

This declaration must be **completed and signed by all Applicants**.
To the Mortgage Manager: LoanOne PTY LTD

LOAN DETAILS

Loan amount applied for:*

* For credit increases, enter new borrowings only

APPLICANT DETAILS

Applicant one

Full name (Applicant):

Company name (Applicant):

Self employed business name (e.g. Company name):

ABN or ACN of income generating business:

Applicant Occupation:

Applicant two

Full name (Applicant):

Company name (Applicant):

Self employed business name (e.g. Company name):

ABN or ACN of income generating business:

Applicant Occupation:

DECLARATION OF FINANCIAL POSITION

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

- I am/We are aware of our financial obligations under my/our proposed loan with you.
- I/We have fully disclosed to you all details of my/our income and expenditure.
- I am/We are satisfied that my/our obligations to you 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.
- I/We confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship.
- I/We acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.
- I/We acknowledge that the Funder recommends that I/We obtain independent legal and financial advice prior to entering into the loan contract.

Applicant one

Annual Self Employed Taxable Income:

Share of Company Net Profit (Company tax rates)

Share of Individual Income (Individual tax rates), e.g.

Salary/ Trust & Partnership Distribution/ Sole Trader NPBT

Plus Current Rent Received:

Total:

I confirm I hold no other directorships that could impact my ability to service the loan without hardship:

Correct: Incorrect: N/A:

Full Name:

Applicant Signature:

Date:

Applicant two

Annual Self Employed Taxable Income:

Share of Company Net Profit (Company tax rates)

Share of Individual Income (Individual tax rates), e.g.

Salary/ Trust & Partnership Distribution/ Sole Trader NPBT

Plus Current Rent Received:

Total:

I confirm I hold no other directorships that could impact my ability to service the loan without hardship:

Correct: Incorrect: N/A:

Full Name:

Applicant Signature:

Date:

SIGNING AN INCORRECT, MISLEADING OR BLANK DECLARATION MAY CONSTITUTE AN OFFENCE.

If you present documentation (which is satisfactory to the Funder) at a later stage in order to verify income, it will be compared with the gross income/net income that has been declared (above). This comparison will be used by the Funder in assessing whether you are eligible for conversion to a fully verified home loan. Any rate change will be at the Funder's discretion provided the account has been conducted within the terms and conditions.

ACCOUNTANT DETAILS – APPLICANT 1

Accountant's Full Name:			
Accounting Firm / Trading Name:			
Are you a Registered Tax Agent?	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, please have the Registered Tax Agent complete this page		
BAS / Tax Agent Number:			
Member of:			
Business Address:			
Email:		Phone:	

ACCOUNTANT DECLARATION – APPLICANT 1

I am aware that my client			
<i>Client Name:</i>			
<i>Client Address:</i>			
<i>Occupation:</i>			
has declared a self employed share of Company Net Profit annual taxable income of:			
<i>Declared Company Income:</i>			
and has declared a self employed Individual (e.g. Salary/ Trust & Partnership Distribution/ Sole Trader NPBT) annual taxable income of:			
<i>Declared Individual Income:</i>			
for the purposes of obtaining finance. Noting the current financials are not available, I confirm that the declared income is a reasonable estimate of my client's current financial circumstances (including any COVID-19 related impacts) and that I have formed that view on the following basis (e.g. reviewing recent BAS or business account statements):			
I have acted as my client's accountant for a period of:			
<i>Years:</i>		<i>Months:</i>	
and I do not have any conflict of interest in connection to this transaction.			

ACCOUNTANT DISCLAIMER

The accountant's declaration above is provided in good faith taking into account the accountant's knowledge of the client's circumstances as at the specified date. The accountant makes no representations or warranties about the accuracy or completeness of any future income of the applicant. The accountant makes no warranty that the applicant will be able to make repayments under any loan provided based on this declaration. The accountant has not considered details of the terms of the proposed loan, including interest rates and repayment terms. The accountant is not responsible for keeping the Lender informed of any change to the information in this declaration occurring after the specified date. The accountant is not acting on behalf of, or as an Agent of the Lender.

The information in this declaration may only be used by the Lender for the sole purpose of considering whether to provide credit for the amount set out in this form. Information in this declaration must not be used for any other purpose or forwarded to or used by any third person. Information in this declaration is a guide only, and the Lender should conduct its own due diligence in considering whether to provide credit to the applicant.

This declaration is valid for 60 days from the specified date.

ACCOUNTANT SIGNATURE

	Date	
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ACCOUNTANT DETAILS – APPLICANT 2

Accountant's Full Name:			
Accounting Firm / Trading Name:			
Are you a Registered Tax Agent?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If no, please have the Registered Tax Agent complete this page
BAS / Tax Agent Number:			
Member of:			
Business Address:			
Email:		Phone:	

ACCOUNTANT DECLARATION – APPLICANT 2

I am aware that my client			
<i>Client Name:</i>			
<i>Client Address:</i>			
<i>Occupation:</i>			
has declared a self employed share of Company Net Profit annual taxable income of:			
<i>Declared Company Income:</i>			
and has declared a self employed Individual (e.g. Salary/ Trust & Partnership Distribution/ Sole Trader NPBT) annual taxable income of:			
<i>Declared Individual Income:</i>			
for the purposes of obtaining finance. Noting the current financials are not available, I confirm that the declared income is a reasonable estimate of my client's current financial circumstances (including any COVID-19 related impacts) and that I have formed that view on the following basis (e.g. reviewing recent BAS or business account statements):			
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ACCOUNTANT SIGNATURE

	Date	
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