



Commercial Mortgage

Loan Application Form

Fixed returns.
Personal service.
Proven performance.

MILLBROOK
GROUP

CORPORATE APPLICANT/GUARANTOR

Company Name <input type="text"/>		ABN <input type="text"/>
Date of Incorporation (if applicable) <input type="text"/>		Name of Trust (if applicable) <input type="text"/>
Telephone no. <input type="text"/>	Fax no. <input type="text"/>	Industry/Description of business <input type="text"/>
Mobile no. <input type="text"/>		Registered address
Email <input type="text"/>		Street address <input type="text"/>
Website <input type="text"/>		Suburb <input type="text"/>
		Postcode <input type="text"/>

PERSONAL DETAILS OF INDIVIDUALS / GUARDIANS / DIRECTORS

Applicant/Guarantor 1		Applicant/Guarantor 2	
Surname <input type="text"/>		Surname <input type="text"/>	
Other names <input type="text"/>		Other names <input type="text"/>	
Date of birth <input type="text"/>	Number of dependants <input type="text"/>	Date of birth <input type="text"/>	Number of dependants <input type="text"/>
Drivers Licence No. <input type="text"/>		Drivers Licence No. <input type="text"/>	
Current address <input type="text"/>		Current address <input type="text"/>	
Suburb <input type="text"/>	Postcode <input type="text"/>	Suburb <input type="text"/>	Postcode <input type="text"/>
Registered address		Registered address	
<input type="checkbox"/> Rental <input type="checkbox"/> Living with family <input type="checkbox"/> Own home <input type="checkbox"/> Other		<input type="checkbox"/> Rental <input type="checkbox"/> Living with family <input type="checkbox"/> Own home <input type="checkbox"/> Other	
Previous address <input type="text"/>		Previous address <input type="text"/>	
Suburb <input type="text"/>	Postcode <input type="text"/>	Suburb <input type="text"/>	Postcode <input type="text"/>
Telephone no. <input type="text"/>	Mobile no. <input type="text"/>	Telephone no. <input type="text"/>	Mobile no. <input type="text"/>
Occupation <input type="text"/>		Occupation <input type="text"/>	
Employer <input type="text"/>	Since year <input type="text"/>	Employer <input type="text"/>	Since year <input type="text"/>
Type of employment		Type of employment	
<input type="checkbox"/> PAYG <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor		<input type="checkbox"/> PAYG <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor	
<input type="checkbox"/> Student <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/> Other		<input type="checkbox"/> Student <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/> Other	
Previous employer <input type="text"/>	Years from / to <input type="text"/>	Previous employer <input type="text"/>	Years from / to <input type="text"/>
Annual disposable income (\$) <input type="text"/>		Annual disposable income (\$) <input type="text"/>	

LOAN DETAILS

Borrower _____		Purpose of loan (and a full breakup and description of all fund utilisation) _____	
<input type="checkbox"/> Company <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Other			
Amount \$ _____	Term _____		
<input type="checkbox"/> 1st Mortgage <input type="checkbox"/> 2nd Mortgage <input type="checkbox"/> Caveat loan			
Purchase price \$ _____			
Working capital \$ _____	Estimated costs \$ _____	Less Deposit paid \$ _____	
Construction cost \$ _____	Other \$ (please specify above) _____	Own funds \$ _____	
Gross realisable value \$ _____	Total \$ _____	Loan amount \$ _____	

PROPOSED EXIT STRATEGY

How will the loan be repaid?

EXPENSES (MONTHLY)

Basic living expenses (ie food, travel, gym membership, entertainment, school fees)	\$	_____
Utilities/Rates	\$	_____
Insurance	\$	_____
Rent	\$	_____
HP/Lease costs	\$	_____
Total monthly expenses	\$	_____

INCOME (MONTHLY)

	Applicant 1	Applicant 2
Wage/Salary (after tax)	\$ _____	\$ _____
Interest/Dividends	\$ _____	\$ _____
Rent (existing)	\$ _____	\$ _____
Other regular income	\$ _____	\$ _____
Total Monthly Expenses	\$ _____	\$ _____

SECURITY PROPERTY 1

<p>Security property address <input type="text"/></p> <p>Property Type <input type="checkbox"/> Residential <input type="checkbox"/> Commercial Rural <input type="checkbox"/> Industrial <input type="checkbox"/> Vacant land <input type="checkbox"/> Other (please specify below) <input type="text"/></p> <p>Description of property Bedrooms <input type="text"/> Bathrooms <input type="text"/> Car Spaces <input type="text"/> Building size (sqm) <input type="text"/> Land size (sqm) <input type="text"/> <input type="checkbox"/> Single story <input type="checkbox"/> Double story <input type="checkbox"/> Garage <input type="checkbox"/> Carport <input type="checkbox"/> Off-street</p>	<p>Valuation Estimated current value \$ <input type="text"/> Purchase price \$ <input type="text"/></p> <p>Current mortgagee name 1st Mortgage <input type="text"/> 2nd Mortgage <input type="text"/></p> <p>Current debt position 1st Mortgage <input type="text"/> 2nd Mortgage <input type="text"/></p> <p>Current status <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p>
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SECURITY PROPERTY 2

<p>Security property address <input type="text"/></p> <p>Property type <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Vacant Land <input type="checkbox"/> Other (please specify below) <input type="text"/></p> <p>Description of property Bedrooms <input type="text"/> Bathrooms <input type="text"/> Car Spaces <input type="text"/> Building size (sqm) <input type="text"/> Land size (sqm) <input type="text"/> <input type="checkbox"/> Single story <input type="checkbox"/> Double story <input type="checkbox"/> Garage <input type="checkbox"/> Carport <input type="checkbox"/> Off-street</p>	<p>Valuation Estimated current value \$ <input type="text"/> Purchase price \$ <input type="text"/></p> <p>Current mortgagee name 1st Mortgage <input type="text"/> 2nd Mortgage <input type="text"/></p> <p>Current Debt Position 1st Mortgage <input type="text"/> 2nd Mortgage <input type="text"/></p> <p>Current status <input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment</p>
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CONTACTS

<p>Solicitor firm <input type="text"/></p> <p>Address <input type="text"/></p> <p>Telephone no. <input type="text"/> Fax no. <input type="text"/></p> <p>Accountant firm <input type="text"/></p> <p>Address <input type="text"/></p> <p>Telephone no. <input type="text"/> Fax no. <input type="text"/></p>	<p>Contact <input type="text"/></p> <p>Suburb <input type="text"/> Postcode <input type="text"/></p> <p>Email <input type="text"/></p> <p>Contact <input type="text"/></p> <p>Suburb <input type="text"/> Postcode <input type="text"/></p> <p>Email <input type="text"/></p>
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STATEMENT OF ASSETS & LIABILITIES

May be separately prepared and supplied in different format. Use separate sheet for additional company(ies) and individual(s).
NOTE: EVERY SECTION MUST BE COMPLETED, IF SECTION NOT APPLICABLE WRITE "NIL".

ASSETS

	Value
Principle home address:	
<input type="text"/>	\$ <input type="text"/>
Investment property address:	
<input type="text"/>	\$ <input type="text"/>
Investment property address:	
<input type="text"/>	\$ <input type="text"/>
Investment property address:	
<input type="text"/>	\$ <input type="text"/>
Car 1 (make & model):	
<input type="text"/>	\$ <input type="text"/>
Car 2 (make & model):	
<input type="text"/>	\$ <input type="text"/>
Other personal assets: eg. Equipment, Caravan, Boat, Motorcycle, etc	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Investments: (give details)	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Cash at bank:	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Deposit paid:	
<input type="text"/>	\$ <input type="text"/>
Superannuation:	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Other assets: (give details)	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
TOTAL ASSETS	\$ <input type="text"/>

LIABILITIES

Lender Existing mortgage:	Monthly payments	Total owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Existing mortgage:		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Existing mortgage:		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Existing mortgage:		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Lease/Hire purchase/Personal loan:		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Loans secured against Investments:		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit cards: (Name of lender/Limits)		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Taxation liabilities:		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Any contingent liability, partnership or company liability or other: eg. Guarantees (give details)		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other liabilities: eg. Bank Overdraft (give details)		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
TOTAL LIABILITIES		\$ <input type="text"/>
NET ASSETS		\$ <input type="text"/>

DECLARATION AND AGREEMENTS

Privacy Act Declaration

I/We acknowledge that in accordance with the *Australian Privacy Act 1988* and the *New Zealand Privacy Act 2020*, certain items of personal information about me/ us contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers

In accordance with the *Australian Privacy Act 1988* and the *New Zealand Privacy Act 2020*, I/we authorise Millbrook Group comprising Millbrook Mortgage Management Ltd, Millbrook Funds Pty Ltd and Millbrook Finance Pty Ltd (the Lenders) and other concerned companies to give and obtain from credit providers, accountants, lawyers, 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.

I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our credit worthiness.

Declaration of Purpose

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly (i.e. in excess of half of the loan amount) for business or investment purposes (or 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 confirm that you are not entitled to protection under THE NATIONAL CREDIT CODE.

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider. I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

SIGNATURE OF APPLICANT/GUARANTOR

Name of Borrower 1		Name of Borrower 2	
<input type="text"/>		<input type="text"/>	
Signature	Dated	Signature	Dated
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Application and Agreement

I/We apply for a loan and certify that the enclosed statements are true and correct and will remain true and correct unless and until I/ We notify you otherwise in writing. I/We agree to pay all costs and expenses incurred in consequence of this application, to the extent that such payments are permitted by law.

I/We authorise you to arrange a valuation of the security offered and I/we understand that such a valuation will be required from an approved valuer, and that no refund of valuation fees will be made in the event that the valuation does not meet your requirements.

My/Our legal advisor/agent is authorized to accept any notification on my/our behalf.

Solvency Declaration and Declaration of Financial Position

	Yes	No
1. Have you ever been declared bankrupt or insolvent or has your estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you ever been a shareholder or officer of any company of which an administrator, a receiver, a receiver and manager and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there any unsatisfied judgment entered in any court against you, or any company of which you are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you, or any company with which you are or were associated, ever has a property sold through mortgagee sale proceedings?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has any application in respect of this loan been submitted by you, or any other person, to any other lender and been refused? If so, give details.	<input type="checkbox"/>	<input type="checkbox"/>

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 and expenditure; and
- am/we are satisfied that our obligations to you will not adversely impact our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and I/we make this application on the basis that you will rely upon that information and those statements.

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Millbrook Funds Pty Ltd ABN 34 149 711 419 AFSL 402900, Responsible Entity for the Millbrook Income Fund. Millbrook Asset Management Ltd ABN 81 123 219 732 AFSL/ACL 335001, Responsible Entity for the Millbrook Credit Fund ARSN 125 042 480 NZBN 942051372163

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