



Lantern Finance Pty Ltd

The Short Term and Bridging Loan Specialists

APPLICATION CHECK LIST

DETAILS OF ATTACHED DOCUMENTS	YES	NO
COMPLETED APPLICATION FORM?	<input type="checkbox"/>	<input type="checkbox"/>
'DECLARATION AS TO PURPOSE OF CREDIT' COMPLETED & ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>
'AUTHORITY TO RELEASE INFORMATION' COMPLETED & ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>
1 ST MORTGAGEE STATEMENT LAST 6 MONTHS (IF APPLICABLE)	<input type="checkbox"/>	<input type="checkbox"/>
2 ND MORTGAGEE STATEMENT LAST 6 MONTHS (IF APPLICABLE)	<input type="checkbox"/>	<input type="checkbox"/>
100 POINTS PHOTO IDENTIFICATION OF EACH APPLICANT?	<input type="checkbox"/>	<input type="checkbox"/>
RATES / COUNCIL RATES FOR EACH SECURITY PROPERTY?	<input type="checkbox"/>	<input type="checkbox"/>
WATER RATES NOTICE FOR EACH SECURITY PROPERTY? (IF APPLICABLE)	<input type="checkbox"/>	<input type="checkbox"/>
EXIT STRATEGY ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>
PREVIOUS VALUATION (IF ANY) ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>
ASSETS & LIABILITIES STATEMENT OF EACH APPLICANT ATTACHED?	<input type="checkbox"/>	<input type="checkbox"/>

Upon receipt of **ALL** of the above items we will immediately review same and if appropriate issue an "Indicative Letter of Offer".

Please Note: The 'Indicative Letter of Offer for Mortgage Finance' will be issued on terms satisfactory to Lantern Finance Pty Ltd and may not be issued on the same terms as applied for herein.

Any Questions
Phone your Finance Broker
OR
Phone Lantern Finance Pty Ltd on 0415 410 185



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APPLICATION FOR FINANCE

INTRODUCER DETAILS

COMPANY		BROKER NAME	
PHONE NO.		FAX NO	
MOBILE NO.		EMAIL	
BROKER FEE	\$ OR %	BROKER COMMENTS:	

BORROWER DETAILS

CAPACITY OF APPLICANT	<input type="checkbox"/> Individual <input type="checkbox"/> Joint (Borrower 1 of 2)	<input type="checkbox"/> Joint (Borrower 2 of 2)
FAMILY NAME		
FIRST NAME/S		
PREVIOUS NAME		
CIRCUMSTANCES OF NAME CHANGE	<input type="checkbox"/> Marriage <input type="checkbox"/> Divorce <input type="checkbox"/> Other	<input type="checkbox"/> Marriage <input type="checkbox"/> Divorce <input type="checkbox"/> Other
HOME ADDRESS		
TOWN		
STATE		
POST CODE		
HOME PHONE NO		
MOBILE NO		
WORK NO		
FAX NO		
EMAIL		
DATE OF BIRTH		
DRIVERS LICENSE NO		
EMPLOYER		
OCCUPATION		
CURRENT ANNUAL INCOME	\$ \$	\$ \$

Account Details for Transfer of Loan Proceeds

Bank Name			
Address of Branch			
Account Name			
BSB		Account Number	
Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Cheque	<input type="checkbox"/> Credit



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For the purposes of this Application for Finance, are you a Trustee? Yes / No

If yes, please provide details below.

TRUST DETAILS

NAME			DATE INCORPORATED
ACN NO		ABN NO	
ADDRESS			POST CODE
CONTACT PERSON			PHONE NO
FAX NO			EMAIL

For the purposes of this Application for Finance, are you the Director of a Company that will be the borrower for the loan? Yes / No

If yes, please provide details below.

COMPANY DETAILS

NAME			DATE INCORPORATED
ACN NO		ABN NO	
ADDRESS			POST CODE
CONTACT PERSON			PHONE NO
FAX NO			EMAIL

Why have you utilised short term funding in preference to long term funding?



