



APPLICATION FOR LOAN

To the LOAN COMMITTEE of
LATVIAN AUSTRALIAN CREDIT CO-OPERATIVE SOCIETY LIMITED (the LACC)
Level 8, 313 Little Collins Street, Melbourne, Vic 3000 Telephone: (03) 9650 4704
GPO Box 304B, Melbourne, Vic., 3001 Fax: (03) 9654 3038

I/We
(Full Names)

RESIDENTIAL ADDRESS:

POSTAL ADDRESS:

hereby apply for a loan as detailed hereunder and I/We agree to abide by the decision of the Loan Committee.
I/We acknowledge that I/We am/are subject to the liabilities and restrictions imposed by the Constitution of the LACC.

AMOUNT OF LOAN \$..... PERIOD OF LOAN months

DATE WHEN REQUIRED

SECURITY OFFERED

.....
Where property offered as security please provide copy of insurance details & council rates notice showing values.

TITLE DETAILS:
Certificate of Title Volume Folio Folio Identifier

DO YOU WISH TO MAKE REPAYMENTS OF: PRINCIPAL AND INTEREST
INTEREST ONLY *
* Subject to approval by LACC, also provide details of how the loan is to be repaid on maturity.

(The following facilities are available only on first mortgage loans and subject to approval by the LACC)
ARE THE FUNDS REQUIRED BY PROGRESSIVE DRAWDOWNS ? YES NO
DO YOU REQUIRE A REDRAW FACILITY WITH YOUR LOAN ? YES NO

The following GUARANTORS can be provided:
(Guarantors are only required where insufficient security is available or security is in the form of property being provided by a third party who should then also guarantee the loan. Details of guarantors income, assets and debts are to be provided together with supporting documentation.)

(1).....
(Surname) (Given Names) (Occupation)

.....
(Address) (Phone No.)

(2).....
(Surname) (Given Names) (Occupation)

.....
(Address) (Phone No.)

In support of this application I/We supply the following personal particulars: (See overleaf)

PARTICULARS RELATING TO APPLICATION FOR LOAN

Purpose for which Loan is required
.....

APPLICANT

Full name: *Date of Birth:*

Marital Status: Driver Licence No.:

Occupation: *Home Phone:*

Mobile Phone: Work Phone:

Previous address (if current less than 3 years):

Employment - (Particulars should cover last 10 years)

Current Employer:

Address:

..... *Type of Industry:*

Length of Service Is employment: Full time or Part time

Previous Employers: (if insufficient space attach a separate sheet) Length of Service

.....
.....
.....

JOINT APPLICANT / PARTNER - SPOUSE/ DE FACTO information (if applicable)

Full name *Date of Birth*

Marital Status Driver Licence No.

Occupation *Mobile Phone*

Previous address (if current less than 3 years)

Employment - (Particulars should cover last 10 years)

Current Employer

Address

Type of Industry *Phone*

Length of Service Is employment: Full time or Part time

Previous Employers: (if insufficient space attach a separate sheet) Length of Service

.....
.....
.....

DEPENDANTS OF APPLICANTS:

Adults No: Children No: Ages:

| Monthly Income (net after tax) | Applicant 1 | Applicant 2 | TOTAL |
|--------------------------------|-------------|-------------|-----------|
| Salary & Wages | \$ | \$ | \$ |
| Overtime | \$ | \$ | \$ |
| Other Sources (specify) | \$ | \$ | \$ |
| TOTAL INCOME | \$ | \$ | \$ |

(Evidence of income should be attached to this application, e.g. pay slips, income tax assessment, or financial reports)

| Statement of Assets DETAILS (provide address / description of assets) | CURRENT MARKET VALUE |
|--|-------------------------|
| Real Estate - own house at | \$ |
| Real Estate - investment property at | \$ |
| Motor Vehicles | \$ |
| Furniture / Household Goods | \$ |
| Shares / Investments | \$ |
| Deposits at financial institutions | \$ |
| Other | \$ |
| Other | \$ |
| TOTAL ASSETS | \$ |

Current Commitments (include all credit cards & monthly rent if applicable)

| Name of Institution | Type of facility | Monthly Repayment | Arrears | Credit Limit | Total Debt |
|--------------------------|------------------|-------------------|-----------|--------------|------------|
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |
| TOTAL COMMITMENTS | | \$ | \$ | \$ | \$ |

(Please supply evidence of the above debts e.g. copies of contracts and statements)

NET EQUITY (Total assets less total debts) \$

By signing this application I/We agree that the LACC may provide each proposed guarantor with any particulars provided by me/us to the LACC, copy loan documentation and variations, copy correspondence from or to me/us, copy requests for payment and statements of accounts or amounts owing as issued by the LACC

I certify that the above particulars are true and correct.

Date
Signatures of