

Return required documents to:
RHG Mortgage Corporation Limited, Locked Bag 100, Royal Exchange NSW 1225
Fax: 1300 366 844

For further information:
Phone 1300 658 489 Website: www.rhgl.com.au

CHECKLIST

Information RHG requires to assess your application.

Please tick relevant boxes as documents are attached - All documents to be returned to RHG.

Please allow 3 business days for your application to be assessed once **all** supporting documents have been received.

- Complete attached **Variation application form** in full
- Evidence of Income PAYG: most **recent two (2) payslips** or a **letter** from employer plus latest Group Certificate (for each borrower and guarantor)
- Evidence of **Rental Income** for **ALL** investment properties (if applicable - eg rent receipts, letter from real estate agent)
- ALL** Borrowers and Guarantors to **sign** Applicant's Declaration (increase and substitution of security)
- ALL REMAINING** Borrowers and Guarantors to sign Applicant's Declaration (Release of Borrowers)
- If **Self Employed** – last **2 years' financials and tax returns** (Both Personal and Company / Partnership):
- Complete attached "RHGL – Borrower(s) Statement of Financial Circumstances"
- For Debt Consolidation or Loan Refinance last six (6) months loan or credit card statements
- Evidence that Council Rates and or Building Unit levies are paid up to date for the security property.
- Evidence of the Fire and General Insurance for the security property is current.

PAYMENT AUTHORITY

A non-refundable application fee of \$295 is payable. In addition, the actual cost of each valuation (if required), plus other costs including Mortgage Insurance and Stamp Duty will be processed to your loan at settlement.

- Enclosed is a Cheque for the amount of \$_____
- Debit the available redraw on my/our loan for the amount of \$_____

ACKNOWLEDGEMENT

We hereby acknowledge that all of the above required information is enclosed with our application.

Signed: _____

Signed: _____

Signed: _____

Signed: _____

All loan parties to sign

A Client Details

PRIMARY BORROWER
 or **REMAINING BORROWER IF FOR A RELEASE OF BORROWER**

Title _____ Surname _____
 Given Names _____
 Occupation _____
 Date of Birth ____ / ____ / ____
 Home Phone () _____
 Work Phone () _____
 Mobile _____
 Fax () _____
 Marital Status:
 Single Defacto Married
 Divorced Widowed Separated
 No. of Dependents (per application) _____
 Ages of Dependants _____
 Driver's Licence No. _____
Current Residential Address
 Number & Street _____
 Suburb _____
 State _____ Postcode _____
 Time at this address _____ Years _____ Months
 If you have lived at your current address for less than three years, please complete below:
Previous Address
 Number & Street _____
 Suburb _____
 State _____ Postcode _____
 Time at this address _____ Years _____ Months
Current Employer
 Current Employer Name _____
 Time with Employer _____ Years _____ Months
 Full Time Part Time Casual Self Employed
 Gross Annual Income \$ _____
 If Self Employed: ABN _____ GST effective date: / /
 If less than two years, please indicate previous employment below:
Previous Employer
 Previous Employer Name _____
 Time Employed (or self employed) _____ Years _____ Months
 Full Time Part Time Casual Self Employed
 Gross Annual Income \$ _____

CO-BORROWER **GUARANTOR**
 or **REMAINING BORROWER/GUARANTOR IF FOR A RELEASE OF BORROWER**

Title _____ Surname _____
 Given Names _____
 Occupation _____
 Date of Birth ____ / ____ / ____
 Home Phone () _____
 Work Phone () _____
 Mobile _____
 Fax () _____
 Marital Status:
 Single Defacto Married
 Divorced Widowed Separated
 No. of Dependents (per application) _____
 Ages of Dependants _____
 Driver's Licence No. _____
Current Residential Address
 Number & Street _____
 Suburb _____
 State _____ Postcode _____
 Time at this address _____ Years _____ Months
 If you have lived at your current address for less than three years, please complete below:
Previous Address
 Number & Street _____
 Suburb _____
 State _____ Postcode _____
 Time at this address _____ Years _____ Months
Current Employer
 Current Employer Name _____
 Time with Employer _____ Years _____ Months
 Full Time Part Time Casual Self Employed
 Gross Annual Income \$ _____
 If Self Employed: ABN _____ GST effective date: / /
 If less than two years, please indicate previous employment below:
Previous Employer
 Previous Employer Name _____
 Time Employed (or self employed) _____ Years _____ Months
 Full Time Part Time Casual Self Employed
 Gross Annual Income \$ _____

