

The following documents are required by Private Lending Holdings Pty Ltd to support a loan application. Please ensure you submit these items along with this form to speed up the application process. All completed documentation must be scanned and emailed to: _____ for review.

LOAN APPLICATION CHECKLIST

PURPOSE OF APPLICATION

☐ Refinance ☐ Purchase ☐ 2nd Mortgage/Caveat ☐ Equity Release ☐ Construction/Development

REQUIRED FOR EVERY APPLICATION:

- ☐ Fully Completed & Signed Borrowers Application Form
☐ Current Rates Notice/s for all Properties being used as security for this loan
☐ Latest Property Loan Statements (all lenders with an interest in the property)
☐ Driver's Licence/Passport (for all directors and owners/buyers on title)
☐ Supporting Documentation of Funds Use (see SECTION D)
☐ Terms of Engagement (see SECTION J)

ADDITIONAL REQUIREMENTS (if applicable now or before settlement)

- ☐ ATO Tax Portals both Personal and Company for all borrowers
☐ Copy of Sale Contract (only if property is under a contract of sale)
☐ Copy of Other Supporting Documentation, being _____
☐ Copy of Trust Deed and Any Variation ☐ Land Tax Clearance Certificate

BROKER:

Broker's Name

Broker Company Name

Email address

Contact Number(s)

Broker's acknowledgement that required supporting documentation is attached to the completed application.

Broker's Signature

Section- A

INDIVIDUALS & GUARANTORS

APPLICANT 1

Director ID: _____

☐ Individual ☐ Joint ApplicantCompany Officer Role (If Applicable): ☐ Director ☐ Secretary

Title: _____ Name: _____ Family Name: _____

Present Home Address: _____

Suburb: _____ State: _____ Post Code: _____ Income 1: _____ Income 2: _____

D/L No & Exp Date: _____ Home/Work Phone: _____

Mobile: _____ Email: _____

Employer: _____ Date of Birth: _____ Occupation: _____

APPLICANT 2

Director ID: _____

☐ Individual ☐ Joint ApplicantCompany Officer Role (If Applicable): ☐ Director ☐ Secretary

Title: _____ Name: _____ Family Name: _____

Present Home Address: _____

Suburb: _____ State: _____ Post Code: _____ Income 1: _____ Income 2: _____

D/L No & Exp Date: _____ Home/Work Phone: _____

Mobile: _____ Email: _____

Employer: _____ Date of Birth: _____ Occupation: _____

Note: For any additional Applicant, please print extra copies of this page.

Section- B

COMPANIES / TRUSTS

Company Name:

ACN: ABN:

For the purposes of this Application, are you a trustee? ☐ Yes ☐ No

Enter Trust Name: Date of Incorporation:

Business Description (i.e Carpentry, Medical, etc.)

Postal Address: Suburb: State: Post Code:

Annual Company Income: Email:

Country: Phone No:

Names of all Directors & Shareholders:

Registered Office:

Incorporation Date: Principal Activity:

Section- C

ADVISORS DETAILS – SOLICITOR

Contact Name: Name of the Firm:

Address: State: Post Code:

Telephone: Email:

ACCOUNTANT DETAILS

Contact Name: Name of the Firm:

Address: State: Post Code:

Telephone: Email:

Section- D

DETAIL OF LOAN REQUIRED

Loan Amount Required: Term (Months): Required Settlement Date:

Loan Purpose:

Loan Repayment Strategy (e.g. refinance, sale of property etc.)

Are you aware of any problems with your credit file? ☐ Have you applied for credit with any other Lender? ☐

Write here if you answered yes or have any further loan details:

Loan Requirements: * Please tell us here how the loan funds will be used (approximate amounts are acceptable), the description of each item must be specific, and the total dollars must equal the amount being applied for.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

SECURITY OF THE LOAN REQUIRED

Property 1

Address:

Suburb: State: Post Code:

Use of Property: ☐ Owner Occupied ☐ Investment Property
☐ Being Purchased ☐ Already Owned

Estimated Value or Purchase Price: Details of loan arrears (if applicable):

Mortgage on Property: ☐ First Mortgage ☐ Second Mortgage Lender: Amount:

Mortgage on Property: ☐ First Mortgage ☐ Second Mortgage Lender: Amount:

Name(s) on titles if different to the borrower(s) names:

Tel. (Business): Tel. (Mobile):

Property 2

Address:

Suburb: State: Post Code:

