



PO Box 550 Redbank Plains, QLD 4301	<b>Housing Heroes Pty Ltd</b> A.C.N. 106 968 370 ACL: 443249
Office: 0407 007 009 Fax: (07) 3319 0999 E-mail: <a href="mailto:admin@housingheroes.com.au">admin@housingheroes.com.au</a>	Approved    Yes / No    Staff Initial

<b>BANK DETAILS</b> <b>Suncorp Metway</b> Acct Name: Housing Heroes Pty Ltd BSB: 484 799    Account : 051999540
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## Easy Qualifying Application Form

<b>Applying for:</b>	<input type="checkbox"/> Live-In Layby <input type="checkbox"/> Deposit Layby <input type="checkbox"/> Any Program <input type="checkbox"/> Other .....
<b>Applicants Names:</b>	
<b>Which Address Were You Interested in?</b>	
<b>How Many people will be living in the Home?</b>	
<b>Names of OTHER people to be living at the Home:</b>	
<b>When Did you want to move in?</b>	/    /
<b>What is your available deposit?</b>	<input type="checkbox"/> Now <input type="checkbox"/> Other:
<b>When is your deposit available?</b>	
<b>Have you read the Home Buyer's Information Pack?</b>	Yes / No
<b>Date of this Application</b>	/    /



# Housing Heroes

If We Can't Help, No-One Can!

Tick this box if you wish to be excluded from future marketing activity conducted by Housing Heroes Pty Ltd.

## APPLICANT 1

<input type="checkbox"/> Current Passport	<b>70 Points</b>	<input type="checkbox"/> Medicare Card	<b>25 Points</b>
<input type="checkbox"/> Birth Certificate	<b>70 Points</b>	<input type="checkbox"/> Motor Vehicle Rego.	<b>25 Points</b>
<input type="checkbox"/> Citizenship Certificate	<b>70 Points</b>	<input type="checkbox"/> Telephone Account	<b>25 Points</b>
<input type="checkbox"/> Current Drivers License	<b>40 Points</b>	<input type="checkbox"/> Last 3 Wage Slips	<b>25 Points</b>
<input type="checkbox"/> Other Photo Identification	<b>40 Points</b>	<input type="checkbox"/> Bank / Loan Statements	<b>10 Points</b>
<input type="checkbox"/> Marriage Certificate	<b>25 Points</b>	<input type="checkbox"/> Last 3 Rental Receipts	<b>10 Points</b>

### PERSONAL PARTICULARS - APPLICANT 1

Title Mr / Mrs / Ms	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
First Name	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De-Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Other
Middle Names	Date of Birth : ..... /...../.....
Surname	Driver's Licence No:
Home Ph:	Driver Licence Expiry Date: ...../...../.....
Work Ph:	18+ Card Number:
Mobile:	18+ Card Expiry Date: ...../...../.....
Email:	
No. of Dependents:	Ages of Dependents:

### CURRENT LIVING ADDRESS - APPLICANT 1

Street:	<input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living with Relative or Friend
Suburb:	State: <span style="float: right;">Postcode:</span>
Current Rent: \$ <span style="float: right;">per WK / FNT / MTH</span>	Years There: <span style="float: right;">Affordability: Easy / OK / Hard</span>
Agent / Landlord:	Telephone:

### PREVIOUS LIVING ADDRESS - APPLICANT 1

Street:	<input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living with Relative or Friend
Suburb:	State: <span style="float: right;">Postcode:</span>
Rent: \$ <span style="float: right;">per WK / FNT / MTH</span>	Years There:
Agent / Landlord:	Telephone:

### CURRENT EMPLOYMENT DETAILS - APPLICANT 1

Employer:	Occupation:
Manager:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Contractor <input type="checkbox"/> Casual
Phone:	Start Date:
Address:	Take Home: \$ <span style="float: right;">per WK / FNT / MTH</span>
State:	

### SELF EMPLOYMENT DETAILS - APPLICANT 1

Name of Business:	ACN/ABN:
Nature of Business:	Years Trading:
Accountant Name:	Accountant Phone:
Take Home (After Operating Expenses): \$ <span style="float: right;">per WK / FNT / MTH</span>	

