64990.00</b>	Residual/Balloon Repayment
Less Cash Deposit	\$2000.00	Residual/Balloon Description
Trade In	\$20500.00	Payment Method
Payout A to	\$25452.20	Administrative Fee
Cash Refund	\$0.00	Net Payment
Less Input Tax Credit	\$0.00	GST
<b>Less Trade in Equity</b>	<b>\$-4952.20</b>	<b>Gross Payment</b>
<b>Sub-Total B</b>	<b>\$67942.20</b>	Weekly payment
Registration	\$0.00	
Stamp Duty	\$0.00	
CTP Insurance	\$0.00	
Other	\$0.00	
<b>Sub-Total C</b>	<b>\$67942.20</b>	
Origination Fee	\$0.00	
Service Agreement	\$0.00	
Payout B to	\$0.00	
Comprehensive Insurance	\$0.00	
Loan Protection Insurance	\$0.00	
Security Shortfall Insurance (GAP)	\$0.00	
Extended Warranty Insurance	\$0.00	
Tyre and Rim Insurance	\$0.00	
<b>Insurance Total</b>	<b>\$0.00</b>	
Establishment Fee (Financed)	\$367.00	
Credit Search Fee	\$0.00	
Security Registration Fee	\$0.00	
<b>Credit Fees and Charges Total</b>	<b>\$367.00</b>	
Mortgage Duty (Financed)	\$0.00	
Miscellaneous Fee	\$0.00	
<b>Net Amount Financed</b>	<b>\$68309.20</b>	

**Purpose**

Purchase of a motor vehicle for commercial needs.

**Primary Security Details**

Asset Type	Motor Vehicle	Odometer Reading	0 kms
Asset Category	New	Registration Number	
NVIC	02CN19	Exterior Colour	
Year	2019	Interior Colour	
Make	HSV	Modifications	
Model	COLORADO	Compliance Date	
Variant	SPORTSCAT PLUS (4x4)	Engine Number	
Series	RG MY18 CREW CAB P/UP 6 SP AUTOMATIC 2.8L DT4 4x4	Vehicle Identification Number (VIN)	
Dealer/Supplier - Location	Sutherland Volkswagen – 501 Princes Hwy KIRRAWEE NSW 2232		

You have told us you are not trading in a vehicle.

**Insurance Details**

Product Type	Product	Provider	Policy Number	Total Payable	Date Cover To
<b>Primary Applicant</b>					

**Entity Details**

		Business Address	
Entity Type	Company	Address	20 Idaline St. COLLAROY PLATEAU NSW 2097
Entity Name	Youngblood Property Solutions Pty Ltd	Premises Status	
ABN	64 614 135 189	Mailing Address	
ACN	614135189	<b>Contact Details</b>	
Trading Name	Young Blood Property Solutions	Name	
Trustee Name		Phone	
Main Phone		Fax	
Main Fax		Email	
Mobile	0412 684 851	<b>Accountant Details</b>	
Email	tim@youngbloodps.com.au	Name	A D Barnet and Co
Website		Address	
Industry	Plumbing Services	Phone	02 9636 5522
Number of Employees	0	Mobile	

**Credit Liabilities**

Asset Type	Institution	Account Number	Balance	Loan Amount/Limit	Repayment Amount
You have told us the entity does not have any current credit liabilities.					

**Financial Records****Year Ending 0**

Current Assets	\$0.00	Sales Revenue	\$0.00
Non-current Assets	\$0.00	Gross Profit/Loss	\$0.00
<b>Total Assets</b>	<b>\$0.00</b>	Expenses	\$0.00
Current Liabilities	\$0.00	Net Profit Before Tax	\$0.00
Non-current Liabilities	\$0.00	Tax	\$0.00
<b>Total Liabilities</b>	<b>\$0.00</b>	Net Profit After Tax	\$0.00
<b>Shareholder's Equity</b>	<b>\$0.00</b>		

**Year Ending 0**

Current Assets	\$0.00	Sales Revenue	\$0.00
Non-current Assets	\$0.00	Gross Profit/Loss	\$0.00
<b>Total Assets</b>	<b>\$0.00</b>	Expenses	\$0.00
Current Liabilities	\$0.00	Net Profit Before Tax	\$0.00
Non-current Liabilities	\$0.00	Tax	\$0.00

*Shareholder's Equity* \$0.00

**Trade References**

Name	ABN	Phone	Fax	Contact Name
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**Guarantor Details**

