

From Developer

Required for Credit Due Diligence

- Individual Asset and Liability statement for all guarantors
- 100 Points of ID for all guarantors
- Executed contract of sale (if applicable)
- 6 months of refinance statements (if applicable)
- Latest land and council rates notice for all securities
- Executed contract of sale for all relevant pre-sales (if applicable) Letter from solicitor confirming pre-sale deposit held (if applicable) Rental income statement or executed lease agreement (if applicable)

Required for Construction Due Diligence

- Approved Development Application/Planning Permit from Council
- Development Approvals (full details including Section 4.55 Modifications)
- Approved Architectural drawings
- Schedule of proposed areas including draft strata plans
- Fixtures & Finishes Schedule, PPR
- Signed copy of Head Contract between Builder and Developer
- Builders Tender Price with inclusions and exclusions
- Construction Certificate/Building Permit
- Construction Costs spent to date (if applicable)
- CV and past projects
- Letter from an independent, certified accountant confirming GST applicable for each property and in total List of Professional fees paid to date and required until completion
- List of council fees, charges and contributions paid to date and required until completion
- Structural Drawings
- Geotechnical Report
- Service Drawings (Electrical, Hydraulic, Stormwater etc)
- Site Survey
- List of consultants engaged and a copy of Professional Indemnity Insurances (Architect, Engineers, Building Surveyors, etc – if available)

From Builder

- Construction Programme in A1 (one sheet)
- Builders Financials & Tax Returns (previous 2 years)
- Builders Cashflows
- Trade Breakdown of Contract Sum
- Certificate of Currency (Contract Works & Public Liability Insurance)
- Workcover Insurance
- Home Warranty Insurance
- Financial Capability Statement from a Certified Accountant
- Client Reference Letter on previous projects
- Builder License(s)
- ATO Portal
- CV and Past Projects
- List of main Trades (if applicable)
- Structural sign off on works completed to date (If applicable) Survey
- Sign off on works completed to date (If applicable)
- All certificates of works to date
- Construction Management Plan

Additional items and information may be requested by our credit, construction, valuation or legal teams.

Individual Guarantor 1

Guarantor
Mr Mrs Miss Dr

Given Name(s)

Surname

Date of Birth _____ Gender _____

Email Address _____ Mobile Number _____

Marital Status
Single Married Divorced De Facto

No. of Dependants _____ Age of Dependants _____

Are you an Australian Resident?
Yes No

Current Residential Address

Occupation

Individual Guarantor 2

Guarantor
Mr Mrs Miss Dr

Given Name(s)

Surname

Date of Birth _____ Gender _____

Email Address _____ Mobile Number _____

Marital Status
Single Married Divorced De Facto

No. of Dependants _____ Age of Dependants _____

Are you an Australian Resident?
Yes No

Current Residential Address

Occupation

Applicant(s) Initials _____

Individual Guarantor 3

Guarantor
Mr Mrs Miss Dr

Given Name(s)

Surname

Date of Birth _____ Gender _____

Email Address _____ Mobile Number _____

Marital Status
Single Married Divorced De Facto

No. of Dependants _____ Age of Dependants _____

Are you an Australian Resident?
Yes No

Current Residential Address

Occupation

Individual Guarantor 4

Guarantor
Mr Mrs Miss Dr

Given Name(s)

Surname

Date of Birth _____ Gender _____

Email Address _____ Mobile Number _____

Marital Status
Single Married Divorced De Facto

No. of Dependants _____ Age of Dependants _____

Are you an Australian Resident?
Yes No

Current Residential Address

Occupation

Applicant(s) Initials _____

Borrowing Entity Details

Borrower
Borrowing Entity _____

Trading Name (if applicable) _____ ACN/ABN _____

Address _____

Full Name(s) of Director(s) _____

Full Name(s) of Shareholder(s) & Percentage _____

Trust Details

Name of Trust (if applicable) _____

Trust ABN _____ Date of Registration _____ GST Registered? _____

Type of Trust
Discretionary Unit Other

Trustee Name _____

Full Name(s) of Beneficiaries _____

Applicant(s) Initials _____

Loan Details

Anticipated Settlement Date

Has the borrower applied for finance with any other lender in the last 60 days?

Yes No

Lender Name

Purpose

Purchase Refinance Equity Release & Construction Funding

Security Type

House Duplex Units Land Subdivision Commercial - Office Commercial - Retail
Industrial Mixed-Use Boarding House Childcare Specialised Other

Description of Proposed Construction

Development Approval/ Planning Permit Held?

