

# EasyDoc/Quik Equity Declaration of Financial Position

This declaration must be completed and signed by ALL borrowers for EasyDoc (Prime) or Quik Equity (Non-Conforming) loan programs

To: **Perpetual Trustees Victoria Limited** (Lender)

## 1. Loan Details

<b>Loan Amount</b>	<b>\$</b>	<b>Interest Rate</b>	<b>%</b>
<b>Maturity Date/Term</b>		<b>Monthly Repayment (est)</b>	<b>\$</b>

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

## 2. Borrower Details

	Borrower (1)	Borrower (2)
<b>First Name</b>		
<b>Surname or Company Name</b>		
<b>Employment Status</b>	<input type="checkbox"/> Self Employed Individual <input type="checkbox"/> Company Applicant	<input type="checkbox"/> Self Employed Individual <input type="checkbox"/> Company Applicant
<b>ABN</b>	<b>No:</b> ..... <b>Registered:</b> ...../...../..... <b>GST:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>No:</b> ..... <b>Registered:</b> ...../...../..... <b>GST:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Occupation</b>		
<b>Industry</b>		

## 3. Declaration of Financial Position

I/We certify warrant and represent to the Lender that:

- I am/we are satisfied that my/our income is sufficient to ensure I/we can meet my/our loan obligations and meet all my/our other financial obligations (including living expenses) as and when they fall due;
- I/we request the Lender to assess this facility without the documentary evidence of my/our income and financial position as such documentary evidence is not readily available or may not be a true representation of my/our financial position;
- I am/we are aware that the interest rate payable to the Lender is higher than the rate which would be payable if I/we qualified for an alternative loan product by the provision of satisfactory documentary evidence of my/our income and financial position; and
- I/we declare that my/our total income is derived from my/our own resources with no reliance on funds sourced from PAYG employment, via a third party or from government pensions of any kind.

**I/we acknowledge that the Lender is relying on this declaration in considering whether or not to approve my/our loan application**

\_\_\_\_\_  
Signature of borrower

\_\_\_\_\_  
Signature of borrower

\_\_\_\_\_  
Full Name of person making declaration

\_\_\_\_\_  
Full Name of person making declaration

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Full Name of person witnessing declaration

\_\_\_\_\_  
Full Name of person witnessing declaration

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

- A fully completed and signed original must be held on the Mortgage Manager's file.
- The declarant/s is/are required to sign any/all alterations made on this form.
- If loan is predominately for business or investment purposes (more than 50% of loan funds are to be used for non-personal purposes), all borrowers must complete a Declaration of Purpose Regulation 10 form.
- If you discharge your loan in the first five years, fees may apply. Please refer to your loan Terms and Conditions.