

# ONE FINANCIAL CORPORATION PTY LTD

Full Doc  Low Doc

ABN: 28 107 041 369

<b>Loan Amount \$</b> .00	<b>Loan Term or Maturity Date:</b>	<b>One Fin Use Only:</b>
<b>Loan Spilt (as required)</b>	<b>Loan Type</b>	<b>Interest Rate Type</b>
"A" Amt: \$ .00 <input type="checkbox"/> P&I <input type="checkbox"/> Int.Only-____ yrs <input type="checkbox"/> LOC _____%	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input type="checkbox"/> Personal <input type="checkbox"/> Investment
"B" Amt: \$ .00 <input type="checkbox"/> P&I <input type="checkbox"/> Int.Only-____ yrs <input type="checkbox"/> LOC _____%	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input type="checkbox"/> Personal <input type="checkbox"/> Investment
"C" Amt: \$ .00 <input type="checkbox"/> P&I <input type="checkbox"/> Int.Only-____ yrs <input type="checkbox"/> LOC _____%	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input type="checkbox"/> Personal <input type="checkbox"/> Investment

## CORPORATE BORROWER DETAILS

<b>Company Name:</b>	<b>ABN:</b>
<b>Registered Address:</b>	<b>Date of Incorporation:</b>
<b>Principal Activity:</b>	<b>Phone No.</b>
<b>Name of Trust (if applicable):</b>	<b>Fax No.</b>

## PERSONAL DETAILS OF DIRECTORS/SHAREHOLDERS/BENEFICIARIES/GUARANTORS TO BE COMPLETED BELOW

### PERSONAL DETAILS

PLEASE PRINT	Applicant (1)	Applicant (2)
<b>Title (Mr/Mrs/Miss etc)</b>		
<b>Surname:</b>		
<b>Full First Name(s):</b>		
<b>Present Residential Address:</b>	P/C	P/C
<b>Period at Present Address:</b>	Years                      Months	Years                      Months
<b>Residential Status:</b>	<input type="checkbox"/> Owner <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Living with Parent(s) <input type="checkbox"/> Boarding <input type="checkbox"/> Other	<input type="checkbox"/> Owner <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Living with Parent(s) <input type="checkbox"/> Boarding <input type="checkbox"/> Other
<b>Previous address: (if at present address under 2 yrs)</b>	P/C	P/C
<b>Period at Previous Address:</b>	Years                      Months	Years                      Months
<b>Residential Address of Applicant After Settlement of This Loan:</b>	<input type="checkbox"/> As per property being purchased <input type="checkbox"/> Unchanged <input type="checkbox"/> Other...	<input type="checkbox"/> As per property being purchased <input type="checkbox"/> Unchanged <input type="checkbox"/> Other...
<b>Contact Telephone Numbers:</b>	Home No.  Business No.	Home No.  Business No.
<b>Other Contact Details:</b>	Mobile No. Email. Fax No.	Mobile No. Email. Fax No.
<b>Date of Birth:</b>		
<b>Drivers Licence No:</b>		
<b>Dependent Children:</b>	Number:                      Ages:	Number:                      Ages:
<b>Marital Status:</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
<b>Occupation/Industry:</b>		
<b>Employer's Name:</b>		
<b>Date Commenced Current Employment: (month &amp; year)</b>		
<b>Income Type:</b>	<input type="checkbox"/> PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/> Contractor <input type="checkbox"/> Nil <input type="checkbox"/> Other...	<input type="checkbox"/> PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/> Contractor <input type="checkbox"/> Nil <input type="checkbox"/> Other...
<b>Income – Annual Salary:</b>	\$	\$
<b>Income – Other ie: 2<sup>nd</sup> Job, Rent</b>	\$	\$
<b>(include frequency and source for existing plus also expected as part of this transaction)</b>	\$	\$
<b>Previous Employer's Name: (If at present employer under 2 yrs)</b>		
<b>Date Commenced Previous Employment: (month &amp; year)</b>		

Applicant(s) Initials.....

