

The grass isn't
always greener
on the other side.
It's green where
you water it.



Have your loan, your way with Mortgage House

At Mortgage House we understand that your financial circumstances are constantly changing. While it may seem as though your Mortgage House loan may no longer be conducive to your lifestyle, we are committed to partnering with you to develop the best possible financial solution. It is our goal to meet your evolving needs with our broad range of industry leading products and competitive home loan rates, providing you with the flexibility and options that you want and need. With our award winning home loan packages, we can offer you comfort and security throughout the course of your mortgage.

Speak to one of our friendly and knowledgeable Lending Specialists today, to discuss how you can achieve your financial goals quickly and easily.

We value your business and can help you to develop strategies so you can make the most out of your home loan.

mortgagehouse.com.au



Mortgage House Services

Since 1986 Mortgage House has been dedicated to improving your financial lifestyle



Home Loans

- ✓ Purchase
- ✓ First Home
- ✓ Construction
- ✓ Refinance
- ✓ Renovating
- ✓ Investment
- ✓ Relocation
- ✓ Debit consolidation
- ✓ Commercial Finance
- ✓ Specialist Lending
- ✓ Pre-Approvals
- ✓ Basic Loan
- ✓ Lo-doc
- ✓ Fixed Lo-Doc
- ✓ Variable Lo-Doc
- ✓ Revolving Lo-Doc
- ✓ Overlimit Facilities
- ✓ Non - Resident
- ✓ Student Loans
- ✓ Lo Deposit Loans
- ✓ Development Finance
- ✓ Super Fund Home Loans
- ✓ Dynamic Equity Loan

Car And Personal Loans

- ✓ Car Loan
- ✓ Personal Loan
- ✓ Personal Credit
- ✓ Secured Loans
- ✓ Unsecured Loans
- ✓ Credit Cards
- ✓ Personal Overdraft
- ✓ Debt Consolidation

Business Finance

- ✓ Business Loans
- ✓ Equipment Finance:
 - Machinery
 - Manufacturing/Plant
 - Office and computer
- ✓ Growth and Acquisition
- ✓ Cash Management Accounts

Finance

- ✓ Debtor Finance
- ✓ SME mentoring
- ✓ Working Capital
- ✓ Factoring
- ✓ Invoicing
- ✓ Small Business Loans
- ✓ Business Insurance
- ✓ Merchant Services

More Financial Services

- ✓ Deposit Bonds
- ✓ Margin Loans
- ✓ Mortgage Fund
- ✓ Leasing
- ✓ Financial Planning
- ✓ Wealth Creation
- ✓ Credit Cards
- ✓ Superannuation

Insurance

To ensure your peace of mind, Mortgage House partners with reputable organisations to provide access to a range of insurance options. Options include Home and Contents, Car, Business, Landlord or Life insurance.

Tailored Services


Our home loan specialists and branch managers have a depth of experience across a range of professional sectors, offering services including lending, referral services for financial advice, investment advice and wealth protection.

Holistic advice

Our aim is to listen, understand your goals and support you at every stage of your financial life, so you can have the confidence that your wealth is secure, professionally managed and growing.

Full/Partial Discharge Authority

In order to ensure that your request is processed in a timely manner, kindly note the following:

- All borrowers must sign this discharge authority.
- If this is a **Full Discharge**, complete Sections 1, 2, 3, 4 & 6.
 A full discharge is where all securities are to be repaid and discharged.
 Contact Customer Service on (02) 8116 1010 if you have any questions regarding how to complete your full discharge.
 Email: discharges@mortgagehouse.com.au
 Please note that once your incoming lender or representative requests for a payout figure your loan accounts and any linked offset accounts will be frozen and will become inaccessible. Please ensure to transfer any required funds to one of your separate transaction accounts before the request for a payout figure is received by us.
- If this is a **Partial Discharge**, complete all Sections.
 A partial discharge is where only some of the securities used for the loan are discharging.
 Contact our Variations Team on (02) 8116 1081 if you have any questions regarding how to complete your partial discharge.
 Email: variations@mortgagehouse.com.au

SECTION 1 Your Details

Borrower Names:

Contact Number:

Email Address:



Loan Account Number:

Loan Account Number:

Type of Discharge: Full Discharge* Partial Discharge**

*For a Full Discharge complete Sections 1,2,3,4 & 6 **For a Partial Discharge, complete all Sections.