B Purpose for Increase (please use Page 7 to provide additional comments on your loan purpose)

INCREASE LOAN PURPOSE	AMOUNT
Debt Consolidation (copy of last 6 months loan or credit card statements) _____	\$ _____
Purchase Motor Vehicle (copy of purchase Invoice required) _____	\$ _____
Renovations/Improvements (copy of quotes required) _____	\$ _____
Household Requirements (details) _____	\$ _____
Purchase Property (Copy of Contract of sale required) _____	\$ _____
Investments (details) _____	\$ _____
Other (details) _____	\$ _____
Total Increase Required _____	\$ _____

C Release of Loan Party

LOAN REQUIRED

Current Loan Amount \$ _____

Increase Required (if any) \$ _____

New Total Loan Amount \$ _____

DETAILS OF RELEASE

Loan Party to be Released _____

Reason for Release (ie Separation, tax purposes) _____

D Increase / Release of Borrower – Security Property Details

CURRENT SECURITY

<p>Property 1</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Estimated value \$ _____</p> <p><input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p> <p>Contact for our valuer to gain access:</p> <p>Name _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p>	<p>Property 2</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Estimated value \$ _____</p> <p><input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p> <p>Contact for our valuer to gain access:</p> <p>Name _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p>
<p>Property 3</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Estimated value \$ _____</p> <p><input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p> <p>Contact for our valuer to gain access:</p> <p>Name _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p>	<p>Solicitor / Conveyancer / Settlement Agent Details (if applicable)</p> <p>Firm _____</p> <p>Person handling _____</p> <p>Phone _____ Fax _____</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p>

E Substitution

LOAN REQUIRED

Current Loan Amount \$ _____

Increase Required (if any) \$ _____

New Total Loan Amount \$ _____

Purpose of Increase _____

SUBSTITUTION DETAILS

Is property being purchased settling on the same day as property is being sold? Yes No

Has new property been located? Yes No

Expected Settlement Date ____ / ____ / ____

F Substitution – Security Property Details

<p>PROPERTY BEING SOLD</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Sale Price \$ _____</p> <p>Settlement Date ____ / ____ / ____</p> <p>SECURITY PROPERTY REMAINING (if any)</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Estimated value \$ _____</p> <p><input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p> <p>Contact for our valuer to gain access _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p>	<p>PROPERTY BEING PURCHASED</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Purchase Price \$ _____</p> <p>Name(s) to be shown on Title _____</p> <p>_____</p> <p><input type="checkbox"/> Owner Occupied</p> <p><input type="checkbox"/> Investment Proposed rental per week \$ _____</p> <p>Contact for our valuer to gain access _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p> <p>Solicitor / Conveyancer / Settlement Agent Details (if applicable)</p> <p>Firm _____</p> <p>Person handling _____</p> <p>Phone _____ Fax _____</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p>
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G Statement of Assets & Liabilities

