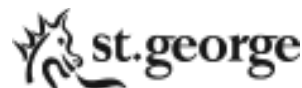


Home Loan Request



St. George Bank - A Division of Westpac Banking Corporation
ABN 33 007 457 141 AFSL 233714

Introducer Company: Beagle Finance Pty Ltd Introducer Name: Beagle Finance Pty Ltd Introducer Code: 121697

SECTION ONE - Applicant Details

Applicant 1

Name Dr Anecito Jr Mantilla - BOR Date of Birth 24 Jun 1974
 Home Address 17 Valley View Crescent
GLENDALE NSW 2285
 Postal Address 17 Valley View Crescent
GLENDALE NSW 2285
 Telephone Work _____ Home 02 4023 5598 Mobile 0439 383 622
 Email Address johnmmd@mantillaph.net Driver's Licence No. 15637744 State of Issue NSW

Applicant 2

Name Mrs Charina Mantilla - BOR Date of Birth 22 Sep 1978
 Home Address 17 Valley View Crescent
GLENDALE NSW 2285
 Postal Address 17 Valley View Crescent
GLENDALE NSW 2285
 Telephone Work _____ Home 02 4023 5598 Mobile 0438 575 330
 Email Address charina@mantillaph.net Driver's Licence No. 15650431 State of Issue NSW

SECTION FOUR

LOAN REQUIRED - PORTFOLIO LOANS

More than 50% Investment / Business purposes N

Total amount of all new loans \$261,000.00

Use of Funds Buy

Loan Amount	Product	Rate Lock applies to this account	Repayment Type	Term	Monthly Repayment
1. \$261,000.00	Residential Basic Variable	N	Principal and Interest	25 yrs	

SECTION FIVE

SECURITY DETAILS

Property 1

Address include state and postcode

Lot 6 Paddock Close ELERMORE VALE NSW 2287

Unit, Floor and Location relative to street front

Type of property

Year built approx.

House Unit Land

Late 2014 or Early 2015

Property value

Purchase price

Land value

Purchase price

Construction price

\$290,000.00

Est. market value

\$290,000

Est. market value

SECTION SIX

Income - Dr Anecito Jr Mantilla

Self-Employed

Type	Frequency	Value
Company Profit Before Tax	Yearly	\$264,000.00
Addback-Depreciation	Yearly	\$13,500.00
Addback-Superannuation	Yearly	\$25,000.00
Addback-Interest Expense	Yearly	\$6,500.00

Income - Mrs Charina Mantilla

PAYG - Primary

Type	Frequency	Value
Gross Salary	Weekly	\$370.00
Commission		
Bonus		
Gross Regular Overtime		
Work Allowance		
Worker's Compensation		

Self-Employed

Type	Frequency	Value
Company Profit Before Tax	Yearly	\$28,000.00
Addback-Depreciation	Yearly	\$10,800.00
Addback-Superannuation	Yearly	\$5,400.00
Addback-Interest Expense	Yearly	\$5,300.00

SECTION SEVEN

Financial Position Summary

Total Assets	Total Liabilities	Net Assets	Continuing Expenses (Monthly) Total	No. of Children	Ages of Children
\$524,000.00	\$555,070.00	\$29,829.90	\$7,997.42	2	8, 4

Continuing Expenses

Expense Type	Monthly Amount	Limit
CBA Mortgage Loan	\$1,838.00	\$380,000.00
CBA Credit Card		\$15,000.00
GE Capital Finance Credit Card	\$433.33	\$14,500.00
Volkswagen Financial Service Other Loan	\$1,602.79	\$90,600.00
BMW Financial Services Other Loan	\$1,323.30	\$54,970.00

SECTION EIGHT

BUSINESS PURPOSE DECLARATION

If this loan is to be used wholly or predominantly for business or investment purposes, please complete the Business Purpose Declaration below. I declare that the credit to be provided to me by St. George is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Important

You should **only** sign this declaration if this loan is wholly or predominantly for

- business purposes or
- investment purposes other than investment in residential property

By signing this declaration you may **lose** your protection under the National Credit Code.

Signature _____ Name Dr Anecito Jr Mantilla Date ____ / ____ / ____	Signature _____ Name Mrs Charina Mantilla Date ____ / ____ / ____
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SECTION NINE

DECLARATION

Please take care to ensure all information you give us in this application is correct.

I declare that:

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested, and any additional products (as shown on page 10 of this application) have been described to me in detail to my satisfaction by a Bank representative and I feel comfortable with the loan/facilities/options for which I apply; and
- I have read and understood the Privacy Statement and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement;
- I acknowledge that any establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;
- that, where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer on pages 11/12 of this application, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, a Direct Debit Request Service Agreement;
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application;
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any credit contract that may come into existence between the Bank and me;
- that I understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I consent to the Bank giving any guarantor or indemnitor all information, including credit reports and copies of reports as the Bank sees fit, as provided in this Privacy Statement as required under the Code of Banking Practice.

SECTION TEN

Nomination for loan account or sub-account numbered 1

Nomination - Each borrower is entitled to receive a copy of notices and other documents under the Consumer Credit Code. By signing this nomination you are giving up the right to be provided with this information direct from us.

You may cancel this nomination at any time by advising us in writing.

I/We nominate Dr Anecito Jr Mantilla to receive any notices, and other documents under the National Credit Code on behalf of me/all of us.

Signature _____ Name Dr Anecito Jr Mantilla Date 13 / 04 / 2014	Signature _____ Name Mrs Charina Mantilla Date 13 / 04 / 2014
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