Kindira

MONARCH GLEN

Customer Finance Requirements.

As part of the Mirvac Purchasing Terms & Conditions at Kindira, you are required to provide proof that your finances align with the house and land budget you have indicated. Please choose below which represents your current financial situation and prepare the required supporting documentation to upload as part of your Registration to Purchase (RTP) online form.

Finance Required

Applying for finance for both land and house:	• Letter of support from broker OR bank pre-approval; AND • Proof of funds for deposit component (bank statement).
Cash buyer for either the land or the house, and in turn financing one of these components:	• Letter of support from broker OR bank pre-approval; AND • Proof of funds for deposit component (bank statement).

Finance Approval Not Required

Cash buyer for both the land and the house:	• Proof of funds for the total house and land amount indicated (Australian bank account).

Customer Finance Requirements Form

Regardless of which category you fall into, you are required to supply the Customer Finance Requirements form in the provided template:

a. Completed on your behalf (if you are applying for finance through a banker/ broker), this information needs to be provided on their letterhead and signed accordingly; OR

b. Completed by you as the applicant should you not require finance; OR

c. In the event you are dealing directly with a lender (i.e. not going through a broker) and you have a formal letter of pre-approval from the lender as well as evidence of your deposit component, the form can be completed by you as the applicant.

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Date

To whom it may concern,

Financial Pre-approval/ Pre-qualification information for **(insert buyer 1 name)** and **(insert buyer 2 name)**.

This letter of assessment has been prepared for the purposes of providing Mirvac with the relevant pre-approval and/ or financial pre-qualification information for the above-named parties who are intending to purchase land at Kindira by Mirvac.

Please note the below regarding their intended purchase, deposit and borrowing components:

Item	Amount
Intended lending amount	$
Intended deposit	$
FHOG (First Home Owners' Grant) if applicable	$
Other contributions (please specify) i.e. Proceeds from sale or proposed sale of home, equity contribution or gifted amount	$
Total intended purchase price *The total will be inclusive of land, build and external costs (including driveway, fencing and landscaping as per covenant standards).	$* *The minimum required house & land budget will be communicated in the 'Sales Release Information' email for each specific release.

In consideration of the intended house and land purchase and associated borrowing, I can confirm the following in terms of my assessment of the client's financial capability:

Item	Response
Satisfactory credit checks have been completed on all applicants	Yes/No
Satisfactory loan serviceability calculations have been completed	Yes/No
I am not aware of any current/ future issues that would affect the application	Yes/No
A pre-approval will be provided from a lender by dd/mm/yyyy	Yes/No
Finance approval will be sought once valuation access is granted and be achievable prior to land registration	Yes/No
Relevant amounts for stamp duty, conveyancer's fees and land tax have been discussed with the applicants	Yes/No

Other relevant comments/ information:

I am confident that (subject to approval of the lender) the applicants will be successful in gaining finance approval.

Yours sincerely,
Broker/ Bankers name, job title & signature
Insert logo of bank/ broker company

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