**PREVIOUS EMPLOYMENT DETAILS - APPLICANT 1**

<b>Employer #1:</b>	Occupation:
Manager:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Contractor <input type="checkbox"/> Casual
Phone:	Start Date: <span style="float:right">End Date:</span>
<b>Employer #2:</b>	Occupation:
Manager:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Contractor <input type="checkbox"/> Casual
Phone:	Start Date: <span style="float:right">End Date:</span>

**AUTHORITY TO CONFIRM DETAILS - APPLICANT 1**

I give consent to contact my landlords / agents / managers to discuss relevant tenancy matters?	Yes <input type="checkbox"/> No <input type="checkbox"/>
I give consent to contact my employers to confirm pay and other employment details?	Yes <input type="checkbox"/> No <input type="checkbox"/>

**INCOME OVERVIEW - APPLICANT 1**

	\$ per WEEK		\$ per MONTH	
	Before Tax	After Tax	Before Tax	After Tax
<b>Current Employment:</b>				
<b>Family &amp; Parenting Payments:</b>				
<b>Second Job:</b>				
<b>Third Job:</b>				
<b>Cash Income:</b>				
<b>Pension Income:</b>	<b>Week 1:</b>			
	<b>Week 2:</b>			
<b>Other Income:</b>				
<b>TOTALS (A1C):</b>				

**DEBTS & LIABILITIES - APPLICANT 1**

		Wkly PMT	Mthly PMT	Initial Sum	Still Owing
<b>Home Loans (addresses):</b>	<b># 1:</b>				
	<b># 2:</b>				
	<b>#3:</b>				
<b>Personal Loans:</b>	<b># 1:</b>				
	<b># 2:</b>				
	<b># 3:</b>				
<b>Credit Cards:</b>	<b># 1:</b>				
	<b># 2:</b>				
	<b># 3:</b>				
<b>Store Cards:</b>	<b># 1:</b>				
	<b># 2:</b>				
<b>Other Debts:(Tax/GST etc...)</b>	<b># 1:</b>				
	<b># 2:</b>				
<b>Child Support:</b>					
<b>Mobile Phone:</b>					
<b>Default Payment Plans:</b>					
<b>TOTALS (A1D):</b>					

**ASSETS & VALUES - APPLICANT 1**

	Value	OWNERSHIP STATUS
<b>Real Estate:</b> <i>(addresses)</i>	<b># 1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 3:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Vehicles:</b> <i>(Year/Make/Model)</i>	<b>#1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b>#3:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Plant &amp; Equipment:</b> <i>(description)</i>	<b># 1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Antiques / Furniture Insured Value:</b>	<b># 1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Cash in Bank:</b> <i>(Which banks?)</i>	<b># 1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 3:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Other:</b> <i>(description)</i>	<b>#1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Superannuation:</b> <i>(which company?)</i>	<b>#1:</b>	
	<b>#2:</b>	
<b>Income Protection:</b> <i>(which company?)</i>	<b>#1:</b>	
<b>Life Insurance:</b> <i>(which company?)</i>	<b>#1:</b>	
<b>TOTALS (A1A):</b>		

**DETAILS OF NEAREST RELATIVES NOT LIVING WITH YOU - APPLICANT 1**

<b>Relative #1 Name:</b>	Relationship:
Ph:                      Mobile:                      eMail:	
<b>Relative #2 Name:</b>	Relationship:
Ph:                      Mobile:                      eMail:	
I give consent to contact my relatives in emergencies or to discuss any other matters?                      Yes <input type="checkbox"/> No <input type="checkbox"/>	

**DETAILS OF SOLICITOR / CONVEYANCER - APPLICANT 1**

Name of Firm:	Contact Name:
Ph:                      Mobile:                      eMail:	
I give consent to contact my solicitor/conveyancer to discuss any relevant matters?                      Yes <input type="checkbox"/> No <input type="checkbox"/>	

**OTHER DISCLOSURES - APPLICANT 1**

Are you currently a Guarantor for any other person's loans? <i>(details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever wilfully and/or intentionally refused to repay a debt (including rent, repayments, bills etc...) when due? <i>(details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been involved in a legal dispute (including tenancy tribunal) where you were evicted or asked to leave a property? <i>(details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever caused wilful or intentional damage to a property? <i>(details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**DECLARATION AND AUTHORISATION - APPLICANT 1**

