



Applicant Name:	
Guarantor Name:	
Guarantor Name:	
Guarantor Name:	
Guarantor Name:	

## Accountant Declaration

We certify that:

1. We act for the Borrower and Guarantor(s).
2. We understand that the Borrower has applied for a loan of \$ \_\_\_\_\_ from Capital Securities Mortgages. We have been provided with a copy of the loan agreement, mortgage and terms.
3. From the information we have been provided and based on my understanding of the clients' financial position, we believe that the Borrower and Guarantor(s) have the capacity to make the repayments required under the loan. We are not aware of any factors which may negatively affect the Borrowers' ability to make the repayments or which may cause substantial hardship to the Borrower or Guarantor(s) in the course of making the repayments.
4. We confirm that the Borrower and Guarantor(s) have lodged all required tax returns and BAS statements, and that no arrears remain outstanding on any ATO integrated client accounts.
5. We understand that **Capital Securities Mortgages** are relying on this certification in agreeing to make the loan to the Borrower and Guarantor(s). We do not have any conflict of interest in providing this certification and do not stand to gain financially from the loan being advanced.

I/We are a member of:

- CPA Australia     Institute of Public Accountants     Chartered Accountants Australia and New Zealand

Accountant Name	
Registration No.	
Date	
Firm Name	
Address	
Email	
Phone Number	
Signature	