

# Mortgage Relief Application Form

Instructions on how to complete this application form are in notes below each section.

All parties/participants to your housing loan are required to complete the application and provide current financial information.

Your Mortgage Relief eligibility cannot be determined unless you have fully completed the application form and attached all the required information.

- The lodgment of this form does not guarantee that you will be offered financial assistance by Mortgage Relief;
- A Credit Reference Check and Title Search of your property will be carried out prior to the interview.

Please use the checklist below to ensure that your application can be considered



## Information Checklist

- Home Loan Information** - Lender's statement filled out, signed and stamped by your lender.
- Income and Employment Details** - provide those applicable
  - Wage Statement from Employer
  - Last two Pay slips
  - Statement of Benefit from Centrelink
  - Profit and Loss Statement prepared by a Certified Practicing Accountant
- Financial Commitments** - last Statement for each of your financial commitments i.e. personal/car loan, credit/store card etc (if applicable)
- Other information** that you consider may be relevant to your Mortgage Relief Application

Please return the completed form to:

**Department of Human Services  
Loan Assistance Unit, Corporate Services  
GPO Box 4057  
Melbourne VIC 3001**

**Telephone:** 1800 134 872      **Facsimile:** 9096 9229

**Internet Address:** [www.dhs.vic.gov.au/housing](http://www.dhs.vic.gov.au/housing)

APPLICANT 1				APPLICANT 2			
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss				<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss			
Family name							
Given name(s)							
Date of birth		Age		Date of birth		Age	
Driver's license no							
Occupation							
Language spoken at home							
Is an interpreter required? <input type="checkbox"/> yes <input type="checkbox"/> no				<input type="checkbox"/> yes <input type="checkbox"/> no			
Country of birth				Country of birth			
<ul style="list-style-type: none"> <li><b>If there are more than two owners of the property, please attach a separate sheet with above details</b></li> </ul>							

#### INCOME AND EMPLOYMENT DETAILS

APPLICANT 1			APPLICANT 2		
Current/last employer					
Contact name					
Phone number					
Period of employment	<i>from</i>	<i>to</i>	Period of employment	<i>from</i>	<i>to</i>
Gross salary/wages	\$	<i>per</i>	Gross salary/wages	\$	<i>per</i>
Net salary (less tax only)	\$	<i>per</i>	Net salary (less tax only)	\$	<i>per</i>

- ◆ If you are employed, you must provide a statement from your Employer confirming your total gross earnings for the past 13 weeks (including overtime) and two recent pay slips.
- ◆ If you are Self-Employed, you must provide a Profit and Loss Statement for the past 13 weeks prepared and signed by a Certified Practising Accountant .
- ◆ If you are receiving a benefit from Centrelink, Transport Accident Commission, Workcover or another Statutory Body you must provide a current income statement from the relevant Government organisation.

Are you currently in receipt of any benefits?		<input type="checkbox"/> yes <input type="checkbox"/> no	
Type of benefit	\$	<i>per</i>	<i>from</i>
Additional family payments or benefits	\$	<i>per</i>	
Other family members in dwelling (adults & children)		Ages	

#### OTHER SOURCES OF FAMILY INCOME

Income of other family members living in house (including Centre Link benefits and pensions)

Name		Income	\$	<i>per</i>
Board	\$	<i>per</i>	Other	\$ <i>per</i>

## CONTACT DETAILS

Telephone Contact	Private	Business	<i>Other contact number</i>
Residential Address			<i>Postcode</i>
Postal Address	<i>(if different to residential)</i>		<i>Postcode</i>

**Are you, or anyone to be housed with you, of Aboriginal and / or Torres Strait Islander Origin?**

No	<input type="checkbox"/>	<b>Full name(s):</b>
<b>Yes, Aboriginal</b>	<input type="checkbox"/>	
<b>Yes, Torres Strait Islander</b>	<input type="checkbox"/>	
<b>Yes, Aboriginal <u>and</u> Torres Strait Islander</b>	<input type="checkbox"/>	

## PROPERTY DETAILS

Address of mortgaged property	<i>(if same as residential address, write "as above")</i>		
Is the property income producing	<input type="checkbox"/> yes <input type="checkbox"/> no	If yes, state weekly income	
Date of purchase of mortgaged property			
Purchase price	\$	Current value	\$
Is the mortgaged property for sale?	<input type="checkbox"/> yes <input type="checkbox"/> no		

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

\$

**1st mortgage:**

Lender &amp; Branch

Account Number

Amount financed:

\$

Current monthly repayments:

\$

Please state purpose of first mortgage loan:

**2nd mortgage:**

Lender &amp; Branch

Account Number

Amount financed:

\$

Current monthly repayments:

\$

Please state purpose of second mortgage loan:

◆ **If further mortgages exist, please provide details on a separate sheet.**

## ASSETS

<i>Type of asset</i>	<i>Value</i>
Car	\$
Caravan/Boat	\$
Shares	\$
Other assets (e.g. investments, trust accounts, superannuation)	\$

## SAVINGS OR CHEQUE ACCOUNTS

<i>Bank/Building Society/Credit Union</i>	<i>Account Number</i>	<i>Branch</i>	<i>Amount</i>
			\$
			\$

			\$
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Have you attempted to sell any assets or re-negotiate mortgage payment arrangements:  yes  no

*If yes, give details*

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PLEASE LIST ALL CREDIT COMMITMENTS (E.G. CREDIT CARDS, PERSONAL LOANS, STORE ACCOUNTS)

Credit Provider		Purpose	Date loan	Loan	Amount	Contract	Arrears
Name	Account No	of Loan	obtained	Term	Financed	payments	(if any)

Is your council or water rates in arrears?  yes  no  
**If yes, state amount owing: \$**

Are any applicants listed on this form currently declared bankrupts?  yes  no  
**If yes, when will the bankruptcy be discharged? / /**

Have you applied for mortgage assistance previously?  yes  no  
**If yes, what was the reference number**

**Do you have a Mortgage Repayment Insurance Policy?**  yes  no



**Reason for applying for mortgage assistance**  
 State relevant dates and attach any supporting documents (e.g. notice of retrenchment)  
 ♦ **If you anticipate an improvement in your financial position, please indicate when you expect this.**

APPLICANT 1

Date

*Signed by*

APPLICANT 2

Date

*Signed by*

# LENDERS STATEMENT

PLEASE NOTE - TO BE COMPLETED AND SIGNED BY LENDER

## MORTGAGE DETAILS

Client/s name/s:  
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PARTICULARS OF MORTGAGE	Account Number	Volume	Folio
Borrowers gross income at loan inception	<i>Borrower 1</i>	\$                      per mth	Amount financed \$
	<i>Borrower 2</i>	\$                      per mth	Date of Advance
Original repayments:	\$                      per month	Original interest rate	%
Current repayments and due date	\$                      per month	Original term	years
	Due date:    /        /	Current balance (\$)	
Date next repayment due date :	/        /	Current interest rate	%
Current arrears	\$ <i>as at</i>		
Pay out figure (including arrears)	\$ <i>as at</i>	Estimated property value:	\$

**PLEASE ADVISE WHY HARDSHIP SUPPORT ASSISTANCE IN TERMS OF SECTION 72 OF THE NATIONAL CREDIT CODE IS NOT AVAILABLE.**


COMMENTS BASED ON THE LENDER'S ASSESSMENT OF APPLICANT'S SITUATION

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\*If you require Electronic Funds Transfer of Mortgage Relief payments, please ensure you include your BSB number and account details below.

***I hereby certify that:***

- 1. The lender has reviewed the applicant's situation and all reasonable assistance has been provided.**
- 2. If the Director of Housing needs to update this information at a future date, the lender agrees to disclose the information by telephone upon request by an officer of the Mortgage Relief Scheme.**

<b>Lender:</b>	<b>Signature:</b>
<b>Account No. for E.F.T:</b>	<b>Name:</b>
<b>Branch:</b>	<b>Position:</b>
<b>BSB number:</b>	<b>Telephone: (        )</b>
<b>Stamp:</b>	<b>Date:</b>

(continued next page)

LENDERS STATEMENT (continued)

LENDER'S FEES & ASSOCIATED COSTS TO MAKE TITLE AVAILABLE

- Please list all your applicable fees to make the title available for registration at the Land Titles Office.

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- Please indicate contact person/s and address for security documents to be sent for endorsement.

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**or**

**Provide contact details of your Consents unit or appointed legal representative.**

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Loan Assistance Unit, Corporate Services  
GPO Box 4057  
Melbourne VIC 3001**

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