**1. Have you ever been declared bankrupt, insolvent or had a property foreclosed upon?**

Yes  No

*(if yes, please give details):*

**2. Have you been discharged from bankruptcy or a part 9 arrangement**

Yes  No

*(if yes, please give details):*

How many years have you been discharged?                      Years

**3. Are there any judgements entered in court against you or any company where you were an officer or shareholder?**

Yes  No

*(if yes, please give details)*

**4. Have you had and credit defaults in the past?**

Yes  No

*( if yes, please give details )*

<b>Year:</b>	<b>Sum: \$</b>	<b>Status:</b> <input type="checkbox"/> Unpaid <input type="checkbox"/> Plan <input type="checkbox"/> Paid Out
<b>Year:</b>	<b>Sum: \$</b>	<b>Status:</b> <input type="checkbox"/> Unpaid <input type="checkbox"/> Plan <input type="checkbox"/> Paid Out
<b>Year:</b>	<b>Sum: \$</b>	<b>Status:</b> <input type="checkbox"/> Unpaid <input type="checkbox"/> Plan <input type="checkbox"/> Paid Out
<b>Year:</b>	<b>Sum: \$</b>	<b>Status:</b> <input type="checkbox"/> Unpaid <input type="checkbox"/> Plan <input type="checkbox"/> Paid Out

**5. TICA is a database of defaulting rental tenancy issues. Have you had any defaults or other matters listed or registered on your TICA report?**

Yes  No

*(if yes, please give details)*

**6. First Home Owner Grant Entitlement:**

**Are you a first home buyer that has NEVER purchased a home before in your name?**

Yes  No

*(if no, please give details)*

**In order for this application to be processed, all questions must be answered fully.**

- I agree and understand that before this application can be processed, I need to pay a **Non-Refundable Application Fee (bank cheque, cash or bank deposit only)** to **Housing Heroes Pty Ltd** and/or any of it's agents. It is agreed and understood that if this application is not approved by Housing Heroes Pty Ltd, I understand and accept that this Application Fee will be non-refundable.
- The completion of this application form and payment of the Non-Refundable Application Fee does not guarantee acceptance for a home ownership program available with Housing Heroes Pty Ltd. Failure to fully complete this application may result in the application not being processed.
- I declare that **all information** contained and provided in this application is **true and correct**, and that the information is provided of my own free will.
- I declare and authorise Housing Heroes Pty Ltd and/or any agent of Housing Heroes Pty Ltd to access and check any information that may be listed on me on the TICA, VEDA or other default Database which may be available.
- In accordance with the National Privacy Principles, Housing Heroes Pty Ltd discloses that in addition to information being supplied to a database company, other organisations may receive information from time to time. Other organisations may include debt collection agencies, insurance companies, solicitors, accountants, property managers, finance brokers, finance companies, direct debit companies, government departments and or agents.
- I agree and understand that in the event of this application being rejected, there is no requirement at law for Housing Heroes Pty Ltd and/or any of it's agents to disclose to me any reason for such rejection. I also agree that I will not raise any objection for not being provided a reason for any rejection of this application.
- I agree to allow Housing Heroes Pty Ltd and/or any of it's agents to retain a copy of the information supplied by me for their records.
- I agree that no keys for the property will be provided by Housing Heroes Pty Ltd and/or and agent of Housing Heroes Pty Ltd to me until such time as all initial monies are paid in full.

Signature: .....

Name (Please Print) : .....

Date : ...../...../.....

## APPLICANT 2

<input type="checkbox"/> Current Passport	<b>70 Points</b>	<input type="checkbox"/> Medicare Card	<b>25 Points</b>
<input type="checkbox"/> Birth Certificate	<b>70 Points</b>	<input type="checkbox"/> Motor Vehicle Rego.	<b>25 Points</b>
<input type="checkbox"/> Citizenship Certificate	<b>70 Points</b>	<input type="checkbox"/> Telephone Account	<b>25 Points</b>
<input type="checkbox"/> Current Drivers License	<b>40 Points</b>	<input type="checkbox"/> Last 3 Wage Slips	<b>25 Points</b>
<input type="checkbox"/> Other Photo Identification	<b>40 Points</b>	<input type="checkbox"/> Bank / Loan Statements	<b>10 Points</b>
<input type="checkbox"/> Marriage Certificate	<b>25 Points</b>	<input type="checkbox"/> Last 3 Rental Receipts	<b>10 Points</b>

