

Breakthrough Lo Doc Declaration



To: Perpetual Trustee Company Limited (ACN 000 001 007) and RESIMAC Limited (ACN 002 997 935) ("Credit Provider")

This declaration should be completed and signed by all intended applicants of the loan.

Loan amount	<input type="text"/>
Loan term (years)	<input type="text"/>
Interest rate (%p.a.)	<input type="text"/>
Monthly repayments	<input type="text"/>
Is this loan Regulated under the National Credit Code (NCC)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

The Credit Provider recommends that all loan applicants seek independent legal and financial advice prior to obtaining a loan.

APPLICANT 1 DETAILS

APPLICANT 2 DETAILS

First name	<input type="text"/>	First name	<input type="text"/>
Surname	<input type="text"/>	Surname	<input type="text"/>
Company / Trustee	<input type="text"/>	Company / Trustee	<input type="text"/>
ABN /ACN of Income Source	<input type="text"/>	ABN /ACN of Income Source	<input type="text"/>
Occupation / Nature of business	<input type="text"/>	Occupation / Nature of business	<input type="text"/>
Estimated annual self employed / Net profit before tax	<input type="text"/>	Estimated annual self employed / Net profit before tax	<input type="text"/>

Are the documents provided to verify income (i.e. business account bank statements or BAS statements) representative of a full year's trading? Yes No

DECLARATION OF FINANCIAL STATUS

I/we certify, warrant and represent to the Credit Provider that:

- a. I am/we are aware of our financial obligations under the proposed loan with the Credit Provider;
- b. I am/we are satisfied that my/our financial obligations under this loan will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- c. I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial or undue financial hardship;
- d. I/we acknowledge that the Credit Provider has assessed this facility with significantly less documentary evidence of my/our income than for a Prime loan;
- e. I/we specifically request the Credit Provider to consider my/our loan application while requiring me/us to provide significantly less evidence of my/our income, outgoings, assets and liabilities than for a Prime loan;
- f. I/we acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Declaration of Financial Status in assessing whether to approve the application;
- g. There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application;

Warning to applicants: The Credit Provider may rely on the information you provide in this Declaration of Financial Status when assessing whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information.

<input type="text"/>	Signature Applicant 1	Name in Print	<input type="text"/>	Date	<input type="text"/>
<input type="text"/>	Signature Applicant 2	Name in Print	<input type="text"/>	Date	<input type="text"/>