



Vado Private Loan Application

Section 1 - Where to Send

Email to: info@vadoprivate.com.au

Post to: Level 23, International Tower 3, 300 Barangaroo Avenue, Barangaroo NSW 2000

Section 2 - Introducer Details

Introducer Name

Introducer Company Name

Telephone Number

Email Address

Finance Date

Day / Month / Year

Estimated Settlement Date

Day / Month / Year

Section 3 - Checklist

Attach the following documents and information relating to your loan requirements.

All Applications

Brokers own submission

Applicant/Guarantor Identification Form

Have you mandated the Borrower?

Rates notice for all properties being refinanced

New Purchase Applications

Front page of the Contract of Sale/Contract Note and any Special Conditions (must show purchase price and settlement date)

Refinance Applications

Last 6 months statements of loans being refinanced

Introducer's acknowledgement that required supporting documentation is attached to the completed application.

Introducer Signature

Trusts

Trust Deed - must be provided with application to confirm beneficiaries, trust name and trustee

Construction Loans

Fixed price building contract

Copy of DA conditions

Copy of DA approved & stamped plans

Completed presales schedule (if applicable)



Section 4 - Personal Details of Applicants

Applicant 1 Select one: Borrower Guarantor

Title Dr Mr Mrs Ms Miss

Family Name

First Name Middle Name(s)

Date of Birth / /
Day Month Year

Email Address

Home Phone Number Mobile Number

Area code Number

Residential Address

Unit # Street # Street Name

Suburb State Post Code

Time at Address

Years Months

Driver's Licence #

Previous Address (if less than 2 years at current address)

Unit # Street # Street Name

Suburb State Post Code

Time at Address

Years Months

Marital Status

Single Married De facto Divorced
Widowed

Are you an Australian resident? Yes No

Country

Current Residential Status

Owner Buying Boarding Renting
With Parents Other

Postal Address (if different from residential address)

Unit # Street # Street Name

Suburb State Post Code

Applicant 2 Select one: Borrower Guarantor

Title Dr Mr Mrs Ms Miss

Family Name

First Name Middle Name(s)

Date of Birth / /
Day Month Year

Email Address

Home Phone Number Mobile Number

Area code Number

Residential Address

Unit # Street # Street Name

Suburb State Post Code

Time at Address

Years Months

Driver's Licence #

Previous Address (if less than 2 years at current address)

Unit # Street # Street Name

Suburb State Post Code

Time at Address

Years Months

Marital Status

Single Married De facto Divorced
Widowed

Are you an Australian resident? Yes No

Country

Current Residential Status

Owner Buying Boarding Renting
With Parents Other

Postal Address (if different from residential address)

Unit # Street # Street Name

Suburb State Post Code



Section 4 - Personal Details of Applicants

Applicant 1 Current Employment Details

Occupation

Current Employment Status

Full-Time Part-Time Self Employed
 Casual Retired Unemployed Other
 Present Employer Years Months
 /

Income Type Amount (p.a.)

Applicant 2 Current Employment Details

Occupation

Current Employment Status

Full-Time Part-Time Self Employed
 Casual Retired Unemployed Other
 Present Employer Years Months
 /

Income Type Amount (p.a.)

Section 5 - Company Borrower / Guarantor

Full Legal Name of Company (as Registered by ASIC)

ACN ABN

Address of Principle Place of Business

Unit # Street # Street Name
 Suburb State Post Code

Registered Address of Company
 Same as Place of Business

Unit # Street # Street Name
 Suburb State Post Code

Company Type

Propriety
 Public

Directors of the company

Shareholders of the Company % Ownership

Trustee status

No Trustee
 Acting as Trustee

Section 6 - Trust Details

Full Legal Name of Trust

Registered Address of Trust

Unit # Street # Street Name
 Suburb State Post Code

Beneficiaries of Trust
 (enter Full Names of Beneficiaries below)

Trust Type

Business Postal Address

Unit # Street # Street Name
 Suburb State Post Code

Primary Business Activity

Trust Settler Name

Trust ABN

Same as Place of Business

Post Code



Section 7 - Assets

Assets

Asset Type	Property Address	Post Code	Ownership	Description	Value	Monthly Income
Property (home)						
Invest. Property 1						
Invest. Property 2						
Invest. Property 3						
Invest. Property 4						
Invest. Property 5						
Invest. Property 6						
Savings						
Superannuation						
Shares						
Motor Vehicle(s)						
Deposit Paid						
Personal Effects						
Total Assets						



