

No Doc Declaration of Financial Position

This declaration must be completed and signed by ALL borrowers for Easy Equity (insured), Easy Finance (non-insured) and Easy Credit (Non-Conforming) loan programs

To: **Perpetual Trustees Victoria Limited** (Lender)

Loan Details

1.

Loan Amount	\$	Interest Rate	%
Maturity Date/Term	30 years	Monthly Repayment (est)	\$

The Lender recommends that all applicants seek independent legal and financial advice prior to obtaining a loan.

2. **Borrower Details**

	Borrower (1)	Borrower (2)
First Name		
Surname or Company Name		
Employment Status	<input type="checkbox"/> Self Employed Individual <input type="checkbox"/> Company Applicant	<input type="checkbox"/> Self Employed Individual <input type="checkbox"/> Company Applicant
ABN	No: Registered:/...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No	No: Registered:/...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation		
Industry		

3. **Declaration of Financial Position**

I/We certify warrant and represent to the Lender that:

- (a) I am/we are satisfied that my/our income is sufficient to ensure I/we can meet my/our loan obligations and meet all my/our other financial obligations (including living expenses) as and when they fall due;
- (b) I/we request the Lender to assess this facility without the documentary evidence of my/our income and my/our financial position;
- (c) I am/we are aware that the interest rate payable to the lender is higher than the rate which would be payable if I/we qualified for an alternative loan product by the provision of satisfactory documentary evidence of my/our income and financial position; and
- (d) I/we declare that my/our total income is derived from my/our own resources with no reliance on funds sourced from PAYG employment, via a third party or government pensions of any kind.

I/we acknowledge that the Lender is relying on this declaration in considering whether or not to approve my/our loan application

Signature of borrower

Signature of borrower

Full Name of person making declaration

Full Name of person making declaration

Date

Date

Signature of Witness

Signature of Witness

Full Name of person witnessing declaration

Full Name of person witnessing declaration

Date

Date

- **A fully completed and signed original must be held on the Mortgage Manager's file.**
- The declarant/s is/are required to sign any/all alterations made on this form.
- If loan is predominately for business or investment purposes (more than 50% of loan funds are to be used for non-personal purposes), all borrowers must complete a Declaration of Purpose Regulation 10 form.
- If you discharge your loan in the first five years, fees may apply. Please refer to your loan Terms and Conditions.

Max LVR
Byblos Easy Finance – 65%
Byblos Easy Equity – 70%
Byblos Easy Credit – 75%