<p>CURRENT ASSETS (including properties mortgaged)</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">Property at:</td> <td style="width:20%;">Weekly rental</td> <td style="width:50%;">Value</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table> <p>Home contents (insured value): \$ _____</p> <p>Motor vehicles:</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;">Year</td> <td style="width:45%;">Make & Model</td> <td style="width:40%;">Value</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> </table> <p>Savings Accounts (institution held with):</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">_____</td> <td style="width:30%;">Current Balance</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> </table> <p>Superannuation (current value): \$ _____</p> <p>Other Assets:</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">_____</td> <td style="width:30%;">Value</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> </table> <p style="text-align: right;">Total Assets \$ _____</p>	Property at:	Weekly rental	Value	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	Year	Make & Model	Value	_____	_____	\$ _____	_____	_____	\$ _____	_____	_____	\$ _____	_____	Current Balance	_____	\$ _____	_____	\$ _____	_____	\$ _____	_____	Value	_____	\$ _____	_____	\$ _____	_____	\$ _____	<p>CURRENT LIABILITIES (if being refinanced please indicate "To be repaid")</p> <p>Mortgage to:</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;">_____</td> <td style="width:20%;">Monthly Payment</td> <td style="width:20%;">Amount Outstanding</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table> <p>Rent (per) <input type="checkbox"/> wk <input type="checkbox"/> f/n <input type="checkbox"/> m \$ _____</p> <p>Car Leases or Car Loans:</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:40%;">Institution</td> <td style="width:20%;">Monthly Payment</td> <td style="width:40%;">Amount Outstanding</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table> <p>Credit Cards:</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:40%;">Institution</td> <td style="width:20%;">Limit</td> <td style="width:40%;">Amount Outstanding</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table> <p>Taxation Amount Outstanding (if any): \$ _____</p> <p>Other Liabilities (Personal Loans, Maintenance Payments etc):</p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:40%;">Institution</td> <td style="width:20%;">Monthly Payment</td> <td style="width:40%;">Amount Outstanding</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table> <p style="text-align: right;">Total Liabilities \$ _____</p>	_____	Monthly Payment	Amount Outstanding	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	Institution	Monthly Payment	Amount Outstanding	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	Institution	Limit	Amount Outstanding	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	Institution	Monthly Payment	Amount Outstanding	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____	_____	\$ _____	\$ _____
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H Applicant’s Acknowledgement & Authority

The person(s) signing this application:-

- applies for the loan secured over the property, as specified in this application
- consents to RHG seeking verification of any of the statements contained herein
- agrees to provide, at the persons expense, a valuation of the specified property to be conducted by a qualified valuer nominated by RHG
- authorises his or her solicitor or agent to accept notices on his/her behalf
- declares that he/she is over the age of 18
- confirms that all statements made in this application are true and are made for the purpose of obtaining a loan
- authorises RHG to give a copy of the Loan Agreement to any Guarantor of the loan
- will provide any documents required to verify and validate information contained in this Application and or “RHGL – Borrowers Statement of Financial Circumstances”

I Applicant’s Declaration

1. Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors? Yes No
2. Have you or your spouse ever been a shareholder or officer of a company of which an administrator, manager, receiver, and/or liquidator has been appointed? Yes No
3. Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder of officer? Yes No
4. Have you or your spouse, or any company with which you or your spouse are or have been associated, ever had a property foreclosed upon or sold by a mortgage exercising power of sale? Yes No
5. Have you or your spouse ever been in default on any loan agreement or had any defaults listed against your credit reference? Yes No

Applicant one signature: _____ Date ____ / ____ / ____

Applicant two signature (if applicable): _____ Date ____ / ____ / ____

Applicant three signature (if applicable): _____ Date ____ / ____ / ____

Applicant four signature (if applicable): _____ Date ____ / ____ / ____

Please contact this office on 1300 658 489 if there are further Borrowers/Guarantors involved, additional security properties, or if there is a Company associated with this transaction.

