

Schedule 1 Required Information

Part 1 – Required information for Reserve Applications

The following information is to be submitted via the Scheme Portal for each **Reserve Application**.

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| 1.1 | Number of borrowers (1 or 2) |
| 1.2 | Full name of borrower(s) |
| 1.3 | Date of birth of borrower(s) |
| 1.4 | Medicare number(s) (including position on number) of borrower(s) If the borrower is a Defence force personnel and does not have a Medicare number, the Defence Personal Management Key Solution (PMKeyS) number for the borrower. |

Part 2 – Required information for Pre-Approval Applications

The following information is to be submitted via the Scheme Portal for each **Pre-Approval Application**.

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| 2.1 | Taxable income of (each) borrower for the preceding Financial Year |
| 2.2 | Confirmation by the Participating Lender that it has verified each borrower(s) taxable income against an ATO Notice of Assessment for the preceding financial year |
| 2.3 | Confirmation by the Participating Lender that it has undertaken enquiries to confirm that (each) borrower is an eligible first home buyer |
| 2.4 | Intended purchase location |
| 2.5 | Date finance pre-approval was granted |
| 2.6 | Maximum pre-approval loan amount (\$) |
| 2.7 | Origination channel for the loan |

Part 3 – Required information for Guarantee Certificate Applications – New loans

The following information is to be submitted via the Scheme Portal for each **Guarantee Certificate Application for a new loan**.

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| 3.1 | Participating Lender to re-confirm details entered for Parts 1 and 2 of this Schedule 1 (but no changes to borrower name(s), Medicare number(s) or taxable income can be made) |
| 3.2 | Occupation of borrower(s) |
| <i>Eligible Borrower details</i> | |
| 3.3 | Current Residential address for (each) borrower |
| 3.4 | Current Postal address for (each) borrower |
| 3.5 | Each Australian State / Territory the borrower has lived |
| <i>Eligible Property details</i> | |
| 3.6 | For FHLDS, purchase type (Established Dwelling / New-Build Dwelling under a House and Land Package / New Build Dwelling under a Land and Separate Contract to Build Home / New Build Dwelling under an Off-the-Plan Arrangement) For New Home Guarantees, purchase type (Newly Constructed Dwelling / New Home Guarantee Dwelling under a House and Land Package / New Home Guarantee Dwelling under a Land and Separate Contract to Build Home / New Home Guarantee Dwelling under an Off-the-Plan Arrangement) |

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| 3.7 | Title Reference |
| 3.8 | Address of Residential Property to be purchased / constructed |
| 3.9 | Dwelling type (house / townhouse / unit or apartment) |
| 3.10 | Scheduled settlement date |
| 3.11 | Confirmation by the Participating Lender that the property satisfies the property eligibility criteria |
| FHLDS | |
| 3.12 | If an Established Dwelling: <ul style="list-style-type: none"> • Date of contract of sale • Purchase price • Participating Lender's assessed Value (\$) |
| 3.13 | If New-Build Dwelling under a House and Land Package: <ul style="list-style-type: none"> • Loan Limit • Date of contract of sale • Purchase price • Participating Lender's assessed 'as if complete' Value (\$) • Scheduled date for construction to commence • Scheduled date for practical completion |
| 3.14 | If New-Build Dwelling under a Land and Separate Contract to Build Home: <ul style="list-style-type: none"> • Loan Limit • Date of contract of sale (land) • Purchase price (land) • Date of the building contract* • the contract sum • Participating Lender's assessed 'as if complete' Value (\$) • Scheduled date for construction to commence* • Scheduled date for practical completion* <p>* not required if Guarantee Certificate Application is for land loan only. These details will need to be provided when a Participating Lender returns to the Portal to request for the Guarantee Certificate to be updated to include the Building Loan. Participating Lenders must ensure land loan satisfies the requirements for an Eligible FHLDS Construction Loan.</p> |
| 3.15 | If New Dwelling under an Off-the-Plan Arrangement: <ul style="list-style-type: none"> • Date of contract of sale • Purchase price • Participating Lender's assessed 'as if complete' Value (\$) • Scheduled date for practical completion |
| New Home Guarantees | |
| 3.16 | Newly built dwelling type (Never been sold as residential premises / Substantially renovated / Built to replace a demolished Dwelling) |
| 3.17 | If New Home Guarantee Dwelling that is a Newly Constructed Dwelling: <ul style="list-style-type: none"> • Date of contract of sale • Purchase price • Lender's assessed value |
| 3.18 | If New Home Guarantee Dwelling under a House and Land Package: <ul style="list-style-type: none"> • Loan Limit • Date of contract of sale • Purchase price • Lender's assessed 'as if complete' value |

