Applicant Consent Form

Section 1: Applicant information

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You must provide the documents that are ticked.

Please note: Tax file numbers and credit card numbers must be redacted from all documents supplied to us.

Minimum requirement documents	**Provided**
Completed and signed applicant consent form.	☐ Yes
Identification documents that meet the identification requirements specified in the Identifier's Certificate of the Home Loan Application Pack.	☐ Yes
Income documents: • One payslip with a year-to-date (YTD) figure covering a minimum of three or six months, dated within 30 days of application submission, or • Two consecutive payslips dated within 30 days of application submission, plus a YTD Income Statement. Refer to the Consumer Lending Policy to determine if three or six months is required for the YTD figure.	☐ Yes
Bank statements: • For each applicant we require the latest one month's statements for the primary account that confirms incomes and expenses. If incomes and expenses are spread across more than one account, one month's statements are required for all relevant accounts. • We require evidence of funds to complete the purchase. This can be verified by a proof of balance or screenshot of the current balance showing account holder name, account number and date. For proof of funds, if not in the primary account we don't need the full statement.	☐ Yes
Your latest tenancy ledger covering a minimum period of six months.	☐ Yes
Provide the following if applicable	**Provided**
If you have a personal loan/car loan, we require latest six months statement/transaction history, and screenshot or loan contract confirming minimum requirement.	☐ Yes
If you currently receive payments from Centrelink, we require: • Full Centrelink Income Statement dated within 30 days of the application submission. • Bank statements or transaction listings (must state account name, account number and running balance) over a one-month period with the most recent transaction being dated within 30 days.	☐ Yes
Child maintenance: • Most recent Child Support Statement dated within 30 days of the application submission, or a Court Order stamped by the court. • Bank statements or transaction listings (must state account name, account number and running balance) over a three-month period with the most recent transaction being dated within 30 days of the application submission.	☐ Yes
Tax returns: • If you are a sole commission income earner, a completed tax return and Australian Taxation Office Notice of Assessment for the previous full financial year. • If you are self-employed, a completed tax return and financial statement if applicable, and Australian Taxation Office Notice of Assessment for the two previous full financial years.	☐ Yes
Repayment plans to a third party/debt collection agency will require: • 12 months repayment history under $5,000 (original debt value). • 2 years repayment history under $5,000 (original debt value). • Screenshot or repayment plan confirming minimum repayment.	☐ Yes
Latest PAYG Payment Summary or Income Statement.	☐ Yes

1. Declarations and authorities

Privacy statement

1.1 Purpose of collecting and using Personal Information

(a) We are collecting your Personal Information to:

(i) assess your Home Loan Application;

(ii) assess any future application you may make for our products and services; and

(iii) provide you with, and manage, our products and services.

(b) We may also use your Personal Information:

(i) to detect fraud, money laundering or terrorist financing activities, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;

(ii) to meet our obligations, including any legal and regulatory obligations, external dispute resolution scheme obligations and any external payment obligations;

(iii) to assist us with running our business; and

(iv) to let you know about new or existing products or services that we think might be of interest or value to you.

(c) If you do not provide all of the information we request, we may not be able to consider or approve your Home Loan Application or we may no longer be able to provide a product or service to you.

(d) We may also collect, use or disclose your Sensitive Information, if you are applying for a specific loan product and the Sensitive Information is relevant to your eligibility for that product; or if you enter into a loan with us and the Sensitive Information is relevant to a hardship application you make; or where it is related to one of the above stated purposes.

By signing this Applicant Consent form, you consent to the collection, use and disclose of your Sensitive Information for these purposes.

1.2 Collection and disclosure of Personal Information

(a) We may collect and disclose your Personal Information with the following people/organisations:

(i) anyone engaged by us to do something on our behalf, including Service Providers;

(ii) the Housing Authority;

(iii) any person who introduces you to us;

(iv) your representatives such as your mortgage broker and their aggregators or finance broker;

(v) to the other applicant (if any);

(vi) your next of kin (if required);

(vii) your current and past employer;

(viii) other financial institutions and financiers to assess a credit application or to investigate suspected fraud on your account;

(ix) local government agencies and authorities and the Water Corporation in relation to rates and taxes owing with respect of any Secured Property; and

(x) your land developer and builder if you are applying for a construction loan.