Use of Property: ☐ Owner Occupied ☐ Investment Property
☐ Being Purchased ☐ Already Owned

Estimated Value or Purchase Price: Details of loan arrears (if applicable):

Mortgage on Property: ☐ First Mortgage ☐ Second Mortgage Lender: Amount:

Mortgage on Property: ☐ First Mortgage ☐ Second Mortgage Lender: Amount:

Name(s) on titles if different to the borrower(s) names:

Tel. (Business): Tel. (Mobile):

Property 3

Address:

Suburb: State: Post Code:

Use of Property: ☐ Owner Occupied ☐ Investment Property
☐ Being Purchased ☐ Already Owned

Estimated Value or Purchase Price: Details of loan arrears (if applicable):

Mortgage on Property: ☐ First Mortgage ☐ Second Mortgage Lender: Amount:

Mortgage on Property: ☐ First Mortgage ☐ Second Mortgage Lender: Amount:

Name(s) on titles if different to the borrower(s) names:

Tel. (Business): Tel. (Mobile):

Note: For any additional properties, please print extra copies of this page

Section- G

PERSONAL FINANCIAL STATEMENT FOR:

Each applicant, company director or guarantor must complete their own statement and sign off on the bottom of the page so please duplicate this page as required. Married applicants with jointly owned assets are not required to duplicate this page.

Applicant Name(s):

ASSETS

\$ VALUE OF ASSET

Property 1 at:		
Property 2 at:		
Property 3 at:		
Property 4 at:		
Property 5 at:		
Property 6 at:		
Deposit on Property:		
Cash at Bank:		
Other:		

Include Vehicles, Shares, Investments, Goodwill, Furniture, Fittings, Commissions

Total Assets:

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LIABILITIES

\$ VALUE OF LIABILITY

Mortgage Property 1 with:		@		Per Month	
Mortgage Property 2 with:		@		Per Month	
Mortgage Property 3 with:		@		Per Month	
Mortgage Property 4 with:		@		Per Month	
Mortgage Property 5 with:		@		Per Month	
Mortgage Property 6 with:		@		Per Month	
Overdraft with:		@		Per Month	
Other Creditors & Loans:		@		Per Month	
Contingent Liability		@		Per Month	
Other Liabilities		@		Per Month	

I/we declare that the above information is true and correct in every particular and it is upon the basis that I/we make the application

Total Liabilities:

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Surplus Assets:

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Name (Applicant 1) _____ (Applicant 2) _____

Signature x _____ x _____ Date _____

Name (Applicant 3) _____ (Applicant 4) _____

Signature x _____ x _____ Date _____



Section- G - All checkboxes to be ticked Yes or No

	Yes	No
Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you personally, or as an officer of any company, had a court judgment entered against you or defaulted on previous loans?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such a company?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been registered with Equifax as in default?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>
I have read, understood, and agree to the acknowledgments and consents relating to Credit and Personal Information Privacy.	<input type="checkbox"/>	<input type="checkbox"/>

Section- H

DECLARATION AS TO PURPOSE OF CREDIT

Private Lending Holdings Pty Ltd, Archer Wealth Pty Ltd, ARW01 Pty Ltd and/or Nominee

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for:

- ☐ business purposes and/or
☐ investment purposes other than investment in residential property.



IMPORTANT

You SHOULD NOT sign this declaration unless the loan is wholly or predominantly for business purposes;
and/or investment purposes other than investment in residential property

BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL
CREDIT CODE.

This declaration has been made before I signed, or entered into, a credit relating to this intended transaction

AND I MAKE THIS SOLEMN DECLARATION conscientiously believing the contents to be true.

Signature(s) of Applicant(s), Guarantor(s) 1 & 2			Signature(s) of Applicant(s), Guarantor(s) 3 & 4		
					
X			X		
Name:			Name:		
Date:			Date:		

Section- I - Mortgage Application Form

DECLARATION & SIGNATURES

This Mortgage Application Form is for applications to Private Lending Holdings Pty Ltd and/or other nominated entities as Lender – collectively "Credit Providers"

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT

(Section 18(E)(c) Privacy Act 1988)

Notice of disclosure of your credit information to a credit-reporting agency (Privacy Act 1988).

Private Lending Pty Ltd (ACN 651 872 801), Platinum Mortgage Management Pty Ltd (ACN 125 739 568), Private Lending Holdings Pty Ltd (ACN 666 148 376), Equity Lenders Pty Ltd (ABN 76 630 816 330) & Archer Wealth Pty Ltd (ACN 648 609 876), ARW01 Pty Ltd (ACN 663 391 231) and/or Nominee.

