

Application - OPM Properties

Property Address:

Personal Details:

Applicant 1.

Title Given Names

<input type="text"/>	<input type="text"/>
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Surname

Date of Birth

Number of Dependant Children

Drivers Licence Number

State

Expiry

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Current Residential Address

Postcode

Time there	<i>years</i>	<i>months</i>
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Home phone number

Mobile phone number

Email Address

Emergency contact not living with you

Name

Number

<input type="text"/>	<input type="text"/>
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Current Residential Status

Renting	Boarding	Living with Relative
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Landlords Name

Contact Number

Time there	<i>years</i>	<i>months</i>
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Previous Residential Address

Postcode

Landlords Name

Contact Number

Time there	<i>years</i>	<i>months</i>
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Applicant 2.

Title Given Names

<input type="text"/>	<input type="text"/>
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Surname

Date of Birth

Number of Dependant Children

Drivers Licence Number

State

Expiry

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Current Residential Address

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Time there	<i>years</i>	<i>months</i>
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Previous Residential Address

Postcode

Landlords Name

Contact Number

Time there	<i>years</i>	<i>months</i>
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Income Details:

Applicant 1.

Current Employment Details

Occupation

Full Time	Part Time	Self Employed
Temp/Casual	Contractor	
Other (specify)		

Employer's name (or Accountants details if Self Employed)

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Employer's / Accountant's Address

<i>Postcode</i>

Time there *years* *months*

Employer Contact

Title

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Employer Contacts Phone Number \ Fax Number

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Previous Employers name

(if under 3 years with current employer)

<i>Time there</i>

Previous Employer Contact

Phone Number

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Income: i.e. money that you receive

Weekly Income before tax	\$
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Weekly Income after tax	\$
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Other Income (please specify)

Social Security	\$
-----------------	----

Cash	\$
------	----

Other	\$
-------	----

Investments	\$
-------------	----

Total weekly Income	\$
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Applicant 2.

Current Employment Details

Occupation

Full Time	Part Time	Self Employed
Temp/Casual	Contractor	
Other (specify)		

Employer's name (or Accountants details if Self Employed)

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Employer's / Accountant's Address

<i>Postcode</i>

Time there *years* *months*

Employer Contact

Title

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Other Income (please specify)

Social Security	\$
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Cash	\$
------	----

Other	\$
-------	----

Investments	\$
-------------	----

Total weekly Income	\$
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Financial Position:

Applicant 1.

Assets - i.e. what you own

Property	\$
Bank Account/s Balance	\$
Shares / Trusts	\$
Superannuation	\$
Motor Vehicles	\$
Boats / Motorbikes etc	\$
Personal items	\$
Other (please specify)	\$
Total Assets	\$

Liabilities - i.e. what you owe

	Lender	Payout Date	Weekly Pmt
Mortgage			\$
Car loans			\$
Credit cards			\$
Personal Loans			\$
Other Loans			\$
Total Liabilities			\$

Have you ever owned a home before? yes no

Are you ready to move now?

How much deposit do you have to put towards home ownership? \$

Have you ever been Known by another name? If yes give details.

Applicant 2.

Assets - i.e. what you own

Property	\$
Bank Account/s Balance	\$
Shares / Trusts	\$
Superannuation	\$
Motor Vehicles	\$
Boats / Motorbikes etc	\$
Personal items	\$
Other (please specify)	\$
Total Assets	\$

Liabilities - i.e. what you owe

	Lender	Payout Date	Weekly Pmt
Mortgage			\$
Car loans			\$
Credit cards			\$
Personal Loans			\$
Other Loans			\$
Total Liabilities			\$

Have you ever owned a home before? yes no

Are you ready to move now?

How much deposit do you have to put towards home ownership? \$

Have you ever been Known by another name? If yes give details.

A documentation fee of \$1200.00 is payable upon signing of this application. If your application is successful this includes the cost to have the documentation drawn up for you to purchase you own home.