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| | <ul style="list-style-type: none"> Construction commenced on contract date - Yes/No <ul style="list-style-type: none"> if Yes, Date construction commenced** if No, Date construction scheduled to commence** Construction completed – Yes/No <ul style="list-style-type: none"> if Yes, Date construction completed** if No, Scheduled date for practical completion** <p><i>** validation rules to be included to align with section 29IA(3)(b) of the NHFIC Investment Mandate.</i></p> |
| 3.19 | <p>If New Home Guarantee Dwelling under a Land and Separate Contract to Build Home:</p> <ul style="list-style-type: none"> Loan Limit Date of contract of sale (land) Purchase price (land) Date of building contract* Contract sum Lender's assessed 'as if complete' value Scheduled settlement date (Land) Construction commenced on contract date - Yes/No <ul style="list-style-type: none"> if Yes, Date construction commenced** if No, Date construction scheduled to commence** Construction completed – Yes/No <ul style="list-style-type: none"> if Yes, Date construction completed** if No, Scheduled date for practical completion** <p>*not required if Guarantee Certificate Application is for land loan only. These details will need to be provided when a participating lender returns to the portal to request for the guarantee certificate to be updated to include the Building Loan which it must do prior to the expiry of the pre-approval period.</p> <p><i>** validation rules to be included to align with section 29IA(3)(b) of the NHFIC Investment Mandate.</i></p> |
| 3.20 | <p>If New Home Guarantee Dwelling under an Off-the-Plan Arrangement:</p> <ul style="list-style-type: none"> Date of contract of sale Purchase price Lender's assessed 'as if complete' value Scheduled settlement date Construction commenced on contract date - Yes/No <ul style="list-style-type: none"> if Yes, Date construction commenced** if No, Date construction scheduled to commence** Construction completed – Yes/No <ul style="list-style-type: none"> if Yes, Date construction completed** if No, Scheduled date for practical completion** <p><i>** validation rules to be included to align with section 29IA(3)(c) of the NHFIC Investment Mandate.</i></p> |
| <i>Eligible Loan details</i> | |
| 3.21 | Deposit paid by borrower (\$) |
| 3.22 | Loan amount (\$) |
| 3.23 | Initial interest rate (%) |
| 3.24 | Loan account number(s) |
| 3.25 | Interest rate type (fixed / variable) |
| 3.26 | Repayment basis (principal and interest / interest only) |

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| 3.27 | Loan term |
| 3.28 | Confirmation by the Participating Lender that the loan satisfies the loan eligibility criteria |
| 3.29 | If New-Build Dwelling under a House and Land Package or Land and Separate Contract to Build Home, confirmation by the Participating Lender that the loan also satisfies the eligibility criteria for construction loans) / If New Home Guarantee Dwelling, confirmation by the Participating Lender that the loan also satisfies the requirement for New Home Guarantees |
| <i>Other details</i> | |
| 3.30 | Whether borrower(s) have been (or intends to be) approved for a State or Territory First Home Owner's Grant |
| 3.31 | Whether borrower(s) have been (or intends to be) approved to participate in the Australian Government's First Home Super Saver Scheme |
| 3.32 | Whether borrower(s) have been (or intends to be) approved for a State / Territory Stamp Duty Concession Scheme |
| 3.33 | Whether borrower(s) have been (or intends to be) approved to participate in the Australian Government's HomeBuilder grant |
| 3.34 | A copy of an executed First Home Buyer Declaration must be uploaded which must be dated no more than 100 days from the date of the Guarantee Certificate Application. |
| 3.35 | Indication of whether the borrower(s) would have been able to secure a home loan from the Participating Lender without access to the Scheme (survey question) |

Part 4- Required information for a Contracts Application

The following information is to be submitted via the Scheme Portal for each **Contracts Application**:

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| <i>For all Contracts Applications</i> | |
| 4.1 | Confirmation Participating Lender has seen a copy of the signed Contract of Sale <i>This must be satisfied to obtain an extension.</i> |
| <i>For an Eligible Construction Loan under a New Home Guarantee</i> | |
| 4.2 | Confirmation Participating Lender has seen a copy of the Eligible Building Contract <i>This must be satisfied to obtain an extension.</i> |
| <i>For an Eligible Off-the-Plan Arrangement under a New Home Guarantee</i> | |
| 4.4 | <ul style="list-style-type: none"> • Date of contract of sale • Address of the property • Purchase price** • Lender's assessed 'as if complete' value (if any)** • Construction commenced on contract date - Yes/No <ul style="list-style-type: none"> - if Yes, Date construction commenced - if No, Date construction scheduled to commence* • Construction completed – Yes/No <ul style="list-style-type: none"> - if Yes, then notify Participating Lender that the application is not eligible for an extension as it is a Newly Erected Dwelling - if No, Scheduled date for practical completion* <p><i>** validation rules to be included to align with section 29IA(3)(c) of the NHFIC Investment Mandate which be satisfied to obtain an extension. must be satisfied to obtain an extension.</i></p> |

Part 5 – Required information for Guarantee Certificate Applications for a refinancing of an existing Scheme-Backed Loan

The following information is to be submitted via the Scheme Portal for each Refinancing **Guarantee Certificate Application for a refinancing loan.**

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| <i>Borrower details</i> | |
| 5.1 | Number of borrowers (1 or 2) |
| 5.2 | Full name of borrower(s) |
| 5.3 | Date of birth of borrower(s) |
| 5.4 | Occupation of borrower(s) |
| 5.5 | Current Residential address for (each) borrower |
| 5.6 | Current Postal address for (each) borrower |
| <i>Property details</i> | |
| 5.7 | Refinancing type (Establish Dwelling, New-Build Dwelling under a House and Land Package, New Build Dwelling under a Land and Separate Contract to Build Home, a Newly Constructed Dwelling, New Home Guarantee Dwelling under a House and Land Package or New Home Guarantee Dwelling under a Land and Separate Contract to Build Home) |
| 5.8 | Title Reference of the property to be mortgaged |
| 5.9 | Address of the property to be mortgaged |
| <i>Details of loan to be refinanced</i> | |
| 5.10 | Scheme place identification number |
| 5.11 | Name and ACN of Participating Lender to be refinanced |
| 5.12 | Outstanding principal amount of loan to be refinanced (s) |
| 5.13 | Loan account number(s) of loan to be refinanced |
| <i>Details of new loan</i> | |
| 5.14 | Loan amount (\$) |
| 5.15 | Initial interest rate (%) |
| 5.16 | Loan account number(s) (if available) |
| 5.17 | Interest rate type (fixed / variable) |
| 5.18 | Repayment basis (principal and interest / interest only) |
| 5.19 | Loan term |
| 5.20 | Scheduled settlement date |
| 5.21 | Confirmation by the Participating Lender that the loan is an eligible refinancing loan |