

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.
- This form is only acceptable when returned as a single intact form.
- Our internal assessors will carry out regular spot checks with Accountants.

SECTION 2: Applicant details

Applicant one

First name:

Middle name(s):

Surname:

Company/trading name:

ABN:

ACN:

Industry:

Applicant two

First name:

Middle name(s):

Surname:

Company/trading name:

ABN:

ACN:

Industry:

SECTION 3: Declaration of financial position

Applicant one

Annual Self Employed Taxable Income: **Company Net Profit**

\$, ,

Annual Self Employed Taxable Income: **Salary/Distribution**

\$, ,

Plus Current Rent Received:

\$, ,

Total:

\$, ,

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

Yes No N/A

Applicant Signature:

Date: / / 20

Applicant two

Annual Self Employed Taxable Income: **Company Net Profit**

\$, ,

Annual Self Employed Taxable Income: **Salary/Distribution**

\$, ,

Plus Current Rent Received:

\$, ,

Total:

\$, ,

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

Yes No N/A

Applicant Signature:

Date: / / 20

All undersigned applicants certify, warrant and represent that:

- 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. 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.

SECTION 4: Accountant's details

Accountant's Name:	<input type="text"/>	Trading Name:	<input type="text"/>
<input type="radio"/> Tax agent	<input type="text"/>	<input type="radio"/> BAS agent	<input type="text"/>
<input type="radio"/> Tax (financial) advisor	<input type="text"/>	<input type="radio"/> Authorised to use TPB symbol	<input type="text"/>
Member of:	<input type="text"/>		
Address:	<input type="text"/>		
State/Territory:	<input type="text"/>	Postcode:	<input type="text"/>
Office land line:	<input type="text"/>	Email:	<input type="text"/>
Mobile Number:	<input type="text"/>		

SECTION 5: Accountant's declaration - Applicant 1

I am aware that my client	<input type="text"/>	(Client's full name)
who is currently working as	<input type="text"/>	(Occupation and company name)
has been self-employed for a period of	<input type="text"/> years and <input type="text"/> months and operating at	
Address:	<input type="text"/>	
State/Territory:	<input type="text"/>	Postcode: <input type="text"/>
My client has declared a self-employed annual net income before tax of	\$ <input type="text"/>	
and PAYG Income (if declared) of	\$ <input type="text"/>	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 clients current financial circumstances and		
that I have formed that view on the following basis:	<input type="text"/>	
<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 6: Account 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 7: Signatures of all parties

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

SECTION 8:**Accountant's details - Applicant 2 (not required if the same as section 4)**

Accountant's Name:	<input type="text"/>	Trading Name:	<input type="text"/>
<input type="radio"/> Tax agent	<input type="text"/>	<input type="radio"/> BAS agent	<input type="text"/>
<input type="radio"/> Tax (financial) advisor	<input type="text"/>	<input type="radio"/> Authorised to use TPB symbol	<input type="text"/>
Member of:	<input type="text"/>		
Address:	<input type="text"/>		
State/Territory:	<input type="text"/>	Postcode:	<input type="text"/>
Office land line:	<input type="text"/>	Email:	<input type="text"/>
Mobile Number:	<input type="text"/>		

SECTION 9:**Accountant's declaration - Applicant 2**

I am aware that my client (Client's full name)

who is currently working as (Occupation and company name)

has been self-employed for a period of years and months and operating at

Address:

State/Territory: Postcode:

My client has declared a self-employed annual net income before tax of \$, , and PAYG Income (if declared) of \$, , 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 clients current financial circumstances and that I have formed that 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 10:**Signatures of all parties**

Applicant 1:	<input type="text"/>	Applicant 2:	<input type="text"/>	Accountant:	<input type="text"/>
Date:	<input type="text"/> / <input type="text"/> / 20 <input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / 20 <input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / 20 <input type="text"/>