FINANCIAL POSITION							
NOTE EVERY SECTION OF THIS STATEMENT OF ASSETS & LIABILITIES MUST BE COMPLETED - IF SECTION NOT APPLICABLE WRITE NIL (use separate sheet if necessary)							
ASSETS			LIABILITIES				
		Value		Lender Name	Total Debt Owning	Monthly Payments	Close ? Y/N
Existing Home (address)		\$	Mortgage On Home		\$	\$	
Investment Properties	1.	\$	Investment Mortgages	1.	\$	\$	
	2.	\$		2.	\$	\$	
	3.	\$		3.	\$	\$	
Car/s (give details)		\$	Car Loan/Lease		\$	\$	
Furniture + Household Effects		\$	Other Loans	1.	\$	\$	
Boat/Caravan (give details)		\$		2.	\$	\$	
Own Funds/Savings Institution			Credit Cards Limits				
Cash at Bank		\$	MasterCard	\$	\$	\$	
Cash at Bank		\$	Visa Card	\$	\$	\$	
Cash at Bank		\$	Other Card	\$	\$	\$	
Shares		\$	Store/Charge Cards Limits				
Deposit paid this purchase (if applicable)		\$	1.	\$	\$	\$	
Superannuation		\$	2.	\$	\$	\$	
Other:		\$	Other:		\$	\$	
Other:		\$	Rent/Board Currently Paid			\$	
Other:		\$	Taxation Liability		\$	\$	
<b>TOTAL</b>		<b>\$</b>	<b>TOTAL</b>		<b>\$</b>	<b>\$</b>	*

FUNDS POSITION			
Purchase Price / Refinance Amount	\$	Loan Amount	\$
One Fin Application Fee	\$	Deposit Paid (as shown above)	\$
Mortgage Insurance	\$	Own Funds (as shown above)	\$
Mortgage Stamp Duty	\$	Gift (letter required)	\$
Property Stamp Duty	\$	F.H.O.G.	\$
Borrower Legals	\$	Net Sale Proceeds (if applicable)	\$
Disbursements	\$	Other	\$
<b>TOTAL REQUIRED</b>	<b>\$</b>	<b>TOTAL AVAILABLE:</b>	<b>\$</b>

**PROFESSIONAL CONTACTS**

Solicitor Firm: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Accountant Firm: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Applicant(s) Initials.....

**PROPERTY(S) OFFERED AS SECURITY**

1. Full address: \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_

Purchase Price / Estimated Value: \$ \_\_\_\_\_  Purchase  Refinance Usage:  Owner occupied  Investment

Full name(s) to be shown on Title Deed: \_\_\_\_\_

Contact Name for valuation access: \_\_\_\_\_ Telephone: \_\_\_\_\_

2. Full address: \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_

Purchase Price / Estimated Value: \$ \_\_\_\_\_  Purchase  Refinance Usage:  Owner occupied  Investment

Full name(s) to be shown on Title Deed: \_\_\_\_\_

Contact Name for valuation access: \_\_\_\_\_ Telephone: \_\_\_\_\_

TOTAL VALUE OF SECURITY: \$ \_\_\_\_\_ LOAN TO VALUATION RATIO: \_\_\_\_\_ %

**JOINT BORROWERS NOMINATION FORM**

**ADDRESS FOR NOTICES**

**Important - Please read this form carefully**

Under the Consumer Credit Code, if there is more than one Borrower and the Borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.

If you sign this nomination form, a notice or other document given to the nominated Borrower, while the nomination remains in force, will be taken to give to all Borrowers who have signed this form.

**You are entitled to receive a copy of any notice or other document under the Consumer Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider.**

**Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the Consumer Credit Code.**

**BORROWERS' NOMINATION**

I/we nominate \_\_\_\_\_ to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Signature (1) \_\_\_\_\_ Borrower Name (Please print) \_\_\_\_\_ Date: ...../...../.....

Signature (2) \_\_\_\_\_ Borrower Name (Please print) \_\_\_\_\_ Date: ...../...../.....

**DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES**

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both Purposes).

**IMPORTANT**

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature (1) \_\_\_\_\_ Borrower Name (Please print) \_\_\_\_\_ Date: ...../...../.....

Signature (2) \_\_\_\_\_ Borrower Name (Please print) \_\_\_\_\_ Date: ...../...../.....

**DOCUMENTATION DECLARATION**

**The Manager**  
**One Financial Corporation Pty Ltd**  
Suite 105, Level 1, 83 York St.,  
Sydney NSW 2000

Dear Sir or Madam,

I / We .....

Of .....

Confirm that in relation to my / our Loan Application for \$..... .00

I / We supplied all Pay Slips, Group Certificates, Tax Returns or Tax Returns or Tax Assessment notices, Confirmation of Employment, Bank Statements or any other evidence of savings history in original form to One Financial Corporation Pty Ltd.

Signature (1) \_\_\_\_\_ Full Name (Please print) \_\_\_\_\_ Date: ...../...../.....

Signature (2) \_\_\_\_\_ Full Name (Please print) \_\_\_\_\_ Date: ...../...../.....