Section 7 - Liabilities

Liabilities

Liability Type	Financier / Description	Loan Balance	Facility Limit	Monthly Payment	to be repaid
Mortgage (home)					
Mortgage (Invest. Property 1)					
Mortgage (Invest. Property 2)					
Mortgage (Invest. Property 3)					
Mortgage (Invest. Property 4)					
Mortgage (Invest. Property 5)					
Mortgage (Invest. Property 6)					
Car Lease / Hire Purchase					
Personal Loan					
Contingent Liability					
Other Liabilities					
Total Liabilities					



Section 8 - Security Details

First Security

Registered Proprietor(s)

Property Address

Unit # Street # Street Name Suburb State Post Code

Access Contact Name Phone Number Mobile Number

Area code Number

Vacant Owner Occupied Tenanted
Security Type Single residence Residential Unit Vacant Land Other (please specify below)

Is this property mortgaged? Yes No Are you discharging in full? Yes No

Who is the mortgage held with?

Lender name Account Number Amount Owing

Title Details

Lot No. Deposited Plan / Strata Plan Market Value Purchase Price Date of Purchase
Day / Month / Year

Second Security

Registered Proprietor(s)

Property Address

Unit # Street # Street Name Suburb State Post Code

Access Contact Name Phone Number Mobile Number

Area code Number

Vacant Owner Occupied Tenanted
Security Type Single residence Residential Unit Vacant Land Other (please specify below)

Is this property mortgaged? Yes No Are you discharging in full? Yes No

Who is the mortgage held with?

Lender name Account Number Amount Owing

Title Details

Lot No. Deposited Plan / Strata Plan Market Value Purchase Price Date of Purchase
Day / Month / Year



Section 9 - Finance Requested

Purpose of Loan (for example: purchase investment property, construction loan, bridging loan etc)

Exit Strategy (for example: refinance, sale of other property, sale of security property etc)

Loan Amount

Value of Security

Loan Term (months)

Please enter here any other information we need to know about your scenario

Solicitor Details

Name of Firm

Contact Name

Address of Solicitor

Unit # Street # Street Name

Suburb

State

Post Code

Business Phone Number

Mobile Phone Number

Email Address

Area code Number

Accountant Details

Name of Firm

Contact Name

Address of Accountant

Unit # Street # Street Name

Suburb

State

Post Code

Business Phone Number

Mobile Phone Number

Email Address

Area code Number

Nearest living relative – not living at the same address, whom Vado Private may contact if required

First and Middle Name(s)

Address

Family Name

Unit #

Street #

Street Name

Suburb

State

Post Code

Home Phone Number

Mobile Phone Number

Area code Number



Section 10 - Feasibility

	Percentage %	Value \$
Gross Realisation Value		
GST		
Selling Costs		
<hr/>		
Net Realisation Value		
Development Costs		
Land at valuation		
Acquisition costs		
Construction Costs		
Professional fees		
Statutory fees and contributions		
Project contingency		
Land holding costs		
Marketing		
<hr/>		
Total Hard Costs		
Finance charges		
Interest		
<hr/>		
Finance and Interest		
Total Costs		
Project Profit		
Development Margin		

Section 11 - Funding Table

	Equity	Debt	Total
Land at valuation			
Acquisition costs			
Construction costs			
Professional fees			
Statutory fees and contributions			
Project contingency			
Land holding costs			
Marketing			
Finance charges			
Interest			
<hr/>			
Total Costs			
Loan to Cost Ratio			



Section 12 - Current Projects

Project Address	Project Description (e.g. 13 x townhouses over single level basement)	Facility Limit	GRV	Lender	Expected Completion
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Section 13 - Previous Projects

Project Address	Project Description (e.g. 13 x townhouses over single level basement)	Year Completed	GRV	Lender
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Section 14 - Project Presales

Unit / Lot # of Beds Exchange Date Purchaser Local or Offshore FIRB Approved Sunset Date Selling Agent Contract Price(\$) Deposit Paid (\$)



Section 15 - Disclosures, Consents & Declarations By Borrower(s)

15.1 Applicant Declaration

1. Have you ever been bankrupt or entered into an arrangement to pay your creditor?	Yes	No
2. Are there any unsatisfied Court Judgements against you?	Yes	No
3. Have you ever been a shareholder or an officer of any company to which a manager, receiver administrator or liquidator has been appointed?	Yes	No
4. Has a mortgagee ever sold your property to recover a debt owing by you?	Yes	No
5. If you are seeking finance to complete the purchased of the security property, do you intend to borrow any other money for this purpose?	Yes	No
6. Has an application for the above loan been submitted by you or any other person to another lender?	Yes	No
7. Has the loan applicant/guarantor/director ever been known by any other name in the last 7 years? (e.g. maidenname, previous married name.)	Yes	No

15.2 Privacy Disclosure & Consent

Personal Information

Vado Private will collect personal information from you in order to process your application. If you do not provide us with your personal information we cannot process your application.

We may also use your personal information to tell you about other products and services offered by us or other members of Vado Private and in order to do that we may disclose your information to them or our Service Providers such as mailing houses. Please contact us on 1300 88 VADO if you do not consent to us using or disclosing your personal information to tell you about other products and services. It is important that you contact us because by providing your details you will be taken to have consented to this use and disclosure.

In most cases, you can gain access to the personal information that Vado Private hold about you. We aim to ensure that the personal information we retain about you is accurate, complete and up-to-date. To assist us with this, please contact us if any of the details you have provided change. If you have concerns about the completeness or accuracy of the information we have about you, we will take steps to correct it.

I agree that Vado Private (and any other financier who at any time provides or has any interest in the credit) may do any of the following.

1. Seek and use commercial credit information about me to assess an application for consumer credit or commercial credit.
2. Seek and use consumer credit information about me to assess an application for commercial credit or consumer credit.
3. Seek and use a credit report about me by a credit reporting agency to collect overdue payments from me.
4. Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
5. Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about my credit worthiness, credit standing, credit history or credit capacity.
6. Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me, any consumer or commercial credit information.
7. Give to a credit reporting agency personal and/or commercial information about me. The information includes identity particulars; the fact the credit has been applied for and the amount; the fact that Vado Private may be current credit provider to me; payments which become overdue more than 60 days and for which collection action has commenced; advice that payments are no longer overdue; advice that cheques drawn by me have been dishonoured, advice that in the opinion of Vado Private I have committed a credit infringement; and that credit provider to me by Vado Private has been paid or otherwise discharged.
8. Disclose any report or personal information about me to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
9. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me.



15.3 Loan Application

By signing this form I hereby apply for the loan described in this Application and confirm that all statements made in this Application are true and correct. Verification may be obtained from any source named herein. I understand that the credit provider may grant approval of the loan subject to an assessment of the security property and that in order to obtain final approval from the credit provider; I may have to pay a property assessment fee. I further understand that I may be liable for legal fees and other expenses, which the credit provider will describe to me in writing, but I will not incur any liability to the credit provider unless and until I choose to proceed with the loan application. I further understand the general insurance cover will be required for the security property from an insurer acceptable to the credit provider. I understand and agree that Vado Private or a party associated with Vado Private may be paid fees, margins or commissions in respect of the credit arranged in consideration for its role as mortgage originator and/or mortgage manager.

15.4 Acknowledgement

I acknowledge that neither Vado Private nor any part associated with Vado Private, including the credit provider, has acted as my agent. I further acknowledge that any person who may have introduced me to Vado Private has not acted as an agent of Vado Private for the purpose of this loan.

15.5 Declaration of purpose for which credit is approved

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly for business purposes.

IMPORTANT

You should not sign this declaration unless this loan is wholly for business purposes.

By signing this declaration you may lose your protection under the Consumer Credit Code.

By signing this Application you are declaring under the Oaths Act that the information contained herein is true and correct.

15.6 Signatures

Borrower/Director Name 1 (please print)

Borrower/Director Name 2 (please print)

Borrower/Director Signature 1

Borrower/Director Signature 2

Date

/ /

Date

/ /