(Credit Providers) may give information about you to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about you; and/or,
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.
- The information is limited to:
 - o Identity particulars – your name, gender, address (and the previous two addresses), date of birth, name of employer, and driver's licence number.
 - o Your application for credit or commercial credit – the fact that you have applied for credit and the amount.
 - o The fact that the Credit Providers are current credit providers to you.
 - o Advice that your loan repayments are no longer overdue in respect of any default that has been listed.
 - o Information that, in the opinion of the Credit Providers demonstrates you have committed a serious credit infringement (e.g. shown intent to not comply with your credit obligations)
 - o The credit provided to you by Credit Providers has been paid or otherwise discharged.

Costs of Application

At your expense, the Credit Providers may incur costs associated with assessing your application and conducting due diligence on the information you have provided including but not limited to search fees, valuation fees, legal fees and other costs. As consideration for the Credit Providers assessing your loan application, you agree to reimburse them for any fees, charges and costs they incur associated with your application. I/We and each other security provider separately charge all of the security property referred to -

- in sections E & F of this application; and or
- any associated or additional document provided to us as part of this application be it provided at the same date/time or at a later date/time than the original application; and or
- any property acquired after you have provided this application as security for the payment of the fees and expenses payable under this loan application and acknowledge that we may lodge a caveat or mortgage on the title to that property to note the interest of the Credit Providers under this provision and you grant the Credit providers PPSA Security Interest over all PPSA Personal Property

1. Giving information to a Credit Reporting Agency (Section 18E (8)

(c) Privacy Act 1988)

The Credit Providers have informed me that they may give certain personal information about me to a credit-reporting agency.

2. Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)

I/We agree that the Credit Providers may obtain information about me/us from a business which provides information about the commercial credit worthiness of person for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K (1)(b) Privacy Act 1988)

I/We agree that the Credit Providers may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N (9) Privacy Act 1988)

I/We agree that the Credit Providers may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes:

5. To assess an application by me/us for credit;
6. To notify other credit providers of a default by me/us;
7. To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers; and,
8. To assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to exchange under the Privacy Act. I/we hereby apply to establish credit facilities with the Credit Providers and agree to abide by the attached terms and conditions. I/we understand that a credit check will be undertaken as part of this application and that I/we have read and understood the acknowledgment and authority regarding the Privacy Protection of Information.



Statement by Applicant(s) for Credit

I/We and each other security provider each separately hereby irrevocably appoint **Private Lending Holdings Pty Ltd** as their attorney as security for the performance of their obligations under this agreement for the sole purpose of and with the sole power to execute a mortgage in favour of **Private Lending Holdings Pty Ltd** to perfect the security given.

General

By signing and/or initialling this form you agree that:

- the information provided by you is true and correct in every particular and the Credit Providers are relying on the information that you provided in this application
- this application does not impose any responsibility on Credit Providers to lend you any money and that they may decline your application in their sole and absolute discretion
- the loan subject of this application may require a valuation and Credit Providers may obtain a valuation of the properties at your expense
- if the Credit Providers provides the credit requested in this application, you will execute the security documents and mortgages that the Credit Providers require over the loan subject
- The Credit Providers and intermediaries may be paid fees, margins and commissions in respect of the credit arranged and provided by you
- The Credit Providers are entitled to retain all upfront fees and recover any costs, including the fee paid for the valuation. Whether the Credit Providers ultimately decide to grant or refuse your application for credit, the valuation will always remain their property
- obtaining finance by deception, fraud, or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment

Signature(s) of Applicant(s), Guarantor(s) 1 & 2		Signature(s) of Applicant(s), Guarantor(s) 3 & 4	
			
Name:		Name:	
Date:		Date:	

PLEASE ENSURE THAT ALL DETAILS ARE COMPLETED IN FULL.

Only fully completed applications will be assessed. Please read carefully before signing. All must sign.

