Hardship Variation Application

GRANITE

Borrower 1 (Name)

Borrower 2 (Name)

Borrower 3 (Name)

Borrower 4 (Name)

Loan Account Number(s)

Mailing Address State Postcode

Home Phone No. ( ) Mobile No. Work Phone No. ( )

Email Address

Employment Information

Borrower 1

Employer

Employer Address State Postcode

Work Phone No. ( ) Email Address

Position/Occupation Length of Employment Yrs Mths

Borrower 2

Employer

Employer Address State Postcode

Work Phone No. ( ) Email Address

Position/Occupation Length of Employment Yrs Mths

Borrower 3

Employer

Employer Address State Postcode

Work Phone No. ( ) Email Address

Position/Occupation Length of Employment Yrs Mths

Granite Home Loans Pty Ltd
ABN 27 622 955 524 Australian Credit Licence Number 516104
Level 12, 77 Castlereagh St, Sydney NSW 2000 T 1300 737 058 E service@granitehomeloans.com.au W granitehomeloans.com.au

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Employment Information (Continued)

Borrower 4

Employer

Employer Address | State | Postcode

Work Phone No. ( ) | Email Address

Position/Occupation | Length of Employment | Yrs | Mths

Assets

Description	Estimated Value $
Primary Residence Address	$
State Postcode	
Other Real Estate Address(es)	$
1. State Postcode	
2. State Postcode	
Motor Vehicles (Please specify below)	
	$
	$
	$
	$
Savings Accounts (Please specify below)	
	$
	$
	$
Superannuation (Please specify below)	
	$
	$
	$

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Assets (Continued)

Description	Estimated Value $
Investments/Shares (Please specify below)	
	$
	$
	$
	$
	$
	$
Total Asset Value	**$**

Liabilities

Description	Balance Owing $	
Mortgages (Name of lender financial services provider)		
1.	$	
2.	$	
3.	$	
Personal Loans/Car Loans/Leases/Hire Purchase (Name of lender financial services provider)		
1.	$	
2.	$	
3.	$	
Credit Card/Store Cards (Name of lender financial services provider)		
1.	(Limit) $	$
2.	(Limit) $	$
3.	(Limit) $	$
4.	(Limit) $	$
Total Liabilities	**$**	

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Income (Weekly/Fortnightly/Monthly)

Description		Borrower 1	Borrower 2
Gross Salary/Wages		$	$
Pension (Specify type)		$	$
Government Assistance (Specify type)		$	$
Child Support		$	$
Rental Income		$	$
Other (Specify)		$	$
Total Income		**$**	**$**

NOTE: Please provide a copy of your most recent payslip or Department of Human Services ('DHS') letter to evidence income.

Expenses

Description		Minimum Monthly Repayment $
Mortgage No.1		$
Mortgage No.2		$
Mortgage No.3		$
Personal Loan No.1		$
Personal Loan No.2		$
Personal Loan No.3		$
Credit Card No.1		$
Credit Card No.2		$
Credit Card No.3		$
Credit Card No.4		$
Entertainment		$
Rates		$
Electricity/Gas		$
Telephones/Mobile Telephones		$

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Expenses (Continued)

Description		Minimum Monthly Repayment $
Motor Vehicle Expenses		$
Insurance (Health/Vehicle/House/Contents etc.)		$
Other (Please provide details)		$
Total Expenses		**$**

Details for proposed arrangement
(i.e. length of period, number of repayments, new repayment if reduced, amount to be capitalised, new balance, new LVR etc.).

What arrangements are in place with other Credit Providers?

Are these arrangements up to date?

NOTE: Please provide any documentation regarding these matters.

11 V1 29/12/21

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Documentation required to support Hardship Application

Illness	Medical certificate supporting sickness/illness, time off work and prognosis for an anticipated date of return to work.
Maternity leave	Medical certificate confirming pregnancy and when baby is due OR letter from employer confirming pregnancy and length of unpaid maternity leave to be taken.
Workers Compensation	Confirmation from employer confirming workers compensation payment, anticipated date of return to work and salary on recommencement of work.
Workers Compensation - No Longer Employed	Documentation from solicitor outlining case and current status of case/claim.
Unemployed	Documentation confirming unemployment – Separation Certificate. If redundant, then a Redundancy Certificate including redundancy payments. Documentation also confirming registration as unemployed with Centrelink.
Income Reduction	Documentation from employer showing reduction in income and anticipated date, if any, when income will return to previous levels. In nature of employment, or employer change, reason for change and documentation showing actual reduction in income experienced.
Deceased Borrower	Death Certificate. Documentation indicating anticipated date of probate, release of insurance funds etc.
Relationship Split	Nature of relationship split, including documentation of any Family Court Orders granted or anticipated granting of such orders if applicable.
Business Failure	If business totally failed, documentation confirming receivership, administration or closure of business. If business is not achieving anticipated profits/suffering from downturn, documentation preferably from an accountant including latest and previous years profit and loss statement and balance sheet.
Property on Market	If property is for sale, a current sales agreement or sales contract (if applicable) from relevant REAL Estate Agent showing asking price, date etc.

Please provide additional information that may assist with the assessment of this Hardship Application

Signatures

Borrower 1 (Name)		Signature		Date	/ /
Borrower 2 (Name)		Signature		Date	/ /
Borrower 3 (Name)		Signature		Date	/ /
Borrower 4 (Name)		Signature		Date	/ /

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