(b) You agree that if you are applying for, or submitting an expression of interest in a 'Shared Ownership Home Loan' (being a loan where you co-own the property to be purchased with the Housing Authority, we may collect and disclose your Personal Information with a real estate agent, builder or other external agent to facilitate the attainment of a suitable property for the 'Shared Ownership Home Loan'.

(c) We may also disclose your Personal Information to entities where it is required or permitted by Law, a court/tribunal order, or where you have otherwise consented.

(d) We may disclose your Personal Information to an entity or person located outside of Australia. Our Privacy Policy contains the details of the countries where the overseas participants are likely located. See below details of how you can view our Privacy Policy.

Keystart.

1. Declarations and authorities

1.3 Exchange of Personal Information with other credit providers

(a) We may exchange your Personal Information with other credit providers for the purpose of:

(i) assessing your Home Loan Application;

(ii) assessing your credit worthiness;

(iii) assisting you to avoid defaulting on your credit obligations;

(iv) notifying other credit providers of a default by you; and

(v) notifying other credit providers as to the status of any loan provided to you by us, where you are in default with the other credit providers.

(b) This information can include any information about your credit worthiness, credit standing, credit history or credit capacity.

1.4 Verification of your identity using information held by a credit reporting body

(a) We may verify your identity using information held by a credit reporting body. To do this, we may exchange Personal Information such as your name, date of birth and address to the credit reporting body to obtain an assessment of whether that Personal Information matches information held by the credit reporting body.

(b) The credit reporting body may give us a report on that assessment and to do so may use Personal Information about you and other individuals in their files. Alternative means of verifying your identity are available on request.

(c) If we are unable to verify your identity using information held by a credit reporting body, we will provide you with a notice to this effect and give you the opportunity to contact the credit reporting body to update your information held by them.

By signing this Applicant Consent form, you consent to us providing your Personal Information to a credit reporting body and requesting an identity verification assessment.

1.5 Credit information and credit reporting

(a) We may obtain consumer credit information about you from a credit reporting body (on one or more occasions) to assess your Home Loan Application and creditworthiness, to conduct subsequent reviews of the loan to determine you are meeting your ongoing repayment obligations and to assist us in collecting any overdue payments;

(i) when Keystart is requesting your credit report from a credit reporting body, it will tell the credit reporting body that you have made an application and the type and amount of credit you are applying for. This is an information request.

Keystart is not required to obtain consent from you to disclose such information to a credit reporting body.

(ii) an Information Request will appear on your credit report and may be used by the credit reporting body or other credit providers to assess your credit worthiness, including calculating a credit score or credit rating. Information requests on your credit report may affect your credit score depending on the amount and type of credit you are applying for, frequency of information requests appearing on your credit report and your credit history.

(b) We may obtain a report about your commercial activities and commercial credit worthiness from any business that provides information about commercial credit worthiness to persons, to assist us in assessing your Home Loan Application, to conduct subsequent reviews of the loan and to assist us in collecting any overdue payments.

1.6 Further information about the credit reporting body

The credit reporting body that Keystart exchanges your personal information with is Equifax Pty Ltd. Further information about Equifax Pty Ltd, such as:

(a) the contact details for Equifax;

(b) when we may exchange your Personal Information to a credit reporting body and how this information will be used; and

(c) how you can request credit reporting bodies to limit the use of your Personal Information for direct marketing purposes and what protections are available to you if you consider you are a victim of fraud;

are contained in our Privacy Policy. See below for details of how to view or obtain a copy of our Privacy Policy.

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1. Declarations and authorities

1.7 Our Privacy Policy

(a) Our Privacy Policy set outs:

(i) the basis on which you may access and seek correction of your Personal Information held by us;

(ii) our complaints handling procedure, including how to issue a complaint about a breach of your privacy rights and our response to such a complaint; and

(iii) further details about how your Personal Information is collected, held, used and disclosed.

(b) Our Privacy Policy will be updated from time to time. To view the most recent copy of our Privacy Policy, please visit www.keystart.com.au/privacy. Alternatively, you may seek other formats (such as a hard copy) of the Privacy Policy by contacting us by:

Phone: 1300 578 278

Email: privacy@keystart.com.au

Mail: Privacy Team
Keystart
PO Box 2016
Subiaco WA 6904

2. Additional acknowledgements by former New Zealand residents

(a) If you are a former New Zealand resident, you consent to us utilising, to the maximum extent permitted by Law, the credit reporting service of Equifax(NZ) to:

(i) obtain a credit report from Equifax(NZ) to assess your Home Loan Application; and

(ii) assist us in managing your loan with us.

(b) The information supplied to Equifax(NZ) will be maintained by us and Equifax(NZ).

(c) In order to view the most recent copy of Equifax(NZ) Privacy Policy relating to its management of credit- related personal information, please visit www.equifax.co.nz and follow the link. Alternatively, you may contact Equifax(NZ) by:

Mail: Equifax (NZ) Limited
Private Bag 92156
Victoria Street West
Auckland 1142
New Zealand

Email: publicaccess.nz@equifax.com

(d) You acknowledge that under the New Zealand Privacy Act 1993 (NZ) and the Privacy Act 1988 (Cth), you have certain rights of access to, and correction of, your Personal Information held by us and Equifax(NZ).

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3. Other acknowledgements

(a) You acknowledge and agree that we will obtain a valuation report of the proposed Secured Property. The valuation report is prepared for our purposes only and to assist us in determining whether credit should be advanced to you. Any reports made in reliance on the valuation is our exclusive property and may not be disclosed to you.

(b) Upon valuing the Secured Property, or doing anything as a result of the valuation, we are not obliged to advise you of anything we learn, and we make no representations or warranties to you about the condition of the Secured Property, the value of any buildings on the Secured Property, the reasonableness of the purchase price of the Secured Property or that the Secured Property is free from defects. You acknowledge and agree that you cannot rely on the valuation report.

(c) You acknowledge that, unless we agree otherwise in writing, you must occupy the Secured Property as your principal place of residence and cannot lease or rent it.

(d) You acknowledge and agree that you are required to disclose to us any cash rebates and other incentives that are offered to you by land developers or builders, including any incentives that do not form a part of any contract to which we are a party.

(e) You acknowledge and agree that in the event a cash rebate or other financial incentive is offered by the land developer or builder to you in respect of the Secured Property, this must be applied to your loan account in full, at or following settlement.

(f) You acknowledge that, if you are obtaining a construction loan, once we are in receipt of the building contracts for the Secured Property, you must obtain our prior written consent before you vary the building contracts. After we receive the building contracts, should you enter into any variations without our consent, We may elect not to release any further credit to you.

(g) You acknowledge and agree that we may retain any registered or unregistered contracts, plans and specifications in connection with your loan.

(h) When two or more of you are parties to this Home Loan Application, you acknowledge and agree that:

   (i) you have freely and voluntarily agreed to be a borrower under this Home Loan Application;

   (ii) your undertakings and agreements in this Home Loan Application bind you jointly (meaning we can take action against all of you together) and each of you severally (meaning we can take action against any one of you);

   (iii) each of you carefully considered your collective and individual capacity to service and repay the loan; and

   (iv) each of you have considered that your individual capacities to service or repay the loan may be adversely affected by many situations both within and beyond your control, including a change in financial position, personal circumstances or employment status of any one of you.

(i) You acknowledge and agree that it is in your interest to seek advice from the Department of Finance in relation to any current or future entitlements to the FHOG and stamp duty concessions.

(j) You acknowledge and agree that it is in your interest to seek independent legal, financial and specific professional advice to help you better understand the risks and obligations when purchasing or building a home.

(k) You acknowledge and agree that the whole of the FHOG must be credited to your loan account, including any surplus from the FHOG. The surplus from the FHOG applied to the loan account is not available to be redrawn by you.

(l) You acknowledge and agree that we may rely on an electronic version of this Applicant Consent Form.

(m) You acknowledge that in the event an external home loan originator assisted you in your Home Loan Application you are applying for credit directly from us.

(n) You acknowledge and agree that to the maximum extent permitted by Law, we, in our sole discretion, are entitled to reject your Home Loan Application, regardless of whether you satisfy the Keystart Home Loan Product loan conditions and criteria.

(o) You acknowledge and agree that if during the course of your Home Loan Application you submit the Personal Information of a third party to us, you will advise the third party of our Privacy Policy, together with the terms and obligations imposed under this Applicant Consent Form relating to the privacy of Personal Information.

(p) When completing this Home Loan Application, you acknowledge that you have considered all reasonably foreseeable future changes to your financial situation.