# LOAN PURPOSE CHECK LIST

**EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S)  
EACH BORROWER MUST COMPLETE THIS SECTION**

It is possible that your proposed loan may be regulated by the Consumer Credit Code ("the Code"). The Code applies (inter alia) where:

- (a) **credit is provided under a contract;**
- (b) **the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and**
- (c) **the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.**

## PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:		YES	NO
1.	Are any of the borrowers natural persons as described above ?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Are any of the borrowers a corporation? If yes, <b>do not complete</b> Part B and Part C.	<input type="checkbox"/>	<input type="checkbox"/>
3.	Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes) ?	<input type="checkbox"/>	<input type="checkbox"/>

## PART B

The purpose of this proposed loan is:		LOAN AMOUNT SOUGHT \$
a.	To purchase a residence to be owner-occupied.	\$
b.	To refinance an owner-occupied residence.	\$
c.	To purchase a property for investment purposes.	\$
d.	To refinance a property for investment purposes.	\$
e.	To finance the construction of a residence to be owner-occupied.	\$
f.	To finance the construction of a property for investment purposes.	\$
g.	To finance expenditure of a personal, domestic, or household nature, as follows:	\$
	- \$	\$
	- \$	\$
h.	To provide a line of credit for borrower's business.	\$
i.	To have available credit to make personal purchases.	\$
j.	To provide finance for business/unspecified investment purposes.	\$
k.	To refinance business debts.	\$
<b>Total Loan:</b>		<b>\$</b>

## PART C

Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed ?  **YES**  **NO**

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration as to Purpose.

**Important Notice:**

**If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.**

Signature (1) \_\_\_\_\_ Borrower Name \_\_\_\_\_ Date \_\_\_\_\_  
(Please print)

Signature (2) \_\_\_\_\_ Borrower Name \_\_\_\_\_ Date \_\_\_\_\_  
(Please print)

## PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from ONE FINANCIAL CORPORATION PTY LTD ABN 20 092 165 716. ABN 28 107 041 369 may use the personal information you provide for the purpose of providing credit and subject to the provisions of the Privacy Act, you may have access to personal information collected and held by ONE FINANCIAL CORPORATION PTY LTD ABN 28 107 041 369, and the Lenders and Insurers noted in the Schedule. You may contact these companies for access to your personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

### **Authority to exchange information with other credit providers**

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise ONE FINANCIAL CORPORATION PTY LTD ABN 28107 041 369 to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

You should note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with you. You do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by you from the Lender (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

the Insurer will be collecting personal information about you.

The Lender and Insurer will be collecting any such personal information about you for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by you from the Lender;
- assessing the risk of you defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of you being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of your personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, you agree and consent to the Lender and Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about you to:

- its related companies;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators; and
- other financial institutions, securitisers and credit providers.

By signing the acknowledgment below, you agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, you agree and consent to:

- the Lender and Insurer obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;

- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about your credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

### **Authority for GE Capital (in relation to the OneLink MasterCard)**

I/We authorise the Lender to give GE Capital Consumer Card Co and GE Capital Finance Australia all personal information contained in my/our application form for the purposes of ascertaining whether I/we will be pre-approved for a credit card to be issued to me/us by GE Capital Consumer Card Co should we wish to apply for the card. I/we understand that a credit card application will be made available to me/us on approval of our mortgage loan application through the Lender.

### **SCHEDULE**

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

<u>Interstar Securities (Australia) Pty Ltd (and associated entities)</u>	<u>Resimac Limited (and associated entities)</u>
<u>ABN: 72 087 271 109</u>	<u>ABN: 67 002 997 935</u>
<u>Address: Level 28, 367 Collins Street, Melbourne 3000</u>	<u>Address: Level 6, 45 Clarence St, Sydney NSW 2000</u>
<u>Telephone: 03 9612 1111</u>	<u>Telephone: 02 9248 0300</u>
<u>First Mortgage company Pty Ltd</u>	
<u>ACN: 099 125 318</u>	<u>ABN:</u>
<u>Address: Level 1, 7 Macquarie PI Sydney NSW 2000</u>	<u>Address:</u>
<u>Telephone: 1800 266 373</u>	<u>Telephone:</u>

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting -individually or together):

<u>GE Mortgage Insurance Pty Ltd</u>	<u>GE Capital Mortgage Insurance Corporation (Australia) P/Ltd</u>
<u>ABN: 61 071 466 334</u>	<u>ABN: 52 081 488 440</u>
<u>Address: Level 23, 259 George Street, Sydney 2000</u>	<u>Address: Level 23, 259 George Street, Sydney 2000</u>
<u>Telephone: 02 9247 8677</u>	<u>Telephone: 02 9247 8677</u>
<u>PMI Mortgage Insurance Limited</u>	<u>Royal &amp; Sun Alliance Lenders Mortgage Insurance</u>
<u>ABN: 70 000 511 071</u>	<u>ABN: 48 005 297 807</u>
<u>Address: Level 23, 50 Bridge Street, Sydney 2000</u>	<u>Address: Level 5, 465 Victoria Avenue, Chatswood 2065</u>
<u>Telephone: 02 9231 7777</u>	<u>Telephone: 02 9978 9000</u>

