



APPLICATION FOR MORTGAGE

PERSONAL DETAILS

Name _____	Membership Number _____
Address _____	
Telephone (h) _____ (w) _____	Date of Birth _____ Male / Female (circle one)
Email Address _____	Married / Single/ Defacto (circle one)
Spouse / Partners Name _____	Number of Dependants _____
Are you working - Yes / No / Full Time / Part Time / Other	Length of Service _____ years
Is your Spouse / Partner working - Yes / No / Full Time / Part Time / Other	Length of Service _____ years
Your Current Employer _____	Telephone _____
Employer Address _____	Position _____
Spouse / Partner Employer _____	Telephone _____
Employer Address _____	Position _____
Income - Weekly / Fortnightly / Monthly (circle one)	
Income (before tax) \$ _____	Spouse / Partner \$ _____ Total \$ _____
Please provide a copy of your latest pay slips as evidence of income (must be no older than three weeks). Bank statements are not acceptable, if self employed please have an accountant submit confirmation of earnings from current financial year	
Members Solicitor (applicable only when purchasing / building or where you specifically want to use your own solicitor)	
Firms Name _____	
Address _____	

Except where the purpose of the loan is to assist with the purchase of a property or where the member nominates a solicitor to peruse the documents, the document will be sent direct to the member by the Credit Union's solicitors and is in a form that should be readily understood by most members. Members are encouraged to obtain independent legal advice if they have any doubt at all as to the implications of the document.

APPLICATION INFORMATION

(A) Please tick one option:

- I currently have a Flexible Mortgage registered with the Credit Union and wish to apply for an additional advance under that security of \$ _____
- Please instruct the Credit Unions Solicitor to act on my behalf to register a first mortgage over my/the property at _____ to secure advances to me at the maximum amount.

(B) Amount required: \$ _____

(C) Repayments, Interest, Terms:

Term required _____ (maximum Term is 20 years)

Repayment frequency WEEKLY / FORTNIGHTLY / MONTHLY

(D) In support of my application I enclose:

1. A recent Valuation Report on my property (not older than one month)
2. A recent search copy of the relevant Certificate of Title or if the property is freehold, forward original
3. A copy of the purchase agreement (only required when you are purchasing a property).
4. A copy of the house insurance policy noting United Credit Union as 1st Mortgagee.

PLEASE NOTE YOUR APPLICATION CANNOT BE PROCESSED UNTIL ALL OF THE ABOVE DOCUMENTS ARE FORWARDED

APPLICATION INFORMATION

Please tick one option:

- | | |
|--|---|
| <input type="checkbox"/> (A) Purchasing a section only | <input type="checkbox"/> (B) Purchasing a first home |
| <input type="checkbox"/> (C) Building a first home | <input type="checkbox"/> (D) Purchasing a second home (1st home sold) |
| <input type="checkbox"/> (E) Building a second home (1st home sold) | <input type="checkbox"/> (F) Home improvements (attach details) |
| <input type="checkbox"/> (G) Matrimonial settlement | <input type="checkbox"/> (H) Refinancing an existing mortgage |
| <input type="checkbox"/> (I) General purposes (please specify) _____ | |

IMPORTANT: If (A), (B) or (D) provide settlement date:
If (D) or (E) provide settlement statement of previous property sale.
If (G) or (H) provide settlement statement.
Mortgages are not available for business transactions or investment purposes.

Please state how you intend to finance the proposal:

Cash contributions \$ _____
Amount of UCU loan \$ _____
Other mortgages applied for \$ _____
TOTAL \$ _____

Details of other mortgages:

Amount \$ _____	Amount \$ _____
Mortgagee _____	Mortgagee _____
Monthly repayments \$ _____	Monthly repayments \$ _____
Interest rate _____ %	Interest rate _____ %

SECURITY

1. I authorise you to deduct from my account the reasonable costs of preparation and registration of the mortgage on the basis that you will provide me with a full statement. I also agree to pay, in due course, the reasonable costs of discharging the mortgage.
2. I agree to arrange a mortgage repayment policy acceptable to the Credit Union prior to uplifting the proceeds of the loan, unless arrangement to the contrary has been approved by United Credit Union.
4. If the property being offered as security is not owned by me solely then this application is also signed by the co-owner of the property who in so signing hereby requests you to make the said advances to me and in return agrees to act as guarantor and to comply with all the terms and conditions of any loan contract as if the guarantor was the borrower in such contract.

SIGNATURES

SIGNATURE OF MEMBER _____ DATE _____

JOINT OWNERS NAME IN FULL _____

SIGNATURE OF JOINT OWNER _____ DATE _____

PRIVACY ACT 1993

in signing this document the applicant acknowledges that any personal information may be obtained by UCU at the request of the applicant for the purpose of evaluating the loan application. The information received by UCU and held by it for the purposes related only to the loan application and any advance made as a consequence of the application. It is not mandatory for the applicant to supply all or part of the required information, UCU may decline to make an advance to the application. The applicant is entitled upon giving reasonable notice to UCU during normal business hours, to have access to and to correct the said information unless UCU has good reason to refuse such access. Any such request should be made to the UCU Privacy Officer in the first instance.