(q) You acknowledge and agree that what is being assessed is your eligibility to borrow credit from us and any offer to purchase property is subject to finance and approval by us.

(r) You acknowledge and agree that your eligibility for a home loan is assessed on the prevailing interest rates.

(s) You acknowledge and agree that we provide no assurances as to whether rates will move up or down or at all, in the future.

(t) You acknowledge and agree that if interest rates increase, your repayments may correspondingly increase.

(u) You understand that any approval for credit from us, is subject to a satisfactory valuation report of the proposed Secured Property.

(v) You acknowledge that information about the way Keystart handles your personal information (including sensitive information) is contained in our Privacy Policy and you have reviewed this policy.

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4. Consent to receive notices

Completion of this section is optional. It may be completed where there is more than one applicant and one applicant wishes to nominate the other applicant to receive notices or other documents on their behalf.

(a) You acknowledge and agree that each applicant is entitled to receive a copy of any notice or other document under the National Credit Code directly from us. **By including a nomination and signing this Applicant Consent Form, you are consenting to the nominated person receiving notices and other documents under the National Credit Code on your behalf and you acknowledge that you will not receive this information from us directly.**

(b) You can nominate one or both applicants to receive notices and other documents from us (including notices and other documents under the National Credit Code).

Full name (please print)	Full name (please print)

(c) You acknowledge that each of you has the right to withdraw your nomination at any time by contacting us on 1300 578 278 or via email at customer@keystart.com.au.

(d) Note: This nomination doesn't apply in instances where Keystart is required by law to issue a notice or other documents directly to you.

5. Marketing

(a) We, together with our partners, may use your Personal Information to assist us to promote our other products and/or services to you.

(b) You acknowledge that each of you has the right to opt-out of receiving marketing communications by advising us in writing or by phone at 1300 578 278 at any time.

6. Electronic communications consent

(a) **By signing this Applicant Consent Form, you are consenting to receive:**

(i) all the precontractual documents; and

(ii) all statements, notices and any other documents that we are required to give you, in relation to any loans you hold with us;

by means of electronic communications. Such means include by email to your nominated email address or by an electronic document retrieval system.

(b) You should note that by consenting to electronic communications, a paper form (hard copy version) of the above listed documents may no longer be provided. You may withdraw this consent at any time and receive a hard copy version of documents, to your nominated residential/postal address, by contacting Keystart on 1300 578 278 or via email at customer@keystart.com.au.

(c) Where an electronic document retrieval system is used, we will send you an email to your nominated email address or an SMS to your nominated mobile phone number notifying you that information is available for retrieval and notify you of the nature of that information. The information may include documents that you need to read and sign. Where we advise you to keep the information for your records, you are required to be able to print out or download the information. If you are unable to print or download or access this information, you can contact us and request we send you a hard copy version, otherwise, we will take it that you have received this information.

(d) Your electronic communications must be regularly checked for information from us. It is also your responsibility to maintain the facilities to enable you to retrieve, print out or download information from us.

(e) Not withstanding this consent, we may still send you hard copy versions of documents in certain circumstances, including where electronic delivery is unavailable or we reasonably believe Your email address or mobile phone is not receiving the information we send.

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6. Electronic communications consent

(f) We rely on you to keep your nominated email address, mobile number and physical (street) address details up to date and to notify us when they change.

(g) Note: Electronic communications are transmitted via the Internet, which is an unsecure environment. We cannot ensure that an email is not interfered with during a transmission.

7. Definitions and interpretation

7.1 Definitions

(a) **Australian Taxation Office Notice of Assessment** means the tax assessment provided by the Australian Taxation Office.

(b) **Equifax(NZ)** means Equifax (NZ) Limited.

(c) **FHOG** means the First Home Owner Grant scheme administered by the Office of State Revenue.

(d) **Home Loan Application** means your application for a home loan.

(e) **Applicant Consent Form** means this document, including, Section 1 to Section 4.

(f) **Housing Authority** means the Government of Western Australia Housing Authority.

(g) **Identifier's Certificate** means the Identifier's Certificate in Section 2 of the Applicant Consent Form.

(h) **Keystart Home Loan Originator** means either an internal home loan originator employed by Keystart or an external home loan originator being a delegate of Keystart, authorized to undertake the originator interview in accordance with the Originator Interview Checklist.