Please take Note:

-  If the loan has a linked offset account, the balance of this account will be transferred to the loan prior to discharge.
-  If your rate is fixed there will be a break cost fee added to the payout amount. To check, ask us for an indication of this amount.

SECTION 2 Reason for Discharge

Property Sold Refinance Other If Other, please specify:

If the property is being sold, please attach the first page of the Contract of Sale. Tick if the Contract of Sale is attached.

If refinancing, complete this section:

Reason for refinance: Cheaper Rate Product Features Customer Experience If Other, please specify:

Cheaper Rate (If applicable) % Name of Financial Institution that you are refinancing with:

SECTION 3 Properties to be Discharged

I/We request that you arrange discharge of the following property(ies):

SECTION 4

Instructions for Discharge of Mortgage

Please hand all deeds and documents connected with this property to:

Solicitor Firm/Financial Institution

or their nominee.

Appointed contact name

Contact phone number

Fax number

Email address

SECTION 5

Instructions for Distribution of Funds (applicable for Partial Discharges)

Where amount to be collected is being distributed to more than one account, provide details of distribution:

Loan account number

To be paid in full

Yes No ▶ If 'No'

Amount to be credited

\$

New limit amount

\$

(where limit is being reduced)

Loan account number

To be paid in full

Yes No ▶ If 'No'

Amount to be credited

\$

New limit amount

\$

(where limit is being reduced)

Loan account number

To be paid in full

Yes No ▶ If 'No'

Amount to be credited

\$

New limit amount


\$

(where limit is being reduced)

Where there is money in excess of that required to repay/reduce my/our loans, please deposit to the following account:

Account name

Account number

 Note: If your account is to be closed please ensure all Direct Debits/Salary credits are changed.

SECTION 6

Borrowers Acknowledgement and Authority

- Declare the information given in this form is true and correct;
- Authorise Mortgage House of Australia Pty Ltd ABN 98 081 508 054 ('MHA') to discharge the mortgage over my/our property detailed in this authority;
- Authorise MHA and/or its nominated representatives to hand all deeds and documents connected with this authority to the Legal Representative or Financial Institution (or their representative) and provide any information or documentation they require about this account and security(ies) in order to effect settlement;
- Authorise MHA to act on instructions from my/our nominee;
- Authorise MHA to vary my/our Credit Contract in accordance with this Discharge/Refinance Authority;
- Acknowledge that, if MHA agrees to vary the Credit Contract as set out in this authority, my/our Credit Contract will be varied on the date of release or substitution of the Security;
- In exchange for the release of security referred to in Section 2, the Lender is to receive sufficient monies to clear/reduce all debts.

Full name

Signature of Borrower/Guarantor

Date

Full name

Signature of Borrower/Guarantor

Date

Full name

Signature of Borrower/Guarantor

Date

Full name

Signature of Borrower/Guarantor

Date



- Once you have moved (or changed your postal address), you can update your details by emailing Customer Care customercare@mortgagehouse.com.au
- For further information relating to discharges, please contact Customer Care or email discharges@mortgagehouse.com.au
- For more than four signatures, or if you need to provide us more information, photocopy the appropriate page before completing details and attach to this request.
- Please note that discharges require **21 days processing time** and may take longer in peak processing periods.
- If the loan has a linked offset account, the balance of this account will be transferred to the loan prior to discharge.
- If your rate is fixed there will be a break cost fee added to the payout amount. To check, ask us for an indication of this amount.