### PERSONAL PARTICULARS - APPLICANT 2

Title Mr / Mrs / Ms	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
First Name	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De-Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Other
Middle Names	Date of Birth : ..... /...../.....
Surname	Driver's Licence No:
Home Ph:	Driver Licence Expiry Date: ...../...../.....
Work Ph:	18+ Card Number:
Mobile:	18+ Card Expiry Date: ...../...../.....
Email:	
No. of Dependents:	Ages of Dependents:

### CURRENT LIVING ADDRESS - APPLICANT 2

Street:	<input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living with Relative or Friend
Suburb:	State: <span style="float: right;">Postcode:</span>
Current Rent: \$ <span style="float: right;">per WK / FNT / MTH</span>	Years There: <span style="float: right;">Affordability: Easy / OK / Hard</span>
Agent / Landlord:	Telephone:

### PREVIOUS LIVING ADDRESS - APPLICANT 2

Street:	<input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living with Relative or Friend
Suburb:	State: <span style="float: right;">Postcode:</span>
Rent: \$ <span style="float: right;">per WK / FNT / MTH</span>	Years There:
Agent / Landlord:	Telephone:

### CURRENT EMPLOYMENT DETAILS - APPLICANT 2

Employer:	Occupation:
Manager:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Contractor <input type="checkbox"/> Casual
Phone:	Start Date:
Address:	Take Home: \$ <span style="float: right;">per WK / FNT / MTH</span>
State:	

### SELF EMPLOYMENT DETAILS - APPLICANT 2

Name of Business:	ACN/ABN:
Nature of Business:	Years Trading:
Accountant Name:	Accountant Phone:
Take Home (After Operating Expenses): \$ <span style="float: right;">per WK / FNT / MTH</span>	

**PREVIOUS EMPLOYMENT DETAILS - APPLICANT 2**

<b>Employer #1:</b>	Occupation:
Manager:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Contractor <input type="checkbox"/> Casual
Phone:	Start Date: <span style="float:right">End Date:</span>
<b>Employer #2:</b>	Occupation:
Manager:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Contractor <input type="checkbox"/> Casual
Phone:	Start Date: <span style="float:right">End Date:</span>

**AUTHORITY TO CONFIRM DETAILS - APPLICANT 2**

I give consent to contact my landlords / agents / managers to discuss relevant tenancy matters?	Yes <input type="checkbox"/> No <input type="checkbox"/>
I give consent to contact my employers to confirm pay and other employment details?	Yes <input type="checkbox"/> No <input type="checkbox"/>

**INCOME OVERVIEW - APPLICANT 2**

	\$ per WEEK		\$ per MONTH	
	Before Tax	After Tax	Before Tax	After Tax
<b>Current Employment:</b>				
<b>Family &amp; Parenting Payments:</b>				
<b>Second Job:</b>				
<b>Third Job:</b>				
<b>Cash Income:</b>				
<b>Pension Income:</b>	<b>Week 1:</b>			
	<b>Week 2:</b>			
<b>Other Income:</b>				
<b>TOTALS (A2C):</b>				

**DEBTS & LIABILITIES - APPLICANT 2**

		Wkly PMT	Mthly PMT	Initial Sum	Still Owing
<b>Home Loans</b> (addresses):	<b># 1:</b>				
	<b># 2:</b>				
	<b>#3:</b>				
<b>Personal Loans:</b>	<b># 1:</b>				
	<b># 2:</b>				
	<b># 3:</b>				
<b>Credit Cards:</b>	<b># 1:</b>				
	<b># 2:</b>				
	<b># 3:</b>				
<b>Store Cards:</b>	<b># 1:</b>				
	<b># 2:</b>				
<b>Other Debts:</b> (Tax/GST etc...)	<b># 1:</b>				
	<b># 2:</b>				
<b>Child Support:</b>					
<b>Mobile Phone:</b>					
<b>Default Payment Plans:</b>					
<b>TOTALS (A2D):</b>					

**ASSETS & VALUES - APPLICANT 2**

	Value	OWNERSHIP STATUS
<b>Real Estate:</b> <i>(addresses)</i>	<b># 1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 3:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Vehicles:</b> <i>(Year/Make/Model)</i>	<b>#1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b>#3:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Plant &amp; Equipment:</b> <i>(description)</i>	<b># 1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Antiques / Furniture Insured Value:</b>	<b># 1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Cash in Bank:</b> <i>(Which banks?)</i>	<b># 1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 3:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Other:</b> <i>(description)</i>	<b>#1:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
	<b># 2:</b>	<input type="checkbox"/> Belongs to me only <input type="checkbox"/> Shared with someone
<b>Superannuation:</b> <i>(which company?)</i>	<b>#1:</b>	
	<b>#2:</b>	
<b>Income Protection:</b> <i>(which company?)</i>	<b>#1:</b>	
<b>Life Insurance:</b> <i>(which company?)</i>	<b>#1:</b>	
<b>TOTALS (A2A):</b>		

**DETAILS OF NEAREST RELATIVES NOT LIVING WITH YOU - APPLICANT 2**

<b>Relative #1 Name:</b>	Relationship:
Ph:                      Mobile:                      eMail:	
<b>Relative #2 Name:</b>	Relationship:
Ph:                      Mobile:                      eMail:	
I give consent to contact my relatives in emergencies or to discuss any other matters?                      Yes <input type="checkbox"/> No <input type="checkbox"/>	

**DETAILS OF SOLICITOR / CONVEYANCER - APPLICANT 2**

Name of Firm:	Contact Name:
Ph:                      Mobile:                      eMail:	
I give consent to contact my solicitor/conveyancer to discuss any relevant matters?                      Yes <input type="checkbox"/> No <input type="checkbox"/>	

**OTHER DISCLOSURES - APPLICANT 2**

Are you currently a Guarantor for any other person's loans? <i>(details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever wilfully and/or intentionally refused to repay a debt (including rent, repayments, bills etc...) when due? <i>(details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been involved in a legal dispute (including tenancy tribunal) where you were evicted or asked to leave a property? <i>(details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever caused wilful or intentional damage to a property? <i>(details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>



**DECLARATION AND AUTHORISATION - APPLICANT 2**

**1. Have you ever been declared bankrupt, insolvent or had a property foreclosed upon?** Yes  No   
*(if yes, please give details):*

**2. Have you been discharged from bankruptcy or a part 9 arrangement** Yes  No   
*(if yes, please give details):*  
 How many years have you been discharged?                      Years

**3. Are there any judgements entered in court against you or any company where you were an officer or shareholder?** Yes  No   
*(if yes, please give details)*

**4. Have you had and credit defaults in the past?** Yes  No   
 ( if yes, please give details )

<b>Year:</b>	<b>Sum: \$</b>	<b>Status:</b> <input type="checkbox"/> Unpaid <input type="checkbox"/> Plan <input type="checkbox"/> Paid Out
<b>Year:</b>	<b>Sum: \$</b>	<b>Status:</b> <input type="checkbox"/> Unpaid <input type="checkbox"/> Plan <input type="checkbox"/> Paid Out
<b>Year:</b>	<b>Sum: \$</b>	<b>Status:</b> <input type="checkbox"/> Unpaid <input type="checkbox"/> Plan <input type="checkbox"/> Paid Out
<b>Year:</b>	<b>Sum: \$</b>	<b>Status:</b> <input type="checkbox"/> Unpaid <input type="checkbox"/> Plan <input type="checkbox"/> Paid Out

**5. TICA is a database of defaulting rental tenancy issues. Have you had any defaults or other matters listed or registered on your TICA report?** Yes  No   
*(if yes, please give details)*

**6. First Home Owner Grant Entitlement:**  
**Are you a first home buyer that has NEVER purchased a home before in your name?** Yes  No   
*(if no, please give details)*

**In order for this application to be processed, all questions must be answered fully.**

- I agree and understand that before this application can be processed, I need to pay a **Non-Refundable Application Fee (bank cheque, cash or bank deposit only)** to **Housing Heroes Pty Ltd** and/or any of it's agents. It is agreed and understood that if this application is not approved by Housing Heroes Pty Ltd, I understand and accept that this Application Fee will be non-refundable.
- The completion of this application form and payment of the Non-Refundable Application Fee does not guarantee acceptance for a home ownership program available with Housing Heroes Pty Ltd. Failure to fully complete this application may result in the application not being processed.
- I declare that **all information** contained and provided in this application is **true and correct**, and that the information is provided of my own free will.
- I declare and authorise Housing Heroes Pty Ltd and/or any agent of Housing Heroes Pty Ltd to access and check any information that may be listed on me on the TICA, VEDA or other default Database which may be available.
- In accordance with the National Privacy Principles, Housing Heroes Pty Ltd discloses that in addition to information being supplied to a database company, other organisations may receive information from time to time. Other organisations may include debt collection agencies, insurance companies, solicitors, accountants, property managers, finance brokers, finance companies, direct debit companies, government departments and or agents.
- I agree and understand that in the event of this application being rejected, there is no requirement at law for Housing Heroes Pty Ltd and/or any of it's agents to disclose to me any reason for such rejection. I also agree that I will not raise any objection for not being provided a reason for any rejection of this application.
- I agree to allow Housing Heroes Pty Ltd and/or any of it's agents to retain a copy of the information supplied by me for their records.
- I agree that no keys for the property will be provided by Housing Heroes Pty Ltd and/or and agent of Housing Heroes Pty Ltd to me until such time as all initial monies are paid in full.

Signature: .....

Name (Please Print) : .....

Date : ...../...../.....

## COMBINED FINANCIAL POSITION

To get monthly amount, simply multiply weekly amount x 52 and divide that number by 12.

To get weekly amount, simply multiply monthly amount x 12 and divide that number by 52.

INCOME	AFTER TAX (Take Home)		BEFORE TAX (Gross)	
	WEEKLY	MONTHLY	WEEKLY	MONTHLY
Applicant 1 Total Income – A1C				
Applicant 2 Total Income – A2C				
<b>TOTAL COMBINED INCOME:</b>				

EXPENSES & DEBTS	WEEKLY	MONTHLY
Applicant 1 Total Debt Payments – A1D		
Applicant 2 Total Debt Payments – A2D		
PLUS Combined Living Expenses:		
<b>TOTAL COMBINED EXPENSES:</b>		

(Living Expenses are all expenses above debt servicing; **excluding rent**)

**NET COMBINED SURPLUS:**

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(EXCLUDING RENT)

### DECLARATION OF FINANCIAL TRUTH - INCOME & EXPENSES

By signing below I/we confirm that income and expenses figures provided by me/us are an accurate representation of my/our financial position.

The figures provided can be accurately relied upon by Housing Heroes to evaluate my/our ability to afford any Home Buying programs or credit contracts made available by Housing Heroes Pty Ltd ATF or any person or entity they represent.

APPLICANT 1	APPLICANT 2
<b>Name (Please Print):</b> _____  <b>Signature:</b> _____  <b>Date:</b> _____	<b>Name (Please Print):</b> _____  <b>Signature:</b> _____  <b>Date:</b> _____

## PRIVACY ACT (1988) ACKNOWLEDGEMENT

In accordance with Privacy Act (1988), Housing Heroes Pty Ltd is required to obtain your acknowledgement of the following before proceeding with your application. In order for Housing Heroes Pty Ltd to process your application each applicant is required, under the National Privacy Principles of the Privacy Act, to be made aware that an organisation such as Housing Heroes Pty Ltd may access a database of information to obtain information about them for the purpose of processing their application. In addition an applicant is entitled to know what will happen to their information when it is passed onto such an agent.

### 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)

### Housing Heroes Pty Ltd 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 Housing Heroes Pty Ltd is a current credit provider to you
- Repayments which are overdue by more than 60 days, and for which debt collection action has started.
- Advice that your repayments are no longer overdue in respect of any default that has been listed.
- Information that, in the opinion of Housing Heroes Pty Ltd 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 Housing Heroes Pty Ltd 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)**  
Housing Heroes Pty Ltd 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 Housing Heroes Pty Ltd 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 Housing Heroes Pty Ltd 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 Housing Heroes Pty Ltd 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 including Veda of a default by me/us
  - To notify other reporting agencies including TICA 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, rental history, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

### YOUR AUTHORISATION

I/We have read, understood and agree with the above terms and hereby authorise Housing Heroes Pty Ltd to act in accordance with them.

APPLICANT 1	APPLICANT 2
Name (Please Print): .....	Name (Please Print): .....
Signature: .....	Signature: .....
Date: .....	Date: .....

**The Non Refundable Application Fee is required before your application can be processed.**

**PLEASE MAKE SURE THIS APPLICATION IS FILLED OUT COMPLETELY** as an incomplete form cannot be processed. Please call our office during business hours on 0407 007 009 if you have any questions regarding this application form or if you have trouble completing it.