(i) **Keystart Home Loan Product** means a home loan product made available by Keystart.

(j) **Law** means any applicable statute, regulation, by-law, ordinance or subordinate legislation in force from time to time in Australia and includes the common law and rules of equity as applicable from time to time.

(k) **Originator Interview Checklist** means the Originator Interview Checklist in Section 3 of the Applicant Consent Form.

(l) **PAYG Payment Summary** means the summary of payments made to You by Your employer during each financial year for tax purposes.

(m) **Personal Information** means any information or an opinion (including information or an opinion forming part of a database), whether true or not, whether recorded in a material form or not, about an individual whose identity is apparent, or can be reasonably ascertained, from the information or opinion. It includes information relating to you and your identity, your interactions with us, your credit information, which may include your credit history, consumer credit liability information and credit eligibility information, and information that is publicly available.

(n) **Section** means a section of this Applicant Consent Form.

(o) **Secured Property** means the property listed as such under clause 7 of Section 1 of this Applicant Consent Form, or the property You propose to purchase with credit under a Keystart Home Loan Product, and includes any and all buildings, fixtures and structures of any kind attached to the land and any improvements and additions to the land.

(p) **Sensitive Information** is a subcategory of personal information. It includes information such as racial or ethnic origin, political opinions, sexual orientation or practices, criminal records, health information or biometric information. We will not collect, use or disclose your sensitive information unless we need this information for one of our functions or activities - and we have your consent or we are required by law.

(q) **Service Provider** includes:

(I) advisers and persons acting on Our behalf, including solicitors, valuers, investigators, agents and contractors;

(II) those to whom We outsource certain functions, including direct marketing, statement and letter production, debt collectors and information technology support;

(III) persons involved in Our own funding arrangements, including persons who acquire rights in Our mortgages, debt purchasers, investors, advisers, trustees and rating agencies; persons and organisations whom we engage for the purposes of assuming and securing possession of Secured Property pursuant to any rights we have, including under our credit contract;

(IV) persons and organisations whom we engage for the purpose of preparing Secured Property we have in our control and/or possession for sale, including trades people, real estate agents and any other third parties required to effect the sale or transfer of the Secured Property;

(V) auditors, insurers and re-insurers; and

(VI) government and law enforcement agencies or regulators, including any entities that assist Us in identifying illegal activities and fraud.

(r) **You, Your, Yourself** means the Applicant as borrower and where there is more than one of You, any one or more of You jointly and separately.

(s) **We, Us, Our, Ourselves** means Keystart (ABN 74 917 542 588) and its agents.

7. Definitions and interpretation

7.2 Interpretation

In this Applicant Consent Form, unless the context otherwise requires:

(a) a reference to a clause is reference to a clause in this Applicant Consent Form;

(b) the meaning of any general language is not restricted by any accompanying example, and the word 'include', or other grammatical form of it, does not limit what else might be included;

(c) the singular includes the plural and vice versa;

(d) any agreement, representation, warranty or indemnity by two or more parties, binds them jointly and severally;

(e) any agreement, representation, warranty or indemnity in favor of two or more parties, is for the benefit of them jointly and severally; and

(f) headings are for ease of reference only and do not affect interpretation.

8. Declaration

By signing this Applicant Consent Form;

(a) You acknowledge that you have read and understood the contents of this Applicant Consent Form;

(b) You confirm that you understand that we rely on the information you provide to us in this Applicant Consent Form to assess your eligibility for Keystart Home Loan Products;

(c) You consent to the collection, use and disclose of any Personal Information as set out in the Applicant Consent Form;

(d) You confirm that all information supplied by you to us is true and complete, free from omissions and is not misleading;

(e) You agree to and give each of the authorities, consents, acknowledgments and confirmations set out in this Applicant Consent Form.

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Identity document requirements

To satisfy the identity document requirements, you must produce original and current documents in one (1) of the following categories. A translation will be required for passport, driver's licence and birth certificates not in English.

You should produce category 1 identity documents, if these have been issued to you. If you do not have category 1 identity documents, then the document combinations in category 2 through to category 5 should be used.

Category 4 is for non-foreign nationals who are unable to satisfy the identity document requirements in category 1, 2 or 3 and category 5 is for foreign nationals residing in Australia who cannot meet the requirements of category 1, 2 or 3.

In the case where category 1 identity documents cannot be produced, you may need to produce a statutory declaration stating why you cannot provide the category 1 documents.

Except for foreign birth certificates, category 1 to 4 documents must be documents issued in Australia.

Category 1 ☐ Yes	**Category 2** ☐ Yes	**Category 3** ☐ Yes	**Category 4** ☐ Yes	**Category 5** ☐ Yes
Australian passport **AND**	Australian passport **AND**	ONE of the following: Driver's licence Proof of age card **AND**	Declaration of identity **AND**	Foreign passport, together with Australian visa **AND**
ONE of the following: Driver's licence Proof of age card	ONE of the following: Birth certificate Citizenship certificate Descent certificate Resident visa **AND**	ONE of the following: Birth certificate Citizenship certificate Descent certificate Resident visa **AND**	ONE of the following: Birth certificate Citizenship certificate Descent certificate Resident visa **AND**	ONE of the following: Australian driver's licence/proof of age card Foreign driver's licence **AND**
	ONE of the following: Medicare card Centrelink card Department of Veteran's Affairs Card	**ONE** of the following: Medicare card Centrelink card Department of Veteran's Affairs Card	**ONE** of the following: Medicare card Centrelink card Department of Veteran's Affairs Card	A council rate's notice (issued in the last 12 months) (if the applicant is not the current land owner of the property listed in Section B then this requirement is waived)
AND (if required) Marriage certificate Change of name certificate	**AND** (if required) Marriage certificate Change of name certificate	**AND** (if required) Marriage certificate Change of name certificate	**AND** (if required) Marriage certificate Change of name certificate	Change of name is not acceptable for this category

Disclosure acknowledgement and interview checklist

Prior to assessing your eligibility for a home loan from Keystart, the Keystart Home Loan Originator should address each of the items set out in the below checklist. Following completion of the interview, if the Keystart Home Loan Originator has addressed each of these items, you are requested to sign the acknowledgement at the end of this section.

1. The Keystart Home Loan Originator engaged in generic discussions with you regarding any current or future entitlements to the First Home Owner Grant and stamp duty concessions.
2. The Keystart Home Loan Originator discussed the indicative costs associated with the purchase of Secured Property, including settlement agent costs, stamp duty and registration costs.
3. The Keystart Home Loan Originator discussed the loan criteria for the applicable Keystart Home Loan Product.
4. The Keystart Home Loan Originator engaged in discussions with you regarding whether the credit contract will be unsuitable for you and your ability to service the proposed loan.
5. The Keystart Home Loan Originator explained the proposed repayment structure and repayments required under the proposed loan.
6. The Keystart Home Loan Originator discussed with you the purpose for which the loan is sought, including any particular features or flexibilities of the loan and whether the proposed loan product, term, interest rate arrangement, terms and conditions and other indicia will satisfy the purpose, features and flexibilities sought by you (if any).
7. The Keystart Home Loan Originator discussed with you the alternative methods and frequencies of payments.
8. If you are seeking a construction loan, the Keystart Home Loan Originator advised that:
   (a) owner builders will not be considered;
   (b) the builder or building contractor must be registered with the Building Service Board;
   (c) construction insurance must be in place with a reputable insurer or HIA Insurance Services Pty Ltd or MBA Insurance Services Pty Ltd; and
   (d) the Minimum Building Requirements prescribed by Keystart will apply (available on Keystart website).
9. The Keystart Home Loan Originator discussed with you the following procedures likely to occur following approval of the Home Loan Application:
   (a) the issuance of a Conditional Approval Pack
   (b) a valuation of the proposed Secured Property;
   (c) the issuance of a Lending Pack;
   (d) the execution of mortgage documents;
   (e) the finalisation of settlement;
   (f) the commencement of construction (if applicable)
   (g) the commencement of repayments.
10. In respect of a construction loan, the Keystart Home Loan Originator discussed the repayment and interest rate arrangements required during and after the construction period.
11. If the Keystart Home Loan Originator became aware of any inconsistencies in the Home Loan Application, together with the documentation provided, you were requested to provide a reasonable explanation or evidence justifying the inconsistency.

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Disclosure acknowledgement and interview checklist

Applicant one

Full name (please print)

Signature

Date

Applicant two

Full name (please print)

Signature

Date