TERMS OF ENGAGEMENT

SCHEDULE AND ACCEPTANCE

Term Meaning

Client Name(s) of Borrower(s) & Guarantor(s): _____ (you)
Address(s) of Security Property(s): _____

Facility Loan Amount(s): 1st RM _____ 2nd RM _____ Caveat/Mezz _____
Purpose: _____ Loan Term: _____ months from advance date

Fees Facilitation+Coordination Fee: 1st RM _____ 2nd RM _____ or _____
Management/Line Fee: _____ per month for loan term _____
Due-diligence Fee: _____ or _____ & is non-refundable

By signing this Terms of Engagement to Act you irrevocably acknowledge and agree that:

1. You have appointed **Private Lending Holdings Pty Ltd** (PLH) exclusively solely to negotiate with funders/lenders and obtain approval for the Facility, or on such terms as you accept, on a reasonable efforts basis (**Approval**). An approval includes one or more of the following: an indicative letter of offer, a conditional letter of offer, a conditional loan approval, an approval subject to valuation, a letter of intent & a lender's terms sheet;
2. You jointly and severally provide PLH with an immediate and irrevocable authority to approach, communicate with, give and receive information (without limitation and in PLH's sole discretion and to the extent that they consider is necessary) from and to any other creditor provider, lender, similar identifier or any necessary third party for the purposes of the Facility;
3. Any fee's charged by PLH or any proposed lender including: valuation, security assessment, establishment, application, coordination, acceptance, due-diligence, mortgage management, line and other fees, are unascertainable at the time of signing this Terms of Engagement;
4. You are liable for and indemnify PLH for any fees or costs incurred or paid by them in any way related to the Terms of Engagement or the Facility;
5. You are liable to pay PLH the Due-diligence Fee (if and as contained in the Schedule & Acceptance):
 - a. immediately upon signing this Terms of Engagement to Act;
 - b. regardless of whether we agree to defer payment of the Acceptance Fee;
 - c. whether or not we obtain an Approval; and
 - d. whether it is you or PLH who terminates this Terms of Engagement
6. You are liable to pay PLH the Facilitation, Coordination, Due-diligence Fee and/or Management/Line Fee (if and as contained in the Schedule & Acceptance) immediately upon PL obtaining an Approval;
7. The Facilitation, Coordination, Due-diligence Fee and/or Management/Line Fee (if and as contained in the Schedule & Acceptance) is payable by you regardless of whether PLH obtains an Approval for a facility in the precise terms as contained in the Schedule & Acceptance, provided at least one of the following criteria is met:
 - a. The Approval is sufficient to satisfy the Facility's Purpose in the Schedule & Acceptance; and
 - b. The Approval is for a Loan Amount not less than 80% of the amount in the Schedule & Acceptance
8. You may elect to defer payment of the Facilitation, Coordination, Due-diligence Fee and/or Management/Line Fee to the settlement of your loan;
9. If you elect to defer payment of the Facilitation, Coordination, Due-diligence Fee and/or Management/Line Fee, you are liable to pay PLH the Facilitation, Coordination, Due-diligence Fee and/or Management/Line Fee whether or not you agree to take up the Approval;
10. If you elect to defer payment of the Facilitation, Coordination, Due-diligence Fee and/or Management/Line Fee, the lender's solicitor (for any Facility settled for which PLH has acted on behalf of you) is to draw down in favour of PLH at settlement, the Facilitation, Coordination, Due-diligence Fee and/or Management/Line Fee due to be paid by you under this Terms of Engagement in priority to any other amounts which may be due to you under a Facility;
11. You charge as a fixed and floating charge all of your property, both real and personal, whether owned jointly, severally or as trustee, with the payment of all amounts now or in the future becoming owing under this Terms of Engagement. If requested by PLH, you must, at your own expense, execute and sign and deliver to PLH a consent to caveat or other like instrument under the real property legislation of any jurisdiction in the form prepared by PLH or its solicitors over any or all of your property. Lodging a caveat or mortgage on the title to that property will note the interest of PLH and Credit Providers under this provision and you grant the Credit providers PPSA Security Interest over all PPSA Personal Property;
12. You will pay to PLH all legal costs, on a full indemnity basis, incurred by it in enforcing its rights against you should you default on any of your obligations under this Terms of Engagement. You agree that should fees due and payable to PLH not be paid, these fees will attract interest at 15% per annum from date of approval being issued to you;
13. You or PLH may terminate this Terms of Engagement upon 14 days written notice to the other party if PLH has been unsuccessful in obtaining an Approval. All rights and obligations of the parties shall survive the termination or expiry of this Terms of Engagement under a Facility.

Signature(s) of Applicant(s), Guarantor(s) 1 & 2		Signature(s) of Applicant(s), Guarantor(s) 3 & 4	
X		X	
Name:		Name:	
Date:		Date:	