


Declaration & Accountant's Verification

This declaration must be completed and signed by all applicants.

To: Mortgage Street (The Lender)

SECTION 1: Loan details

Loan amount applied for: * * For credit increases, enter new borrowings only

-  All fields must be completed in order to pass through the next stage of assessment.
- Acceptable **only** when returned as a **single** intact form (i.e. signing the last page & pasting to the original won't be acceptable).
- Our internal assessors will carry out regular checks with Accountants.

SECTION 2: Applicant details

Applicant one	Applicant two
First name: <input type="text"/>	<input type="text"/>
Middle name(s): <input type="text"/>	<input type="text"/>
Surname: <input type="text"/>	<input type="radio"/> Same or <input type="text"/>
Company (applicant): <input type="text"/>	<input type="radio"/> Same or <input type="text"/>
Trust (applicant): <input type="text"/>	<input type="radio"/> Same or <input type="text"/>

SECTION 3: Income details

Applicant one	Applicant two
Self employed business name: <input type="text"/>	<input type="radio"/> Same or <input type="text"/>
ABN: <input type="text"/>	<input type="radio"/> Same or <input type="text"/>
Occupation: <input type="text"/>	<input type="radio"/> Same or <input type="text"/>
Industry: <input type="text"/>	<input type="radio"/> Same or <input type="text"/>

SECTION 4: Declaration of financial position

Applicant one	Applicant two
Annual Self Employment Taxable income:	
Company Net Profit (less partner distributions) <input type="text"/>	<input type="text"/>
Salary/Distribution (less partner distributions) <input type="text"/>	<input type="text"/>
Plus Current Rent Received: <input type="text"/>	<input type="text"/>
Total: <input type="text"/>	<input type="text"/>

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:

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:

All undersigned applicants certify, warrant and represent that:

	<ul style="list-style-type: none">● Awareness: Are aware of our financial obligations under this proposed loan.● Disclosure: Have fully disclosed all income and expenditure details.● Satisfaction: Those obligations will not adversely impact one's ability to meet all other financial obligations (including living expenses) as and when they fall due.● Confirmation: Can comfortably afford all repayments resulting from this loan without incurring substantial financial Hardship and have carefully considered this loan and have concluded that it is suitable for my/our needs.● Acknowledgement: Mortgage Street is relying on this statement in considering whether or not to approve this loan application. The Lender recommends that independent legal and financial advice is sought prior to entering into the loan contract.● Offence: Signing an incorrect, misleading or blank declaration may constitute an offence.
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SECTION 5: Accountant's details

Accountant's Name:	<input type="text"/>	Trading Name:	<input type="text"/>
<input type="radio"/> Tax agent <i>(insert number below)</i>	<input type="text"/>	<input type="radio"/> BAS agent <i>(insert number below)</i>	<input type="text"/>
<input type="radio"/> Tax <i>(financial)</i> advisor		<input type="radio"/> Authorised to use TPB symbol	
Member of:	<input type="text"/>	e-mail:	<input type="text"/>
Address:	<input type="text"/>		
Office Phone Number:	<input type="text"/>	Mobile Number:	<input type="text"/>

SECTION 6: Accountant's declaration - Applicant 1

I am aware that my client	<input type="text"/>	<i>(client's full name)</i>		
who is currently working as	<input type="text"/>	<i>(occupation)</i>		
has been self-employed for a period of	<input type="text"/>	years and	<input type="text"/>	months.
My client has declared an annual company net taxable profit <i>(less partner distributions)</i> of	<input type="text"/>	<i>(enter amount)</i>		
and/or annual individual taxable income <i>(less partner distributions)</i> of	<input type="text"/>	<i>(enter amount)</i>	for the purposes of	
obtaining finance. Noting that current financials are not available, I confirm <i>(taking into account of any material economic impact e.g. pandemic, natural disaster or regulation/deregulation changes with no reference to any minor &/or insignificant factors)</i> that the declared	income is a reasonable estimate of my client's financial circumstances and that I have formed the view on the following basis:			
<input type="text"/>				
I have acted as my client's accountant for a period of	<input type="text"/>	years and	<input type="text"/>	months and I do not have any conflict of interest
in connection to this transaction.				

SECTION 7: Accountant's details – Applicant 2 *(not required if the same as above)*

Accountant's Name:	<input type="text"/>	Trading Name:	<input type="text"/>
<input type="radio"/> Tax agent <i>(insert number below)</i>	<input type="text"/>	<input type="radio"/> BAS agent <i>(insert number below)</i>	<input type="text"/>
<input type="radio"/> Tax (financial) advisor		<input type="radio"/> Authorised to use TPB symbol	
Member of:	<input type="text"/>	e-mail:	<input type="text"/>
Address:	<input type="text"/>		
Office Phone Number:	<input type="text"/>	Mobile Number:	<input type="text"/>

SECTION 8: Accountant's declaration - Applicant 2

I am aware that my client *(client's full name)*
who is currently working as *(occupation)*
has been self-employed for a period of years and months.
My client has declared an annual company net taxable profit *(less partner distributions)* of *(enter amount)*
and/or annual individual taxable income *(less partner distributions)* of *(enter amount)* for the purposes of
obtaining finance. Noting that current financials are not available, I confirm *(taking into account of any material economic impact e.g.*
pandemic, natural disaster or regulation/deregulation changes with no reference to any minor &/or insignificant factors) that the declared
income is a reasonable estimate of my client's financial circumstances and that I have formed the view on the following basis:

I have acted as my client's accountant for a period of years and months and I do **not** have any conflict of interest
in connection to this transaction.

SECTION 9: Accountant's disclaimer

The accountant's declaration above is provided in good faith taking into account the accountant's knowledge of the client's circumstances as of 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.

SECTION 10: Signatures of all parties *(returned as a single coherent document)*

Applicant 1:	<input type="text"/>	Applicant 2:	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>
Accountant 1:	<input type="text"/>	Accountant 2:	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>