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PROPOSED LOAN DETAILS						
LOAN AMOUNT	\$ (NET AFTER FEES)					
LOAN TERM REQUIRED (please choose)	<input type="checkbox"/> 1 Month	<input type="checkbox"/> 2 Months	<input type="checkbox"/> 3 Months	<input type="checkbox"/> 4 Months	<input type="checkbox"/> 5 Months	<input type="checkbox"/> 6 Months
	<input type="checkbox"/> 9 Months		<input type="checkbox"/> 12 Months		Alternatively No. of days required _____ Days	
When is funding required?				____/____/____		<input type="checkbox"/> ASAP
LOAN PURPOSE						
PROPOSED REPAYMENT STRATEGY (Please tick one)						
REFINANCE <input type="checkbox"/>	PROPOSED RE-FINANCIER					
	STATUS:					
SALE OF ASSET <input type="checkbox"/>	ASSET DESCRIPTION					
	ASSET VALUE		\$			
	LOCATION					
OTHER <input type="checkbox"/>	DETAILS					

Solicitor Details for Issuance of Loan Documentation?		
Solicitor Name		
Firm Name		
Address		
	State	Post Code
Phone No	Fax No	Mobile
Email Address		



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SECURITY PROPERTY				
Please use one page per property being offered as security				
TYPE OF SECURITY BEING OFFERED (PLEASE TICK ONE)		<input type="checkbox"/> 1 ST MORTGAGE		<input type="checkbox"/> 2 ND MORTGAGE
ADDRESS				
SUBURB		STATE		
POST CODE		ZONING		<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Rural
LOT No		Plan No		
USE OF PROPERTY		<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Investment Property
OWNERSHIP OF PROPERTY		<input type="checkbox"/> Being Purchased Purchase Price \$		<input type="checkbox"/> Already Owned
ESTIMATED VALUE		SOURCE <input type="checkbox"/> Owner <input type="checkbox"/> Real Estate <input type="checkbox"/> Valuer		
RENTAL VALUE (PER WEEK)		CURRENT DEBT		\$
1 ST Mortgagee Name		2 nd Mortgagee Name		
CONTACT FOR VALUER ACCESS				
PHONE NO		MOBILE NO		
Property Description				
<input type="checkbox"/> Bedrooms	<input type="checkbox"/> Bathrooms <input type="checkbox"/> Ensuites	<input type="checkbox"/> Garage	<input type="checkbox"/> Pool	<input type="checkbox"/> Lounges
<input type="checkbox"/> Study	<input type="checkbox"/> Air-Con. <input type="checkbox"/> Ducted <input type="checkbox"/> Split	<input type="checkbox"/> Pergola	<input type="checkbox"/> Granny Flat	Block Size _____m ²
<input type="checkbox"/> Other				

Do you have a current valuation on this property? YES / NO

What is the date of the Valuation report? ____/____/____

What is the name of the firm that conducted the valuation? _____

Do you have access to this valuation report?

Can you supply us with a copy? YES / NO



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ONE PER APPLICANT / GUARANTOR

ASSETS & LIABILITIES STATEMENT FOR _____

ASSETS		LIABILITIES	
DETAILS	VALUE	DETAILS	AMT. OWING
ADDRESS	\$	LENDER	\$
ADDRESS	\$	LENDER	\$
ADDRESS	\$	LENDER	\$
ADDRESS	\$	LENDER	\$
CAR 1	\$	LENDER	\$
CAR 2	\$	LENDER	\$
CAR 3	\$	LENDER	\$
CREDIT CARD TYPE	\$	LENDER	\$
CREDIT CARD TYPE	\$	LENDER	\$
CREDIT CARD TYPE	\$	LENDER	\$
SHARES	\$	DEBT ON SHARES	\$
CASH	\$	PERSONAL LOANS	\$
CASH	\$	PERSONAL LOANS	\$
CASH	\$	PERSONAL LOANS	\$
CASH	\$	PERSONAL LOANS	\$
SUPERANNUATION	\$		
BUSINESS VALUE	\$	BUSINESS DEBT	\$
OTHER	\$		\$
OTHER	\$		\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$

APPLICANTS SIGNATURE: _____ DATE: ____/____/____

PRINT NAME OF SIGNATURE: _____



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DECLARATION AS TO PURPOSE OF CREDIT

(As required under the NATIONAL CREDIT CODE)

TO: The Loans Credit Manager
C/- Lantern Finance
PO Box 26, Labrador, QLD, 4215

LOAN TO: _____

LOAN AMOUNT: \$ _____

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for business or investment purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

"I/We the undersigned applicants hereby 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 not sign this declaration unless this loan is wholly or predominantly for:

- Business purposes,
- Investment purposes other than investment in residential property

By signing this DECLARATION YOU MAY LOSE your protection under the NATIONAL CREDIT CODE.

LOAN PURPOSE	

Borrower 1 Signature _____

Borrower 2 Signature _____

Print Name _____

Print Name _____

Date ____/____/____

Date ____/____/____

Credit and Personal & Commercial Information Privacy

The Privacy Act 1988 (“Act”) regulating the obtaining, use and disclosure of certain personal and credit information about you. Please read the following carefully and obtain appropriate professional advice if it contains anything you do not clearly understand.

CONSENT

In this document

- “Commercial Credit Arrangement” means any arrangement concerning Commercial Credit in connection with my Application;
- “Application” means, As applicable, my Application for Finance to Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) to guarantee a proposed borrower under a Commercial Credit Arrangement;
- “Commercial Credit” Means credit provided or to be provided by Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) to be applied wholly or predominantly for Business and or Investment purposes (or for both purposes);
- “Credit Report” has the same meaning as it has in The Act;
- “I”, “me” and “my” include, as applicable, we us and our;
- “Permitted Information” means any personal information, credit information or credit report about me that is permitted to be obtained, used and or disclosed in accordance with and to the extent permitted by Section 18 of The Act;
- “Lantern Finance” means, as applicable Lantern Finance Pty Ltd ABN 70 120 582 701 and any related corporation

I agree that in connection with:

- My Application;
- The making of a Commercial Credit Arrangement;
- The on-going management and administration of a Commercial Credit Arrangement;
- The collections of any amounts payable to Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) under a Commercial Credit Arrangement that are overdue for payment; and
- The collection or recovery of any debts or other amounts payable to Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) under a Commercial Credit Arrangement.

Lantern Finance Pty Ltd may:

- Obtain and use permitted information from a credit reporting agency;
- Obtain and use permitted information from another credit provider or any lawful source of such information;
- Disclose permitted information in its possession to:
 - A credit providing agency;
 - A prospective guarantor of a proposed Commercial Credit Arrangement to enable that prospective guarantor to determine whether or not to offer the

- My Guarantor of Commercial Credit Arrangement as may be requested by the guarantor from time to time or in relation to the enforcement or proposed enforcement of the guarantee;
- A mortgage insurer in connection with the provision or proposed provision of mortgage insurance;
- A person or body generally recognised and accepted in the community as being appointed or established for the purposes of setting any dispute that may arise between Lantern Finance and me in connection with a Commercial Credit Arrangement ;
- Any appropriate State or Territory Minister, department of authority to assist with the facilitation of a Commercial Credit Arrangement or the management or supervision of schemes or arrangements under which assistance is given;
- A supplier of goods or services to enable that supplier to determine whether or not to accept payment from me by means or credit card or electronic funds transfer;
- A person or body considering taking an assignment of a discharge on my behalf a debt owed by me to Lantern Finance Pty Ltd;
- A person or body engaged by Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) to manage a Commercial Credit Arrangement, including the collection or recovery of any debt or other amounts payable to Lantern Finance, AusWise Finance and Cashflow Advantage (Australia);
- A corporation, including its professional advisers, in connection with the purchase or assignment of an obligation owed to, or security taken by Lantern Finance Pty Ltd in relation to a Commercial Credit Arrangement;
- Another credit provider with security over all or part of the same security as Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) under a Commercial Credit Arrangement;
- Another credit provider named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, and credit history or credit capacity.

This information may be used to:

- Assess my Application for credit and /or my credit worthiness;
- Assist me to avoid defaulting on my credit obligations; and



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proposed guarantee.	<ul style="list-style-type: none"> Notify other credit providers of a default by me.
Other Acknowledgments and Consents	
<ul style="list-style-type: none"> I confirm that the information contained in this Application and the financial information supporting it is in all respects complete and correct. I acknowledge that Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) will rely on this information when making a decision. I acknowledge that Lantern Finance Pty Ltd has the right to confirm the details of the information provided in this Application. I acknowledge that this Application is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit which may come into existence between me and Lantern Finance Pty Ltd. I authorise Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) to use this Application to assess and approve products which I have selected. 	<ul style="list-style-type: none"> I understand that only Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) can decide if this Application is approved and that any person who may introduce me to Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) has no authority to give that approval. I consent to Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) giving any guarantor(s) or any other third party who may indemnify the parties to this Application, all information, including credit reports and copies of documents, which Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) sees fit, concerning me, the credit provided to me and any security. I consent to Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, account, solicitor or broker
ANTI SPAM and MARKETING	
<p>I Consent to Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) Pty Ltd making use of the information contained within this application to update me from time to time with new and updated product information. This consent covers all Electronic, verbal and written advertising and messaging by either Lantern Finance, AusWise Finance and Cashflow Advantage (Australia) Pty Ltd or their related corporations.</p> <p>I am aware that if I wish to opt out or unsubscribe from the marketing campaigns that I can do so by emailing info@lanternfinance.com.au or by calling 07 5594 9584</p>	

PLEASE NOTE: THE REMAINDER OF THIS PAGE HAS INTENTIONALLY BEEN LEFT BLANK PLEASE CONTINUE TO THE FOLLOWING PAGE AND COMPLETE AS REQUIRED

INITIAL: X _____



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<input type="checkbox"/> Borrower No.1		DECLARATION and SIGNATURE
YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?
<input type="checkbox"/>	<input type="checkbox"/>	Have you personally, or as an officer of a company, had a court judgment entered against you or defaulted on previous loans?
<input type="checkbox"/>	<input type="checkbox"/>	Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such a company?
<input type="checkbox"/>	<input type="checkbox"/>	Have you or are you aware if the company you represent in this application has applied for a similar loan that is being applied for in this application with any other lending company or brokerage firm?
<input type="checkbox"/>	<input type="checkbox"/>	I have read, and understood and agree to the acknowledgments and consents relating to Credit and Personal information Privacy.

If you have answered YES to any of the first 4 questions, then please provide details below;

Signature X _____ Print Name _____ Date _____

<input type="checkbox"/> Borrower No.2 or <input type="checkbox"/> Guarantor.		DECLARATION AND SIGNATURE
YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?
<input type="checkbox"/>	<input type="checkbox"/>	Have you personally, or as an officer of a company, had a court judgment entered against you or defaulted on previous loans?
<input type="checkbox"/>	<input type="checkbox"/>	Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such a company?
<input type="checkbox"/>	<input type="checkbox"/>	Have you or are you aware if the company you represent in this application has applied for a similar loan that is being applied for in this application with any other lending company or brokerage firm?
<input type="checkbox"/>	<input type="checkbox"/>	I have read, and understood and agree to the acknowledgments and consents relating to Credit and Personal information Privacy.

If you have answered YES to any of the first 4 questions, then please provide details below;

Signature X _____ Print Name _____ Date _____



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AUTHORITY TO RELEASE INFORMATION

PLEASE COMPLETE ONE FORM FOR EACH LENDER IF SECURITY PROPERTIES ARE NOT SECURED BY THE SAME MORTGAGEE

LENDER			
BRANCH			
SECURITY PROPERTY 1 ADDRESS			
		STATE	POSTCODE
LOAN ACCOUNT NO.			
SECURITY PROPERTY 2 ADDRESS			
		STATE	POSTCODE
LOAN ACCOUNT NO.			

Dear Lender,

We are currently reviewing our loan portfolio and lending facilities.

Therefore please provide Lantern Finance Pty Ltd **any and all information** regarding **any and all loan facilities** associated with the above listed Security Property(s)

Please fax to 07 5594 9584 or email info@lanternfinance.com.au payout figure(s) on letter or fax header for **any and all loan facilities** associated with the above listed Security Property(s)

The Borrower please take note: "If the security to be provided by you for any loan we agree to make includes a second or subsequent mortgage or caveat over real property situated anywhere in Australia.

The onus is on you to satisfy yourself that you will not be in breach of your obligations to the holder(s) of any prior encumbrance by agreeing to provide us with a subsequent mortgage or caveat. If you will be in breach of your existing obligations by granting the subsequent encumbrance to us

The onus is on you to obtain the consent of the prior encumbrance holder(s) to registration of our subsequent mortgage or caveat. We will make no further enquiries in this regard. Once this offer document has been signed we will proceed on the assumption that you either do not require the consent of a prior encumbrance holder(s) to further encumber the property or have otherwise obtained the requisite consent from the prior encumbrance holder(s).

Many thanks in advance.

Yours Sincerely

Borrower 1 Signature X _____

Borrower 2 Signature X _____

Print Name _____

Print Name _____

Date _____

Date _____