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

20 Idaline St.

Address 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 Desc	ription	
	Description:	One only Demo HSV COLORADO SPORTSORG MY18 UTILITY	CAT PLUS (4x4)
	Reg No:		
	VIN(if no VIN, Chassis No, or if no VIN or Chassis No., Manufacturer No.):	MMU148PK0KH621825	
	Engine No:	LWNG181971042	
6.	Loan – Dollar Amo	unt	
	\$68,309.20		
7.	Overdue Rate The Overdue Rate i	s 9.3% per annum	
8. Discount Rate			
	The Discount Rate i	s 1.3% per annum	
9.	Repayment Instaln	nents	
	60 instalment payable mont	s of \$994.41 hly commencing on the day of	, 20
	1 instalment of payable on the control of the	of \$22,746.50 e day of, 20	
10.	Fees		
	your loan account amount is payable	and charges may become payable by you at the time specified below. If no time is s and may be debited to your loan account v third party), or when the relevant event occ	pecified below, the when it is incurred (if
	Fees and charges	Date payable	Amount payable
	Document Fee	On or before the commencement date	\$367.00
		of this Chattel Mortgage	

EXECUTED by the Borrower on the <u>11th</u> of <u>Febr</u>	<u>uary</u> , 20 <u>19</u> .
EXECUTED by Youngblood Property Solutions F Corporations Act 2001:	Pty Ltd in accordance with section 127 of the
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	Mortgagee by its Authorised Officer:

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 <u>11th</u> of <u>February</u>, 20<u>19</u>.

, 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	
Signed by the Guarantors	Sign
X Signature of Guarantor	X Sign
Timothy Charles Young Name of Guarantor	Timo Nam
Director Occupation of Guarantor	
20 Idaline St. Collaroy Plateau NSW 2097 Address of Guarantor	Colla NSW
In the presence of	In the
X Signature of Witness	
X Name of Witness	X Nam
X Occupation of Witness	
X Address of Witness	

CHATTEL MORTGAGE

SETTLEMENT / DISBURSEMENT AUTHORITY

To:	Macquarie Level 4 432 St Kilda Melbourne VIC 3004	Leasing Pty Limited a Road	
Re:	Name of	Youngblood Property Solution	s Pty Ltd
	Borrower Mortgage Amount	\$68,309.20	
	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
to ab		reby authorise and instruct M	he borrower and Macquarie Leasing Pty Ltd referred acquarie Leasing Pty Ltd to pay/disburse the loan
<u>Paye</u>	<u>e</u>		<u>Amount</u>
Suthe	erland Holden		\$67,942.20
Maco	quarie Leasing	Pty Limited	\$367.00
X			······
Signa	ture/Authorised	Signature	Signature/Authorised Signature
Signa	ture/Authorised	Signature	Signature/Authorised Signature

Date: 11 / 02 / 2019

STATEMENT OF ASSETS & LIABILITIES

Assets		
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

Liabilities			
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

Summary	
Timothy Charles Y	oung o
Total Assets	\$16,380,000.00
Total Liabilities	\$7,604,464.38
Net Position	\$8,775,535.62

SIGNED: X	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

_

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:

- The financial institution may, in its absolute discretion, at any time by notice in writing to me, terminate this request as to future debits.
- 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.
- I can modify or defer this regular Direct Debit Request at any time by giving Macquarie 14 days notice, in writing.
- 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.
- 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.

- 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.
- 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

	to my nominated account	
Names		
Timothy Charles Young		
Signatures	Date	
X	11/02/2019	

Application for Credit – Privacy Consents/Acknowledgments

(Version 2014.2)

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

<u>To:</u> 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; (c) paper notices and documents may no longer be given to me; (d) 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).

<u>UNSUBSCRIBE</u>: To unsubscribe from receiving any direct marketing communications from Macquarie Leasing (as described in the paragraph above), email <u>leasingoptout@macquarie.com</u>. 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. Further, Macquarie's (Privacy Officer) can be contacted on 02 8232 3333 or privacy@macquarie.com.

