

BG Homeloans Pty Ltd

LoDoc Declaration Of Financial Position

This declaration must be completed and signed by ALL borrowers

TO: Perpetual Trustees Victoria Ltd (Credit Provider / Lender)

1. Loan Details

Loan: \$ _____	Maturity Date: 15 October 20 ____	Interest rate: _____ %	Repayment : \$ _____
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The Lender recommends that all applicants seek independent legal & financial advice prior to obtaining a loan.

2. Borrower Details

	Borrower (1)	Borrower (2)
First Name		
Surname or Company Name		
ABN or ACN (see below)		
Occupation		

3. Declaration of Financial Position

I/We certify warrant and represent to you that:

- I am/we are aware of our financial obligations under our proposed loan with you;
- I/we have fully disclosed to you all details of our income;
- I am/we are satisfied that our obligations to you will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship and;
- I/we have requested Perpetual Trustees Victoria Ltd to assess this facility without the documentary evidence of my/our income.

I/we acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.

	Borrower (1)	Borrower (2)
Self Employed – Net Income (Pre Tax) (Annual income left after expenses)	\$ _____	\$ _____
Gross Income (PAYG) p.a.	\$ _____	\$ _____
+ Current rent received	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____
Signature/s of all borrowers		
Date Declaration signed	____ / ____ / 20____	____ / ____ / 20____

4. Accountant's Declaration (to be completed if ABN/ACN is less than 2 years active)

I am the accountant/tax agent for the above named applicant/s and am in a position to confirm that the applicant/s has/have been self employed and trading for a minimum of the past two (2) financial years.

Firm name and address & telephone number: _____ _____ _____ Telephone: _____	Accountants name: _____ _____ Signature _____
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- If loan is predominantly for investment purposes (more than 50% of loan funds are to be used for non-personal use), all borrowers must complete a Declaration of Purpose Regulation 10 form.
- If you present documentation (which is satisfactory to the Lender) at a later stage, in order to verify income, it will be compared with the income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for a decrease in interest rate. Any rate change will be at the Lender's discretion provided the account has been conducted within terms and conditions.
- The declarant/s is/are required to sign any/all alterations made on this form.
- A fully complete and signed original must be held on the Lenders file.**
- A current ABN/ACN is required for a minimum of two years, if not available then the accountant's certification must be completed.