### **SIGNATURE OF APPLICANT / GUARANTOR**

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also understand and agree that One Financial Corporation Pty Ltd ABN 28 107 041 369 or the Lender may be paid and retain fees, margins and commissions in respect of credit arranged by One Financial Corporation Pty Ltd ABN 28 107 041 369 or the Lender. I/we also confirm our agreement to the matters set out above:

SIGNATURE (1) \_\_\_\_\_ PRINT NAME \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE (2) \_\_\_\_\_ PRINT NAME \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE (3) \_\_\_\_\_ PRINT NAME \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE (4) \_\_\_\_\_ PRINT NAME \_\_\_\_\_ DATE \_\_\_\_\_

## Requirements for Application

	Attached	N/A	Office use only
<b>Identification</b>			
Copy of Drivers License & Passport (100 Points)			
<b>PAYG Employees</b>			
Last 2 Pay Slips			
Last years Group Certificate			
Letter of employment – not required if your pay slip is computerised and shows YTD income			
<b>Self Employed</b>			
Last 2 years Tax Returns Business and Personal including Profit & Loss / Balance Sheet / Tax Assessment Notices			
<b>Investment Properties</b>			
Current rental statement for existing properties			
<b>Purchases</b>			
Copy of Front Page of Contract of Sale signed by the vendor and dated			
Evidence of funds to complete – Minimum 6 months saving history is usually required for loans above 80% LVR. Check with your consultant.			
<b>Re Finance</b>			
Last 6 months Institution issued statement (not Internet) on all loans being re financed including debt consolidation			
Council Rate Notice or Valuer General Notice showing Title Particulars			
<b>House &amp; Land Packages</b>			
Tender and Plans from a Licensed Builder			

# Valuation and Mortgage Documentation Preparation Fee Schedule

## Security Property Valuation Fee.

Security Property Value Capital City Metropolitan Area	BASE FEE including GST per property	Security Property Value Capital City Metropolitan Area	BASE FEE including GST per property
\$0 - \$499,000	\$250.00	\$750,000 - \$999,999	\$440.00
\$500,000 - \$749,999	\$330.00	\$1million +	POA

### Additional Fees Depending On Circumstances including GST

Construction Loans	\$110.00 per inspection (min of 4)
Assignment of Valuation and/or an "Update"	\$110.00
Non or Outer Metropolitan Area	\$110.00 extra

## Mortgage Documentation Preparation Fee.

This fee is payable by the borrower at Settlement as per below schedule:

Loan Amount	BASE FEE including GST per loan	Loan Amount	BASE FEE including GST per loan
\$0 - \$600,000	\$434.50	\$1m – 2m	\$599.50
\$600,001 - \$1m	\$517.00	\$2m +	\$682.00

### Additional Fees Depending On Circumstances

Type	Fee including GST per loan	Type	Fee including GST per loan
Same State Additional Property	\$74.80	Stamping	\$27.50
Cross Border Transaction	\$198.00 to \$203.50	Copy of Mortgage	\$16.50
Guarantees	\$82.50	Searches etc	\$16.50 to \$41.80
Companies	\$82.50	Change of Name	\$55.00
Trusts	\$82.50	Redocumentation	\$165.00

FEE PAYMENT                      PAYMENT AMOUNT                      \$ \_\_\_\_\_

Credit Card Details:  Visa             Mastercard     Diners     Amex

Card Number:   

Card Expiry Date:   

\_\_\_\_\_  
Card Holders Name

\_\_\_\_\_  
Card Holders Signature

**OR**    CHEQUE     MONEY ORDER     **MADE PAYABLE TO ONE FINANCIAL CORPORATION PTY LTD**

Please order my valuation as soon as you have indicatively approved my application. I also authorise One Financial Corporation to deduct any of the above fees, if applicable, to my loan from my settlement proceeds. I also indemnify One Financial Corporation for any out of pocket expenses listed above should I not proceed with my loan after approval.

\_\_\_\_\_  
Borrower Name (1)

\_\_\_\_\_  
Borrower Name (2)

\_\_\_\_\_  
Borrower Signature (1)

\_\_\_\_\_  
Borrower Signature (2)

Date \_\_\_\_\_

Date \_\_\_\_\_