Name	Mr Timothy Charles Young	Date of Birth	17/09/1982
Address	20 Idaline St COLLAROY PLATEAU NSW 2097	Marital Status	Married
Country	Australia	Drivers Licence	13332248
Home Phone		Licence State	NSW
Work Phone		Licence Type	Full Licence
Fax		Licence Expiration	
Mobile Number	0412 684 851		
Residential Status	Buying		
Employer	Youngblood Property Solutions Pty Ltd		
Employer Address	20 Idaline St COLLAROY PLATEAU NSW 2097		
Occupation	Director (9001436)		
Employed Since	8/2016		

**Personal Reference**

Name	
Relationship	
Length of Association	years
Address	
Contact Number	
Email	

**Customer Declaration**

I solemnly and sincerely declare that:

- I am over the age of 18 years.
- I am a permanent resident of Australia
- I am not an undischarged bankrupt
- The information given by me in this application is true, complete and correct and I have not given false names in this application
- The assets and liabilities, and income and expenses declared are an accurate representation of my financial position.
- I acknowledge that you will rely on information disclosed on this form and that obtained from a credit reporting agency to make a decision as to whether to offer the amount of credit requested.
- I have read and understood the Privacy Act Consent authorising you to make the enquiries necessary to process this application

Signature(s)

Guarantor 1	.....Timothy Charles Young.....	11 / 02 / 19	X .....
	Print Name	Date	Signature

**Introducer Declaration**

I declare that, to the best of my ability:

1. I have not made reasonable inquiries about the consumer's requirements and objectives
2. I have not resolved any conflicting objectives with the consumer, clarified any objective that the consumer was confused about or had difficulty articulating, and satisfied myself that the consumer's objectives match the product being considered

3. I have taken reasonable steps to verify the consumer's financial situation, including where applicable;
- completed a credit report,
  - conducted credit references,
  - confirmed employment details,
  - confirmed residential details,
  - verified capacity.
4. I am not certain of any future change to the consumer's financial situation that could affect their ability to repay their loan?  
This could include the birth of another child which requires the number of dependents children to be increased, a change of role/pay/status at their current employer or a change of employer, a change of residence including the purchase of a home, or a change in the marital status;
5. I have not verified that all consumers are literate;
6. I have not explained all fees and charges to the consumers and provide all the required documentation;
7. I have not completed a preliminary assessment within 90 days before the credit assistance day and determined that the product is 'not unsuitable' for the consumer(s);
8. I have not scanned or will not scan all supporting documentation and forms to be stored for 7 years;

..... / ..... / .....  
Print Name Date Signature

**Introducer Attestation:**

I ..... of ..... branch attest that, for AML purposes, I have personally sighted the originals of each applicant's current driver's licence or passport (current or expired within the last two years, but not cancelled) and have forwarded true copies of them to UFSN. I believe each identification document to be that of the above stated applicant/s and where I have collected copies of photo ID, I attest that the photo appears to me to be a photo of the customer I met. I am not aware of any fact that could suggest that each identification document forwarded to UFSN is not authentic or that each applicant is not the person who he/she claims to be.

..... / ..... / .....  
Print Name Date Signature

# Finquote

Get Multiple Quotes and Save

## Mandatory Disclosure Notice<sup>©</sup>

Customer Name(s): Youngblood Property Solutions Pty Ltd Date: 11/02/2019

Vehicle: 2019 HSV Colorado 4x4 AT Registration: YNL6-247 New:  Used:

### RISK MANAGEMENT OPTIONS

Loan Protection Insurance (LPI)	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>
• Life Only	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>
• Life and Disability	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>
• Life, Disability and Unemployment	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>
• Disability and Unemployment	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>
• Disability	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>
• Joint Cover	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>

### RISK PROTECTION OPTIONS

Equity Cover (GAP)	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>
Comprehensive Vehicle Insurance	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>
Mechanical Breakdown/Warranty	Yes: <input type="checkbox"/>	No: <input checked="" type="checkbox"/>

### CASH DEPOSIT ACKNOWLEDGEMENT

I/We acknowledge that an amount of \$2,000.00 is the true and correct amount of cash deposit paid in consideration to the purchase of the vehicle listed above.

### ACKNOWLEDGEMENTS

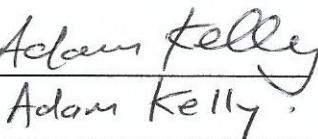
I/We acknowledge receipt of the following legislative advices:

- Financial Services Guide (FSG)
- General Advice Warning (GAW)
- Product Disclosure Statement(s) (PDS)
- Credit Guide/s
- Credit Quote
- Credit Proposal

Signed: X



Witnessed: X



Print Name: Timothy Charles Young

Print Name: X