Any supporting comments you wish to make regarding your application or more details on your loan purpose:

J Additional Details

COMPANY BORROWER / GUARANTOR

Company Name _____ ABN _____
 Address _____ Suburb _____ State _____ Postcode _____
 Directors Name(s) _____

CO-BORROWER **GUARANTOR**

Title _____ Surname _____
 Given Names _____
 Occupation _____
 Date of Birth ____ / ____ / ____
 Home Phone () _____
 Work Phone () _____
 Mobile _____
 Fax () _____
 Marital Status:
 Single Defacto Married
 Divorced Widowed Separated
 No. of Dependents (per application) _____
 Ages of Children _____
 Driver's Licence No. _____

Current Residential Address
 Number & Street _____
 Suburb _____
 State _____ Postcode _____
 Time at this address _____ Years _____ Months

If you have lived at your current address for less than three years, please complete below:

Previous Address
 Number & Street _____
 Suburb _____
 State _____ Postcode _____
 Time at this address _____ Years _____ Months

Current Employer
 Current Employer Name _____
 Time with Employer _____ Years _____ Months
 Full Time Part Time Casual Self Employed
 Gross Annual Income \$ _____
 If Self Employed: ABN _____ GST effective date: / /

If less than two years, please indicate previous employment below:

Previous Employer
 Previous Employer Name _____
 Time Employed (or self employed) _____ Years _____ Months
 Full Time Part Time Casual Self Employed
 Gross Annual Income \$ _____

CO-BORROWER **GUARANTOR**

Title _____ Surname _____
 Given Names _____
 Occupation _____
 Date of Birth ____ / ____ / ____
 Home Phone () _____
 Work Phone () _____
 Mobile _____
 Fax () _____
 Marital Status:
 Single Defacto Married
 Divorced Widowed Separated
 No. of Dependents (per application) _____
 Ages of Children _____
 Driver's Licence No. _____

Current Residential Address
 Number & Street _____
 Suburb _____
 State _____ Postcode _____
 Time at this address _____ Years _____ Months

If you have lived at your current address for less than three years, please complete below:

Previous Address
 Number & Street _____
 Suburb _____
 State _____ Postcode _____
 Time at this address _____ Years _____ Months

Current Employer
 Current Employer Name _____
 Time with Employer _____ Years _____ Months
 Full Time Part Time Casual Self Employed
 Gross Annual Income \$ _____
 If Self Employed: ABN _____ GST effective date: / /

If less than two years, please indicate previous employment below:

Previous Employer
 Previous Employer Name _____
 Time Employed (or self employed) _____ Years _____ Months
 Full Time Part Time Casual Self Employed
 Gross Annual Income \$ _____

LOAN NUMBER _____

<p>PRIMARY BORROWER</p> <p>Title _____ Surname _____</p> <p>Given Names _____</p> <p><input type="checkbox"/> CO-BORROWER <input type="checkbox"/> GUARANTOR</p> <p>Title _____ Surname _____</p> <p>Given Names _____</p>	<p><input type="checkbox"/> CO-BORROWER <input type="checkbox"/> GUARANTOR</p> <p>Title _____ Surname _____</p> <p>Given Names _____</p>
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<p>1. ADDITIONAL SECURITY PROPERTY ONE</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Estimated value \$ _____</p> <p><input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p> <p>Contact for our valuer to gain access _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p> <p>3. ADDITIONAL SECURITY PROPERTY THREE (if applicable)</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Estimated value \$ _____</p> <p><input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p> <p>Contact for our valuer to gain access _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p>	<p>2. ADDITIONAL SECURITY PROPERTY TWO (if applicable)</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Estimated value \$ _____</p> <p><input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p> <p>Contact for our valuer to gain access _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p> <p>4. ADDITIONAL SECURITY PROPERTY FOUR (if applicable)</p> <p>Address _____</p> <p>Suburb _____</p> <p>State _____ Postcode _____</p> <p>Estimated value \$ _____</p> <p><input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment</p> <p>Contact for our valuer to gain access _____</p> <p>Phone _____ Home / Work / Mobile</p> <p>Phone _____ Home / Work / Mobile</p>
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Note: If the additional security property is subject to a contract of sale to purchase then a copy of the contract and any special conditions must be provided before final loan approval.

