

1. Loan Sum Requested (Net)

Loan Sum \$	Preferred Term	Interest frequency
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2. Use of Funds

How will funds be used	If a bridging loan, proposed means of Exit
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3. Company Borrower (For individuals go to 4. below)

Name	ABN/ACN	Address for Service
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4. Directors

1.	2.	3.
4.	5.	6.

5. Individual Borrowers or other persons on property titles

Full Name	Address	D.O.B	Impaired Credit?
1.		/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes
2.		/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes
3.		/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes
4.		/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes
5.		/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes
6.		/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes

6. Property Asset & Liabilities

Address	Name on title	Lot #	Value	Current loan	Current Lender	Offered as security
						<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> No
						<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> No
						<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> No
						<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> No
						<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> No
						<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> No
						<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> No
						<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> No

7. Borrower Main Contact Details

Name	Mobile No.	Email
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8. Acknowledgement

To be read, completed, and signed by all applicants.

In this form:

- "Applicant, "I", "me", "my" and "our" means: the applicant and in the case of joint applicants, each of them, and where applicable, all of them (jointly and severally). Where an "applicant" has a dual capacity as both an individual guarantor and an officer of a corporate borrower/guarantor, the terms "applicant", "I", "me", "my" and "our" and the signature is representative of both capacities and binds the applicant personally, the corporate entity and as trustee of any trust.
- "My information" means information about my identity (including name, address, occupation, email address, telephone numbers, date of birth, gender, and marital status), identity documents, financial and transaction information, and credit information
- "You" and "Semper" means: Semper Mortgage Management Pty Ltd.

Authority

I hereby:

- Give authority to Semper to make all due diligence enquiries that Semper considers necessary in order to determine our application for finance and prepare a Letter of Offer (if applicable),
- Request and authorise Semper to engage at our expense any valuers, accountants, solicitors, surveyors, or other agents that Semper considers necessary to complete its due diligence enquiries,
- Agree to meet all Semper's reasonable costs and disbursements, including legal and valuation costs of the due diligence enquiries, preparing of a formal Letter of Offer and the preparation of the loan and security documentation in anticipation of an offer of finance being made and accepted by me,
- Authorise Semper to deal with my personal information as detailed in this document.

Offer

I acknowledge that following its due diligence enquiries Semper may, but is not obliged to, provide a Letter of Offer for finance based on the information provided, subject to:

- The borrower being a Company, Trust or Partnership registered for GST,
- Satisfactory review of the assets and liability position,
- Satisfactory valuation of the Security property by Semper's approved valuer,
- Credit verification,
- Further due diligence on all aspects of the proposed transaction.

Collection of Personal Information

I acknowledge that Semper collects, uses, and shares my information so that it may:

- Confirm my identity,
- Assess my application for, and provide me with, the products and services,
- Manage the relationship with me and my business,
- Provide marketing information in respect of opportunities for products and services,
- Comply with laws (for example Anti-Money Laundering and Counter-Terrorism Finance Act and state/territory property laws),
- Contact me and third parties in connection with a proposed product or service.

I understand that if I provide you with incomplete or inaccurate information, I may not be able to obtain from you the products or services I am seeking.

I certify that all information and documents provided to Semper are true and correct.

Sharing information with credit reporting bodies

I acknowledge that Semper may need to obtain credit reports about me from credit reporting bodies and otherwise share information about me with credit reporting bodies. Semper needs to do this to assess my application and manage my loans and any default/recovery in respect of the loan. The information Semper may share with credit reporting bodies includes: my information, the product or service I have applied for, any default on the loan, if I have committed a fraud or other illegal activity.

The credit reporting body Semper use is Equifax Pty Ltd.

Sharing information with guarantors and security providers

I authorise you to give to any proposed guarantors or other security providers my information, information in respect of the relevant loan or facility (including a copy of the transaction documents), and any changes to that facility.

Sharing information with others

I authorise Semper to share my information with related entities of Semper and other third parties. I acknowledge that the third parties Semper may share my information with can include: other applicants, document verification services, other lenders and banks / financial institutions, service providers - solicitors, valuers, surveyors, debt collectors, insurers, auditors, or other advisors to Semper, current or previous employees, people organised involved in the funding of this application - introducers, investors, and loan purchasers, Government and law enforcement agencies or regulators (including AUSTRAC), organisations undertaking reviews of the accuracy and completeness of my information, or as required by law, or assignees of the loan and securities.

Semper's privacy policy and contact details

Visit <https://www.semper.com.au/> for Semper's most up to date privacy policy or ask for a copy from any Semper team member.

If you wish to speak to Semper about privacy, please contact Semper's Privacy Officer via email at enquiries@semper.com.au or Level 4, Nelson House, 283-285 Clarence Street, Sydney NSW 2000.

Costs and Fees

I acknowledge that Semper will incur fees and costs in connection with conducting due diligence enquiries. The costs incurred by Semper in conducting its due diligence enquiries, including engaging any third party, are payable irrespective of whether or not a formal offer of finance is made, or the anticipated finance is made. I unconditionally and irrevocably agree to pay Semper such costs incurred.

I acknowledge that a processing fee may also be applicable for this application, which Semper will advise at the time of the application.

Security

As security for Semper's costs and fees, I hereby unconditionally and irrevocably charge in favour of Semper all of my legal and beneficial interest in any real property and personal property, both present and future.

In aid of the charge, I irrevocably agree that Semper in its sole discretion may lodge a charge, caveat or register a security interest on the Personal Property Securities Register (PPSR) over my real or personal property that I have an interest in, whether that property is presently owned or acquired by me in the future, as security for the fees and costs.

If a security interest is registered on the PPSR, I waive my right to receive notice under section 157 of the Personal Property Securities Act 2009 (Cth.).

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9. Applicant Signatures

Applicant 1

Name

Signature

Applicant 2

Name

Signature

Applicant 3

Name

Signature

Applicant 4

Name

Signature

Applicant 5

Name

Signature

Applicant 6

Name

Signature

Speeding up the loan process

The things that often delay us getting to the point of draw-down are:

1. General documentation not being sent through
2. Property Valuation delays

Here's what you can do to help speed things up:

General Documentation

Once we receive back this signed application, we will send you a complete list of documents we require to proceed. Make sure you provide the full list of documents as soon as possible.

Providing copies of these items now, will help us move rapidly to providing you with a Formal Letter of Offer:

- Photo ID of all Applicants,
- Rates Notices & Water Rates of each property,
- ATO Portal for each Company, Trust & Guarantor,
- Trust Deeds for any related trusts,
- Bank statements for servicing accounts and existing mortgages,
- Any other relevant documentation.

Property Valuation

A property valuation is required. Once we receive back your signed application, a valuation fee will be obtained from our appointed Valuer. You should pay this fee as soon as possible because the Valuer will not proceed without proof of payment.