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

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

Net Amount Financed

Finance Details Cash Price of Goods	\$64990.00	Payment Details Term	60
Less Discount	\$0.00	Advance/Arrears	
Accessories	\$0.00 \$0.00	Advance/Arrears	Arrears
	·	Decidual/Balloon (0/)	0.38
Delivery Charges	\$0.00	Residual/Balloon (%)	0.5 \$22746.5
SST	\$5908.18 \$64000.00	Residual/Balloon (\$)	·
Sub-Total A	\$64990.00 \$2000.00	Residual/Balloon Repayment	Trade in on replacement
ess Cash Deposit		Residual/Balloon Description	Direct Debit
rade In	\$20500.00	Payment Method	Direct Debit \$8,25
Payout A to	\$25452.20	Administrative Fee	'
Cash Refund	\$0.00	Net Payment	\$986.16
ess Input Tax Credit	\$0.00	GST	\$0.00
ess Trade in Equity	\$-4952.20 \$-7040.00	Gross Payment	\$994.4
Sub-Total B	\$67942.20	Weekly payment	\$229.48
egistration	\$0.00		
tamp Duty	\$0.00		
TP Insurance	\$0.00		
other	\$0.00		
sub-Total C	\$67942.20		
Origination Fee	\$0.00		
service Agreement	\$0.00		
ayout B to	\$0.00		
omprehensive Insurance	\$0.00		
oan Protection Insurance	\$0.00		
ecurity Shortfall Insurance (GAP)	\$0.00		
xtended Warranty Insurance	\$0.00		
yre and Rim Insurance	\$0.00		
nsurance Total	\$0.00		
stablishment Fee (Financed)	\$367.00		
redit Search Fee	\$0.00		
Security Registration Fee	\$0.00		
redit Fees and Charges Total	\$367.00		
fortgage Duty (Financed)	\$0.00		
1iscellaneous Fee	\$0.00		

\$68309.20

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 Prince	es Hwy KIRRAWEE NSW 2232		

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

Product Type	Product	Provider	Policy Number	Total Payable	Date Cover To	
		<u>Primary</u>	<u>Applicant</u>			
Entity Details			Business Address			
Entity Type		Company	Address		e St. COLLAROY	
Entity Name		Youngblood Property Solutions Pty	Premises Status	PLATEA	PLATEAU NSW 2097	
ABN		64 614 135 189	Mailing Address			
ACN		614135189	Contact Details			
Trading Name		Young Blood Property Solutions	Name			
Trustee Name			Phone			
Main Phone			Fax			
Main Fax			Email			
Mobile		0412 684 851	Accountant Details			
Email		tim@youngbloodps.com.au	Name	A D Barr	net 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 Am	

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	
Total Assets	\$0.00	Expenses	\$0.00	
Current Liabilities	\$0.00	Net Profit Before Tax	\$0.00	
Non-current Liabilities	\$0.00	Tax	\$0.00	
Total Liabilities	\$0.00	Net Profit After Tax	\$0.00	
Shareholder's Equity	\$0.00			
Year Ending 0				
Current Assets	\$0.00	Sales Revenue	\$0.00	
Non-current Assets	\$0.00	Gross Profit/Loss	\$0.00	
Total Assets	\$0.00	Expenses	\$0.00	
Current Liabilities	\$0.00	Net Profit Before Tax	\$0.00	
Non-current Liabilities	\$0.00	Tax	\$0.00	

Trade Referen	ices			
Name	ABN	Phone	Fax	Contact Name
Guarantor De	tails			
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 Numbe	er	0412 684 851		
Residential Sta	atus	Buying		
Employer		Youngblood Property Solutions Pty Ltd		
Employer Add	ress	20 Idaline St COLLAROY PLATEAU NSW 2097		
Occupation		Director (9001436)		
Employed Sind	ce	8/2016		
Personal Refe	rence			
Name				
Relationship				
Length of Asso	ciation		years	
Address				
Contact Numb	er			
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

- I have taken reasonable steps to verify the consumer's financial situation, including where applicable;

 a. completed a credit report,
 b. conducted credit references,
 c. confirmed employment details,
 d. confirmed residential details,
 e. verified capacity.

 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;

 I have not verified that all consumers are literate;
 I have not explained all fees and charges to the consumers and provide all the required documentation;
 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);
 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 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. / / Signature Print Name Date



Mandatory Disclosure Notice[©]

Customer Name(s): Youngblood Property Sol	<u>lutions Pty Ltd_Date:11/02/2019</u>	<u> </u>
Vehicle: 2019 HSV Colorado 4x4 AT	Registration:	New: ⊠
		Used: □
RISK MANAGEN	MENT OPTIONS	
Loan Protection Insurance (LPI)	Yes: □	No: ⊠
 Life Only 	Yes: □	No: ⊠
 Life and Disability 	Yes: □	No: ⊠
 Life, Disability and Unemployment 	Yes: □	No: ⊠
 Disability and Unemployment 	Yes: □	No: ⊠
 Disability 	Yes: □	No: ⊠
Joint Cover	Yes: □	No: ⊠
RISK PROTECT	TION OPTIONS	
Equity Cover (GAP)	Yes: □	No: ⊠
Comprehensive Vehicle Insurance	Yes: □	No: ⊠
Mechanical Breakdown/Warranty	No: ⊠	
CASH DEPOSIT ACKN I/We acknowledge that an amount of \$2,000. correct amount of cash deposit paid in consideration of the vehicle listed above.	00 is the true and	
ACKNOWLE	EDGEMENTS	
I/We acknowledge receipt of the following legisla	ative 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	