<p>Applicant 1</p> <p>Signature _____</p> <p>Date ____/____/____</p> <p>Applicant 3</p> <p>Signature _____</p> <p>Date ____/____/____</p>	<p>Applicant 2</p> <p>Signature _____</p> <p>Date ____/____/____</p> <p>Applicant 4</p> <p>Signature _____</p> <p>Date ____/____/____</p>
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RHGL - Borrower(s) Statement of Financial Circumstances

Note : If joint Borrowers are not in a married / defacto relationship, a separate Statement must be completed for each Borrower.
 If there is insufficient space to provide details and or explanations to any question asked, please use page 2 of this form.

--

Applicant 1 Name

--

Applicant 2 Name

Income (Fortnightly)

Applicant 1	\$
Net Salary (after tax)	
Social Security	
Family Allowance: pls circle "A" or "A & B"	
Other Income (please detail)	
Total Income - C	

Will your income vary by 10% or more in the foreseeable future? Y / N

If Yes: Please detail:.....

Do you intend to vary your employment in the foreseeable future? Y / N - if

Yes: Please detail:.....

Applicant 2	\$
Net Salary (after tax)	
Social Security	
Family Allowance: pls circle "A" or "A & B"	
Other Income (please detail)	
Total Income - D	

Will your income vary by 10% or more in the foreseeable future? Y / N

If Yes: Please detail:.....

Do you intend to vary your employment in the foreseeable future? Y / N - if

Yes: Please detail:.....

Life Insurance	\$
Applicant 1	
Insurer:.....	
Applicant 2	
Insurer:.....	

Total Income C plus D	\$
Total Expenses A plus B	\$

Will your Household / Motor vehicle expenses increase / decrease within the for foreseeable future for any reason - Yes / No : If Yes, please detail:

Are you intending to retire from the workforce employment in the foreseeable future? Please provide details

Applicant 1: Yes / No - if Yes, in how many years

Applicant 2 Yes / No - if Yes, in how many years

I/We confirm that the information disclosed by me/us above is a true representation and correct of my/our financial circumstances and that I/we understand that RHGL will be relying on this information to assess my/our capacity to meet my/our ongoing financial commitments and to assess whether the contract variation is suitable over the life of the credit contract. I / we also agree to provide RHGL with any additional or supporting documentation required to assess my/our application and to provide any information I/we believe may be helpful to RHGL and better explains or supports information provided in this Statement of Financial circumstances.

Applicant 1

Applicant 2

Expenditure (Fortnightly)

Household	\$
Groceries / Food	
Buildings insurance	
Contents Insurance	
Health Insurance	
Life Insurance	
Council rates	
Body Corporate levys	
Water rates	
Electricity/Gas	
Home phone/s	
Mobile phone/s	No. Of
Internet	
Education/School Fees	
Other Education / School expenses	
Medical Expenses (Net of Medicare)	
Health expenses	
Travel (train/bus / taxis etc)	
Child Maintenance	
Child care (Net Government rebates)	
Other (details)	

A. Total Household Costs per fortnight			
Motor Vehicle/s	No. of Vehicles:-		\$
Car/Vehicle Insurance			
Registration			
Petrol/Gas			
Maintenance/Repairs			
Other.....			
B. Total Motor vehicle Costs per Fortnight			

Further Comments from the Applicant(s)

[Empty box for Applicant 1 Name]

[Empty box for Applicant 2 Name]

Applicant 1 Name

Applicant 2 Name

[Large area of horizontal dotted lines for further comments]

Note:- RHGL where is used in this Statement includes RHG Mortgage Corporation Limited and RHG Home Loans Pty Ltd

I/We confirm that the information disclosed by me/us above is a true representation and correct of my/our financial circumstances and that I/we understand that RHGL will be relying on this information to assess my/our capacity to meet my/our ongoing financial commitments and to assess whether the contract variation is suitable over the life of the credit contract. I / we also agree to provide RHGL with any additional or supporting documentation required to assess my/our application and to provide any information I/we believe may be helpful to RHGL and better explains or supports information provided in this Statement of Financial circumstances.

.....
Applicant 1

.....
Applicant 2