Yes No

Construction Certificate/ Building Permit Held

Yes No

Presales Obtained?

Yes No

Developer (Name)

Builder (Name)

Cost of Construction (exc GST) (\$)

Project Value on Completion (exc GST) (\$)

Land Value (As-Is) (\$)

Debt on Land (\$)

Time to Construct (Months)

Buffer Required (Months)

Total Term Required (Months)

Exit Strategy

Refinance Sale

Mandatory Explanation

Use of Equity Release Funds

Applicant(s) Initials _____

Advisor Details

Applicant 1

Solicitor Details

Organisation Name

Contact Name

Contact Number

Email Address

Accountant Details

Organisation Name

Contact Name

Contact Number

Email Address

Applicant 2

Solicitor Details

Organisation Name

Contact Name

Contact Number

Email Address

Accountant Details

Organisation Name

Contact Name

Contact Number

Email Address

Applicant(s) Initials _____

Security 1 Details

Type of Property

Boarding House Duplex House Industrial Land
Mixed Use Office Retail Townhouse Unit

Security Use

Owner Occupied Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Valuation Access

Contact Phone for Valuation Access

Mortgage on Property

First Mortgage Second Mortgage
No Mortgage Caveat

Title Type

Torrens Strata Crown Lease
Community Company

Security 2 Details

Type of Property

Boarding House Duplex House Industrial Land
Mixed Use Office Retail Townhouse Unit

Security Use

Owner Occupied Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Valuation Access

Contact Phone for Valuation Access

Mortgage on Property

First Mortgage Second Mortgage
No Mortgage Caveat

Title Type

Torrens Strata Crown Lease
Community Company

Applicant(s) Initials _____

Statement by Borrower(s)

- Yes No Do you anticipate any upcoming changes to your financial situation?
- Yes No Have you had any difficulty meeting your repayments in the past two years?
- Yes No Have you ever made an application for hardship with any lender?
- Yes No Have you been subject to financial judgements, bankruptcy notices, insolvencies or any legal proceedings?
- Yes No Have you been an office holder in a company that has been subject to involuntary receivership, liquidation or court judgement?
- Yes No Have the directors/guarantors/owners provided guarantees or security to support borrowing at any other institutions?

If you have answered yes to any of the above, please include details below

I confirm that the above information is complete and correct.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001

by being signed by the person(s) who is/are authorised to sign for the Company:

Signature

Signature

Date

Date

Name

Name

Position Held

Position Held

Privacy Consent

This Privacy Consent Form must accompany any application for credit. Marway Capital Pty Ltd and/or its nominees ("Marway Capital") and its related entities will not process any application where this Privacy Consent Form is not held.

Marway Capital and all its related entities ("we", "us", "our") will need to collect, use, hold and disclose personal and credit information in order to process your application, provide and manage our products or services, direct marketing, assist with any future provision of credit and other services, and assist us to manage our relationship with you. We may also be required by law to disclose information to prevent fraud, crime or any other activity that may be in relation to the use of our products or services. We may disclose personal information to entities outside of Australia, including the Philippines and United States of America. We may exchange information with your broker, or your broker's representative, for the purposes of verifying, processing your credit application, and any ongoing management of your credit contract. Marway Capital is not responsible for any advice, recommendation or representation made by your broker in relation to your credit application.

Credit Information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent, sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

Customer Identification: We are required to collect your personal information to comply with our obligations under Australian law, including the Anti-Money Laundering/Counter-Terrorism Financing Act 2006. Marway Capital may share personal information with any organisation involved with the verification of your identity (including AUSTRAC) including online verification of your identity.

Credit Information: Marway Capital may obtain information from a credit reporting body, like Equifax, Illion, or Experian, for the purposes of assessing your application for finance, in relation to either consumer credit or commercial credit. We may share information about you to credit reporting bodies for this purpose.

Credit Providers: Marway Capital may exchange, share with, or collect from other credit providers in relation to assessing your credit worthiness, credit standing, credit history or credit capacity.

Employers: Marway Capital may share information about you with your employer, accountant, or other referrer in the process of verifying your application details.

Guarantors: We may disclose personal and credit information to any person who intends to guarantee or who has guaranteed repayment of any credit provided to you.

Loan Offer Contracts: A copy of your loan offer documents will be delivered electronically to your broker, or your broker's representative following an offer of credit.

Marway Capital may exchange information with other entities including, any of our associates, related entities or contractors, anyone who represents you, anyone involved in the securitisation of our loans, businesses assisting us with funding for loans, mortgage intermediaries, brokers, trade insurers, guarantors, referees (such as your employer, to verify information you have provided), advisors, auditors, agents, accountants, lawyers, solicitors, financial planners, insurers, property valuers, industry bodies, our service providers (including an organisation providing online verification of your identity), tribunals or courts, external dispute resolution bodies and in any instances where we are required by law.

Applicant Declaration

By signing this form, you declare that:

- You have read and understood the entirety of the "Privacy Consent Form" and consent to the collection, use and disclosure of personal and credit information in accordance to this document.
- You fully agree to all matters as set out in this document.
- All information provided is correct, complete, and accurate to the best of your knowledge. You acknowledge that Marway Capital and its related entities will rely on this information in assessing your application.
- You will provide details of any changes to the information in relation to your application as soon as practically possible.
- You consent to receiving communication in relation to your application and may withdraw this consent at any time by contacting us.
- You understand that a submission for credit does not constitute an acceptance by us to advance credit; any decision is at the sole discretion of Marway Capital its related entities.
- Where any initial, or upfront fees are paid by you, including valuation fees, and the application is declined; or you choose not to proceed, you will not be entitled to any refund.

Customer Identification by Credit Reporting Body: We may verify your identity using information held by a Credit Reporting Body (CRB). To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the company:

Signature

Signature

Date

Date

Name

Name

Position Held

Position Held

Declaration of Purpose

(Regulation 68, National Consumer Credit Protection Regulation 2010; Section 13(5), National Credit Code) To: Marway Capital Pty Ltd (ACN 160 443 443) ("the Credit Provider")

Loan to ("The Applicants")

Loan Amount

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

- (a) business purposes; or
- (b) Investment purposes other than investment in residential property.

Important

You should only sign this declaration if this loan is wholly or predominantly for:

- a) business purposes; or
- b) Investment purposes other than investment in residential property.

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

PLEASE ENSURE THAT ALL DETAILS ARE COMPLETED IN FULL.

ONLY FULLY COMPLETED APPLICATIONS CAN BE ASSESSED BY Marway CAPITAL

Signature(s) of Borrower

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the Company: Signature

Date

Date

Name

Name

Position Held

Position Held

If your exit strategy is to refinance and you would like pre-approval for a Horizon product, please complete the below application:

Employment Details

Individual Guarantor 1

Status Full Time Part Time Self-Employed Casual Other Unemployed

Name of Employer

Occupation

Industry

Date started

Does probation apply

End date of probation

Previous employment if less than 3 years in current

employment Status Full Time Part Time Self-Employed Other Unemployed
Casual

Name of Employer

Occupation

Industry

Date started

Individual Guarantor 2

Status Full Time Part Time Self-Employed Casual Other Unemployed

Name of Employer

Occupation

Industry

Date started

Does probation apply

End date of probation

Previous employment if less than 3 years in current

employment Status Full Time Part Time Self-Employed Other Unemployed
Casual

Name of Employer

Occupation

Industry

Date started

Income Details

Individual Guarantor

Gross Annual

1 Wages/Salary	
Overtime	
Allowances	
Bonus/Commission	
Self-Employed Income	
Rental Income	
Other	

Living Expenses

Monthly

Property Expenses (residence only)	
Communication & Media	
Food & Groceries	
Recreation & Entertainment	
Personal Care & Clothing	
Private Health & Medical Insurance	
Transport	
Education & School Fees	
Other Insurances	
Child Care	
Board or Rent (if continuing)	
Investment Property Expenses	

Total	
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Total	
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If household living expenses are not applicable, please provide an explanation below:

Income Details

Individual Guarantor

Gross Annual

2 Wages/Salary	
Overtime	
Allowances	
Bonus/Commission	
Self-Employed Income	
Rental Income	
Other	

Living Expenses (if different household to individual guarantor 1)

Monthly

Property Expenses (residence only)	
Communication & Media	
Food & Groceries	
Recreation & Entertainment	
Personal Care & Clothing	
Private Health & Medical Insurance	
Transport	
Education & School Fees	
Other Insurances	
Child Care	
Board or Rent (if continuing)	
Investment Property Expenses	

Total	
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Total	
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If household living expenses are not applicable, please provide an explanation below: