



Advantedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202. Credit is provided by AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 as agent and credit representative of National Australia Bank Limited ACN 004 044 937 AFSL & Australian Credit Licence 230686 or Perpetual Trustees Victoria Limited ABN 47 004 027 258. Your credit contract will specify your Lender.

Phone **1300 300 989**
Website **advantedge.com.au**

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

Please complete and submit with loan application form and supporting documentation

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 National Australia Bank Limited (NAB) ACN 004 044 937 AFSL and Australian Credit Licence 230686 ("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
700 Bourke Street
Docklands VIC 3008**

Email Address:

Advantedge.afssettlements@advantedge.com.au

Applicants' Names:

Address:

I/We acknowledge that:

- I/We have applied for a housing loan to assist with the purchase of land and the construction of a residence on that land.
- 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.
- 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.
- I/We acknowledge that upon first progress payment for construction, the government grant will be credited to my/our construction loan.
- 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: