

Please complete and submit with loan application form and supporting documentation

Authority to use FHOG and other government grants for payment towards construction costs

Construction loans involving First Home Owners' Grant and other government grants ("government grant") directed at home ownership.

For construction loans where applicants require the use of a government grant to pay for the purchase of land. This form, signed by applicants, provides authority to AFSH Nominees Pty Ltd ACN 143 937 437 Australian credit licence 391192 ("Lender") to use the government grant towards payment of construction costs.

Please send the completed form to the below address at the same time as the loan application. Lodgment of the FHOG application cannot commence until the fully completed FHOG application is received.

Postal Address:

**Attn FHOG Department
PO Box 626
Collins Street West
Melbourne VIC 8007**

Email Address:

ACL@advantage.com.au

Applicants' Names:

Address:

I/We acknowledge that:

1. I/We have applied for a housing loan to assist with the purchase of land and the construction of a residence on that land.
2. I/We have applied for a government grant to assist in the purchase of land for and the construction of a residence on that land.
3. I/We authorise the Lender to advance the amount equivalent to the government grant at land settlement on the basis that I/We will receive the government grant.
4. I/We acknowledge that upon first progress payment for construction, the government grant will be credited to my/our construction loan.
5. If I/We are not eligible for the government grant or do not receive it, I/We must provide the equivalent amount to complete construction.

Borrower's Signature:

Date:

Borrower's Signature:

Date: