

# Easy Homebuy™ Application to Purchase

"No Bank" Home Loan Specialists

<b>Section 1 Applicant Personal Details:</b>		
Last Name:	First Name:	Middle Name:
Current Address:		
Email Address:		
Phone Number:	Fax Number:	Mobile:
Date of Birth:	Drivers License #:	Car Registration:
Emergency Contact (Relative):		Phone Number:
Rental Agency:	Length of Tenancy:	Weekly Rent:
Contact Name:		Contact Phone Number
Previous Residential Address		
Rental Agency:	Length of Tenancy:	Weekly Rent:
Contact Name:		Contact Phone Number
Current Employer:		Contact Name:
Employers Phone:		Employed Since:
Employment Type:		Gross Weekly Wage:
Include any other weekly income you receive e.g. Centre link, Part time job		
Name:		Amount per Week:
Name:		Amount per Week:

<b>Section 2 Co-Applicant Personal Details:</b>		
Last Name:	First Name:	Middle Name:
Current Address:		
Email Address:		
Phone Number:	Fax Number:	Mobile:
Date of Birth:	Drivers License #:	Car Registration:
Emergency Contact (Relative):		Phone Number:
Rental Agency:	Length of Tenancy:	Weekly Rent:
Contact Name:		Contact Phone Number

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Section 2 (Continued):		
Previous Residential Address		
Rental Agency:	Length of Tenancy:	Weekly Rent:
Contact Name:	Contact Phone Number	
Current Employer:	Contact Name:	
Employers Phone:	Employed Since:	
Employment Type:	Gross Weekly Wage:	
Contact Name:	Contact Phone:	
Include any other weekly income you receive e.g. Centre link, Part time job		
Name:	Amount per Week:	
Name:	Amount per Week:	

Section 3 Other Disclosures:		
How much deposit can you put down to own your own home?		
We are unable to sell homes on "No Deposit"		
Have you or co-applicant ever purchased a house before?	Yes	No
Do you qualify for the "First Home Owners Grant"	Yes	No
Your Solicitor will be able to provide more information concerning the first home owners grant		

Section 4 Other Occupants:					
Please list all other occupants that will be living in the property					
	Occupant 3	Occupant 4	Occupant 5	Occupant 6	Occupant 7
Name					
Age					
Date of birth					
Relationship					
Please list all Pets that will be living in the property					
	Pet 1	Pet 1	Pet 3		
Type / Age					

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## Section 5 Liabilities and Assets:

**Loans:** Please include all details of any Real Estate loans, Business loans (including any overdraft), Credit cards, Store Cards or other credit facilities.

Institution	Type of credit	Loan Start Date	Initial Amount	Amount Owing	Min Monthly

**Assets:** Please list the Value of all your assets, Motor vehicle, Boat, Caravan, Shares etc. Please show the value of your home contents as per your insurance.

Item	Value

## Section 6 Consent:

Do we have consent to contact your

Employer to confirm your pay and employment details	YES / NO
Current landlord to discuss relevant tenancy information	YES / NO

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## Section 7 Declaration of Financial Position:

**TO:** Easy Homebuy

**RE:** Application for Finance

The lender recommends that all applicants seek independent legal & financial advice prior to obtaining a loan.

\_\_\_\_\_  
Applicant 1 Full Name

\_\_\_\_\_  
Applicant 2 Full Name

Declaration of financial position

I/we certify, warrant and represent to you that:

- a) I am/we are aware of our financial obligations under our proposed loan with you and I am/we are fully able to meet our obligation under this loan; and
- b) 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:
- c) I/we are aware that the interest rate payable to you is higher than the rate which would be payable if I/we qualified for an alternative loan program from a mainstream lender

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Full Name of person making Declaration

\_\_\_\_\_  
Full Name of person making Declaration

Dated:        /        /

Dated:        /        /

\_\_\_\_\_

\_\_\_\_\_

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## Section 8 Declaration:

I /We agree that to the best of my/our knowledge this application is true and correct. I/we understand that the information provided will form part of our vendor financing agreement and that any inaccuracies found may allow the vendor to change the terms or cancel the vendor financing agreement.

I/we authorise you ID Fothergill and LI Fothergill T/A "Easy Homebuy" and your agents to give and receive personal and credit information, which relates to mu/our application for credit and which may be used to

- Identify me/us.
- Assess my/our credit Application.
- Verify the accuracy of information I/we have provided.
- Verify my/our employment history.

Signature of Applicant

Date:

Signature of co-applicant

Date:

## **Please include the following documentation relevant to your declared income.**

### **If employed please provide the following.**

- Last 2 pay slips
- Last year's income tax assessment or group certificate
- Last month's Bank Statement
- Last month's loan Statements
- Last month's Credit Card Statements

### **If self employed please provide the following.**

- Last year's income tax assessment form.
- Last year's Profit and Loss statement.
- Last month's Bank Statement.
- Last month's Credit facility / loan Statements
- Last month's Credit Card Statements

## **All applicants must provide a current credit report.**

How to order your report

Online at [www.mycreditfile.com.au](http://www.mycreditfile.com.au) or call Veda Advantage (Baycorp) on 1300 762 207 and order your personal credit report. Once received mail or Fax it to us with your application to:

Easy Homebuy  
PO Box 376  
Webb Street  
Narre Warren  
Vic 3805

Phone: 03 5940 0366  
Fax: 03 5940 0668  
Email: [office@easyhomebuy.com.au](mailto:office@easyhomebuy.com.au)  
Mobile: 0425 832 324 (Lisa)  
Mobile: 0425 832 325 (Ian)