





APPLICATION FOR MORTGAGE ASSISTANCE

IMPORTANT NOTES – PLEASE READ BEFORE COMPLETING THIS APPLICATION

-  You must answer all questions **in full**.
-  If there is insufficient space for any question, you must attach a separate sheet clearly marking the relevant question number.
-  Questions 6 and 7: **You must provide proof of income (wages) and/or Centrelink pensions/allowances.** Failure to do so will result in processing delays for your application.
-  Please forward completed Application Form to your lender for completion of question 15.

APPLICANT 1

If there are more than two owners of the property, please attach a separate sheet with the following details.

MR MRS MS MISS

1. Family name

Given name(s)

Date of birth

 | age

Driver's Licence No

Occupation

Language spoken at home

Is an interpreter required? Yes No

Have you applied for Mortgage Assistance previously?

If yes, what was the reference number?

APPLICANT 2

MR MRS MS MISS

Family name

Given name(s)

Date of birth

 | age

Driver's Licence No

Occupation

Language spoken at home

Yes No

Yes No

MAS

2. Other family members in dwelling (adults & children):

No.	age	age	age	age	age	age
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Telephone:

private	business	message	mobile
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Residential Address:

 | postcode

Address of mortgaged property: (if same as residential address write 'as above')

 | postcode

Is the property income producing? Yes No If yes, state weekly income \$

Date of purchase of mortgaged property / / Purchase price \$ Current value \$

Is the mortgaged property for sale? Yes No

3. Do you own, or are you purchasing other real estate in Australia and/or overseas? Yes No

If yes, state value of property \$

Address of property:

Is the property income producing? Yes No If yes, state weekly income \$

Amount of mortgage(s) (if applicable) \$ Name(s) of lender(s)

4. Other assets

Amount/Value Cash on Hand \$

Savings or cheque accounts

Bank/Building Society/Credit Union	Account Number	Branch	
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Other (e.g. investments, trust accounts, superannuation)

\$

5. Have you attempted to sell any assets or renegotiate mortgage payments arrangements? Yes No If yes, give details

6. Income and employment details.

NB: Attach your last two pay slips or letter/s from employer/s stating current gross salary/wages and occupation. If self employed, attach a current profit and loss statement prepared by a certified accountant. (APPLICATION CANNOT BE PROCESSED IF PROOF OF INCOME IS NOT PROVIDED).

APPLICANT 1

Current/last employer

Contact name

Phone number

Period of employment
from / / to / /

Gross salary/wages
\$ per

Net salary/wages (less tax only)
\$ per

APPLICANT 2

Current/last employer

Contact name

Phone number

Period of employment
from / / to / /

Gross salary/wages
\$ per

Net salary/wages (less tax only)
\$ per

7. Are you currently in receipt of any Centrelink payments? Yes No If yes, please provide 'Income Statement for Housing Authorities' from Centrelink detailing all payments being received.

Centrelink payment **APPLICANT 1** (Type of Allowance)
\$ per

Period
from / / to / /

Family Tax Payment Part A
\$ per

Family Tax Payment Part B
\$ per

Centrelink payment **APPLICANT 2** (Type of Allowance)
\$ per

Period
from / / to / /

Family Tax Payment Part A
\$ per

Family Tax Payment Part B
\$ per

8. Other sources of family income:

Board **APPLICANT 1**

\$ _____ per _____

Overtime/second job

\$ _____ per _____

Other (specify)

\$ _____ per _____

APPLICANT 2

\$ _____ per _____

\$ _____ per _____

\$ _____ per _____

9. Mortgages: If further mortgages exist, please provide details on a separate sheet.

First Mortgage

Second Mortgage (if applicable)

Lender and Branch

Account No:

Amount financed:

Monthly repayments:

Purpose of loan:

Do you have a mortgage repayment insurance policy? Yes No Insurer: _____

10. CREDIT COMMITMENTS (e.g. personal loans, credit cards, store accounts):

Credit Provider Name	Purpose of Loan	Amount Financed/Card Limit \$	Date Loan Obtained	Term of Loan	Balance Outstanding \$	Contract Repayments \$	Arrears (if any) \$

11. Please list all other unpaid accounts (e.g. rates, bills, school fees)

Creditor	Item	Due Date	Amount
_____	_____	____ / ____ / ____	\$ _____
_____	_____	____ / ____ / ____	\$ _____
_____	_____	____ / ____ / ____	\$ _____

12. Reason for applying for Mortgage Assistance.

Show relevant dates and attach any supporting documents (eg. notice of retrenchment or doctor's certificate). If you anticipate an improvement in your financial position, please indicate when you expect this to occur.

Go to Question 13. Read carefully before signing application.

13. Please read this section carefully before signing. This form should be signed by all parties to the mortgage. The Scheme can waive this requirement where:

- one party to the mortgage cannot be located or
- one party to the mortgage is too ill to sign the application or
- there is evidence of domestic violence.

Written evidence must be provided should any of these exceptions apply.

NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

Under Section 18E(8)(c) of the *Privacy Act*, the Housing NSW is allowed to give a credit reporting agency personal information about your application. The information which may be given to any agency which is covered by Section 18E(1) of the Act includes:

- identity particulars (as permitted by the Privacy Commissioner)
- the fact that you have applied for credit and the amount
- the fact that Housing NSW is a current credit provider to you
- payments which become overdue more than 60 days, and for which collection action has commenced
- advice that payments are no longer overdue
- cheques drawn by you which have been dishonoured more than once
- in specified circumstances, that in the opinion of Housing NSW you have committed a serious credit infringement
- that credit provided to you by the Housing NSW has been paid or otherwise discharged.

I/We agree that Housing NSW may give to and seek from any credit providers named in this credit application and any credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the *Privacy Act*.

I/We understand the information may be used for the following purposes:

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan, where I/we am in default with other credit providers
- to assess my/our credit worthiness.

I/We hereby apply for Mortgage Assistance.

I/We understand that, where appropriate, Housing NSW will negotiate with my/our creditors on my/our behalf.

14. NOTICE UNDER THE PRIVACY & PERSONAL INFORMATION PROTECTION ACT

This is a notice under Section 10 of the *Privacy & Personal Information Protection Act/1998* ("the Act"), which governs the use of personal information. The supply of the information by you is voluntary. If you cannot or do not wish to provide the information, Housing NSW, which is the agency which holds your information, may be unable to process your application. The intended recipients of your information include those involved in the administration of your application or any others who may have an interest in considering your application. Housing NSW may release personal information where it is permissible under law to relevant statutory bodies for purposes including child protection, health reasons, protection of the public revenue or law enforcement. You have a right of access to, and correction of, the information concerning yourself as outlined in the Act. If you have any questions about privacy, please contact the Home Purchase Assistance Branch of Housing NSW.

Consent and Authority – I authorise Housing NSW to confirm information with any third party and for any such third party to provide to Housing NSW any relevant documentation or information sought by Housing NSW when determining or supporting this application. This direction and authority shall cease upon my giving written notice to Housing NSW of cessation of this direction and I have proof of receipt of such notice by Housing NSW.

NOTE:

I/we understand that it is an offence under the *Housing Act 2001* to make any false statement in connection with this application which I/we know to be false or misleading.

SIGNED BY APPLICANT 1

DATE

SIGNED BY APPLICANT 2

DATE

IN ORDER TO RECEIVE MORTGAGE ASSISTANCE YOU AND YOUR LENDER WILL NEED TO COMPLETE ALL DETAILS CONTAINED IN THE APPLICATION FORM. INCOMPLETE APPLICATIONS WILL BE RETURNED.

THANK YOU. PLEASE FORWARD THIS DOCUMENT TO YOUR LENDER

CHECKLIST

PLEASE DO NOT SUBMIT YOUR APPLICATION UNTIL ALL BOXES BELOW THAT APPLY TO YOU HAVE BEEN TICKED. IF YOU ARE UNSURE, PLEASE CALL THE MORTGAGE ASSISTANCE SCHEME ON FREE CALL 1800 806 653 FOR ASSISTANCE PRIOR TO SUBMITTING YOUR APPLICATION.



HAVE YOU ANSWERED ALL QUESTIONS IN FULL?



HAVE YOU ATTACHED SEPARATE SHEETS FOR THOSE QUESTIONS WHERE INSUFFICIENT SPACE WAS PROVIDED FOR YOUR ANSWER(S)?



HAVE YOU ATTACHED LAST TWO PAYSLEIPS /EMPLOYERS' LETTERS STATING GROSS SALARY/WAGES AND OCCUPATION (WHERE APPLICABLE)?



HAVE YOU ATTACHED THE 'INCOME STATEMENT FOR HOUSING AUTHORITIES' FROM CENTRELINK DETAILING ALL TYPES OF PAYMENTS BEING RECEIVED (WHERE APPLICABLE)?



HAVE YOU ATTACHED A LETTER FROM YOUR SOLICITOR INDICATING THE LIKELY SETTLEMENT DATE AND/OR PAYOUT FIGURE FROM ANY PENDING COMPENSATION CASE (WHERE APPLICABLE)?



HAVE YOU LISTED ALL OTHER CREDIT COMMITMENTS, INCLUDING DATE OBTAINED?



HAVE YOU LISTED ALL UNPAID BILLS AND/OR ACCOUNTS?



HAVE ALL APPLICANTS SIGNED AND DATED THE APPLICATION FORM AT QUESTION 14?

Interpreter Services

If you have difficulty understanding English, contact the Translating and Interpreting Service (TIS) on 131 450. The Translating and Interpreting Service will telephone Housing NSW for you at no cost.

Arabic

خدمة الترجمة الخطية والشفهية المجانية
اتصل على الرقم 131 450

Chinese

免費的翻譯傳譯服務
致電 131 450

Spanish

Servicio Gratuito de Traducción e Interpretación
Llame al 131 450

Vietnamese

Dịch vụ Phiên dịch và Thông dịch Miễn phí
Điện thoại 131 450

Russian

Служба бесплатного письменного и устного перевода
Позвоните по номеру 131 450

MORTGAGE DETAILS: TO BE COMPLETED BY LENDER

Please complete in full and provide details of any other mortgages on a duplicate page. Please enclose a photocopy of the Certificate of Title

15. Client Name:

Particulars of Mortgage

Volume	Folio Identifier	Account No	Folio
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Borrower(s) gross income at loan inception			
Borrower 1	Borrower 2	Date of advance	Amount financed
\$ <input type="text"/> /month	\$ <input type="text"/> /month	<input type="text"/>	\$ <input type="text"/>

Original repayments	Original interest rate
\$ <input type="text"/>	<input type="text"/>

Current repayments	Original term	Date next repayment due
\$ <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Current interest rate	Current arrears	Remaining term months	Current loan balance (inc arrears)
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Property value at loan inception	Please state type of loan	Estimated current value
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Balance available from Redraw/Line of Credit	Pay out figure (including arrears)
\$ <input type="text"/>	\$ <input type="text"/>

Please list total payments received each month for the past six months

Month	\$	Month	\$	Month	\$
Month	\$	Month	\$	Month	\$

Assistance already provided by lender: Please give details of any discussions or arrangements made with the applicant(s)

Comments based on the lender's assessment of applicant's situation

I HEREBY CERTIFY THAT:

- The lender whose name appears below holds an unregistered / registered – first / second mortgage on the property in question; and
- The lender has reviewed the applicant's situation and all reasonable assistance has been provided.

I understand that Housing NSW may need to update this information at a future date and I agree to disclose the information by telephone upon request by an officer of Housing NSW.

Lender:	Signature:
<input type="text"/>	<input type="text"/>
Address:	Name:
<input type="text"/>	<input type="text"/>
Branch:	Position:
<input type="text"/>	<input type="text"/>
Telephone:	Date:
<input type="text"/>	<input type="text"/>

Post to:
 Housing NSW
 Mortgage Assistance Scheme
 Locked Bag 7150
 LIVERPOOL
 NSW 1871