

# Client Declaration of Financial Position



To: **The Credit Provider and Permanent Custodians Limited ACN 001 426 384**

This declaration must be completed and signed by ALL borrowers and guarantors to support the Alt Doc application

## LOAN DETAILS

Loan Amount: \$  Loan Term:  Years

## APPLICANT DETAILS

Applicant/Guarantor 1:	Applicant/Guarantor 2:
Full Name <input type="text"/>	Full Name <input type="text"/>
Company/Business Name: <input type="text"/>	Company/Business Name: <input type="text"/>
ABN/ACN: <input type="text"/>	ABN/ACN: <input type="text"/>
Occupation: <input type="text"/>	Occupation: <input type="text"/>
Term Self-Employed: <input type="text"/> years <input type="text"/> months	Term Self-Employed: <input type="text"/> years <input type="text"/> months

## APPLICANT FINANCIAL POSITION

Applicant/Guarantor 1:	Applicant/Guarantor 2:
Self-Employed Income: \$ <input type="text"/> <small>Individual: Estimated annual pre-tax income from self-employed activities. Company: Estimated net profit before tax.</small>	Self-Employed Income: \$ <input type="text"/> <small>Individual: Estimated annual pre-tax income from self-employed activities. Company: Estimated net profit before tax.</small>
Rental Income*: \$ <input type="text"/>	Rental Income*: \$ <input type="text"/>
PAYG Income*: \$ <input type="text"/> <small>*PAYG and/or rental income requires standard income verification documents</small>	PAYG Income*: \$ <input type="text"/> <small>*PAYG and/or rental income requires standard income verification documents</small>

## APPLICANT DECLARATION

I/We certify to the Credit Provider that:

- I am / We are aware of my/our financial obligations under the proposed loan with the Credit Provider
- I/We have carefully considered my/our financial position and in accordance with the Credit Provider recommendation have sought and obtained such financial and other advice as I/we consider appropriate for this loan.
- I am /We are satisfied that I/we am able to meet the repayments on the proposed loan as well as all of my/our other financial commitments (including living expenses) without hardship.
- I/We acknowledge that the Credit Provider will assess this facility with significantly less documentary evidence of my/our income than for a Prime full documentation loan.
- I/We acknowledge that the Credit Provider will rely upon the information contained in the application form and within this Declaration of financial position to assess whether to approve the application.
- 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.

Signature Applicant/Guarantor 1

Date Signed

Signature Applicant/Guarantor 2

Date Signed