Declaration

I agree to the best of my knowledge that this application is true and correct. I understand the information provided will form part of our Vendor Finance Agreement and any inaccuracies will allow the Vendor to change the terms or cancel the Vendor Finance Agreement.

I further understand that OPM Properties will incur costs processing my application. I understand that if my application is unsuccessful I will be refunded \$600.00 of my Documentation fee. This amount will be posted to my "current living address" as stated in this application.

X

Name

Date

I agree to the best of my knowledge that this application is true and correct. I understand the information provided will form part of our Vendor Finance Agreement and any inaccuracies will allow the Vendor to change the terms or cancel the Vendor Finance Agreement.

I further understand that OPM Properties will incur costs processing my application. I understand that if my application is unsuccessful I will be refunded \$600.00 of my Documentation fee. This amount will be posted to my "current living address" as stated in this application.

X

Name

Date

Consent Form

I / We give OPM Properties our consent to contact our employers, landlord/s and references to confirm details in our application.

OPM properties has our consent to contact:

Our employer to confirm our income and other details?

Yes

No

Our current and previous Landlords to collect a rental ledger and to discuss relevant tenancy information?

Yes

No

Name

Date

Name

Date

Credit Information

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)

Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)

OPM Properties may give information about you to a credit reporting agency, for the following purposes:

- to obtain a consumer credit report about you, and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you. The information is limited to:
 - Identity particulars - your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
 - your application for credit or commercial credit - the fact that you have applied for credit and the amount.
 - The fact that OPM Properties is a current credit provider to you.
 - loan repayments which are overdue by more than 60 days, and for which debt collection action has started.
 - advice that your loan repayments are no longer overdue in respect of any default that has been listed.
 - information that, in the opinion of OPM Properties you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
 - dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once.
 - that credit provided to you by OPM Properties has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

Statement By Applicant (s) For Credit

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988)

OPM Properties has informed me that it may give certain personal information about me to a credit reporting agency.

2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)

I/we agree that OPM Properties may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K(1)(b), Privacy Act 1988)

I/we agree that OPM Properties may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)

I/we agree that OPM Properties may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

5. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K 1(c) Privacy Act 1988)

I/we agree the OPM Properties may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s) [named in agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.

6. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18K (1) Privacy Act 1988)

I/we agree that OPM Properties may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, and includes a credit report.

Name

Date

Name

Date

Process List

1. Fill out the application and fax it to OPM at (03) 8621 8945
2. Pay documentation fee of \$1200.00 to OPM's bank account. NAB BSB: 083975 Acc: 570241666

Note: When you deposit tell the Bank Teller to insert your last name as reference.

If your application is not successful a refund of \$600.00 will be posted to your current residential address.

Once your application is successful copies of the following things will be required.

Document Checklist

		Applicant 1	Applicant 2
1.	2 Payslips (If self employed Profit and Loss)	<input type="checkbox"/>	<input type="checkbox"/>
2.	Last years Group Certificate	<input type="checkbox"/>	<input type="checkbox"/>
3.	2 months bank statements	<input type="checkbox"/>	<input type="checkbox"/>
4.	Proof of deposit funds	<input type="checkbox"/>	<input type="checkbox"/>
5.	Current loan statement	<input type="checkbox"/>	<input type="checkbox"/>
6.	Current Credit Card and store card statements	<input type="checkbox"/>	<input type="checkbox"/>

Identity documents required for the First Home Owners Grant.

1.	Certified copy of Birth certificate	<input type="checkbox"/>	<input type="checkbox"/>
2.	Certified copy of Drivers licences of photo ID	<input type="checkbox"/>	<input type="checkbox"/>
3.	Certified copy of your Medicare Card	<input type="checkbox"/>	<input type="checkbox"/>
4.	Insurance policy at the new address or Utility letter at the address in both applicants names.	<input type="checkbox"/>	<input type="checkbox"/>
Note:	For those not born in Australia a certified copy of your Passport showing date of entry to Australia, a copy of your citizenship certificate or a letter from the immigration department stating when you arrived and stating your residency position.	<input type="checkbox"/>	<input type="checkbox"/>