

NETHERLANDS CO-OPERATIVE BUILDING SOCIETY LTD.

K.E. Downing, Secretary,
N.A. 6962

306 Pitt Street,
SYDNEY.

Name-----
(block letters)

Address-----

Age:-----yrs. Occupation-----

Nett Income £----- Loan required £-----

Place of employment
over past five years-----

Address of security-----

Age of Security -----yrs Cost £-----

(Only a limited number of loans can be made for properties previously
occupied).

Type of construction-----

Has property Sewer or Septic Tank? -----

If cottage is to be built the following information to be submitted:

Do you own land? ----- Cost £ -----

Amount owing £ -----

Is cottage to be erected by (a) Contract builder or (b) yourself as
owner-builder.

Cost of construction £ -----

Amount of cash you have available £ -----

If owner-builder, can you arrange temporary finance for working
capital if required (give details).

Is property sewer or septic tank to be installed?-----

Are plans and specifications passed by local Council? -----

When could you start building operations? -----

(Signed) -----

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N.B., Aangezien de gehele administratie van de Vereniging in het Engels geschiedt, wordt U dringend verzocht het bijgesloten in het Engels gestelde formulier in te vullen en terung te zenden naar het boven aangegeven adres. Deze Nederlandse vertaling is uitsluitend voor Uw eigen gebruik.

Naam -----
(blokletters)

Adres-----

Leeftijd-----jaar Beroep -----

Netto inkomen -----Te lenen bedrag £-----

Waar heeft U gedurende de afgelopen 5 jaar gewerkt?

Adres van het onderpand -----

Hoe oud is het onderpand?-----jaar Prijs £-----

(Slechts een beperkt bedrag is beschikbaar voor huizen welke reeds bewoond zijn).

Constructie:----(brick/brick veneer/weatherboard).

Heeft het huis riolering of een septic tank?-----

De volgende inlichtingen dienen voorts te worden verstrekt waar de aanvraag een nieuw te bouwen huis betreft:

Is het land Uw eigendom?-----Prijs £-----

Nog te betalen bedrag £-----

Wordt het huis gebouwd door a) een aannemer of b) U zelf als eigenaar
bouwer?-----

Bouwkosten £-----

Bedrag in geld dat U zelf beschikbaar heeft £-----

Voor het geval U het huis zelf bouwt, kunt U zo nodig zelf een tijdelijke
financieel regeling treffen voor werkkapitaal?
(Geef bijzonderheden).

Heeft het huis aansluiting op de riolering of zal een "septic tank"
worden aangelegd?-----

Zijn Uw tekeningen en specificaties goedgekeurd door de plaatselijke
gemeenteraad?-----

Wanneer zoudt U kunnen beginnen met bouwen?-----

PROCEDURE FOR OBTAINING A LOAN FROM THIS SOCIETY.LOANS ARE AVAILABLE for:-

- (1) Purchase of a house already erected.
- (2) Purchase of the home in which you are living.
(Only a limited number of loans are available under (1) & (2).)
- (3) Erection of a house on your own land.

Procedure:

- (4) Apply to the Registered Office of the Society, 1st Floor, 306 Pitt Street, Sydney for -

Application for Loan forms (in triplicate).

- (5) On completion of the forms they should be lodged at the Society's office with:-
 - (a) 342 A.S. Certificate (obtainable from local Council).
 - (b) Valuation Fee - £4. 4. 0.
 - (c) If proposed building (or in course of construction) the following also required:
 - (i) Three (3) copies of Plans & Specifications stamped by Council.
 - (ii) Tender from builder or if owner-builder details of estimate and cash available for working capital.

Also, when lodging completed application forms the applicant should arrange for personal interview at this office.

LOANS ARE BASED on the Society valuation of the existing or proposed home, including the land.

Loans fall into three classes:

100% loans up to £1,540; 90% loans up to £2,500; 80% loans up to £3,025

provided that repayments are not considered excessive compared with applicants income. The following table will serve as a guide in this regard:-

<u>Nett Income</u>	<u>Loan</u>	<u>Repayment per week</u>	<u>Nett Income</u>	<u>Loan</u>	<u>Repayment per week</u>
£16. 0. 0	£2000	£2.16. 2	£21. 0. 0	£2600	£3.13. 0
£17. 0. 0	£2100	£2.19. 0	£22. 0. 0	£2700	£3.15.10
£18. 0. 0	£2250	£3. 3. 2	£23. 0. 0	£2850	£4. 0. 1
£19. 0. 0	£2350	£3. 6. 0	£24. 0. 0	£3000	£4. 4. 3
£20. 0. 0	£2500	£3.10. 2			

INTEREST RATE 5% per annum.

Note: If married couple are both employed it is usual to assess the loan only on husband's income. Casual work is not considered as part of usual income.

FINANCE IS CONSIDERED FOR PROPERTIES IN METROPOLITAN AREA ONLY.

Should any further information and application forms be required, would you telephone or call at this office to discuss the matter more fully.

TABLE OF PAYMENTS (INTEREST 5% P.A.)

Members' repayments may be varied if the rate of interest charged to their Society by its lending institution is changed.

IMPORTANT The following table shows the total payments to the society before you borrow, and after you borrow, both in a 26 year term society, and a 32 year term society on 5% p.a. interest. You pay your loan in CALENDAR-MONTHLY instalments; however, for your convenience, the table shows the WEEKLY EQUIVALENT of the monthly payments. As there are approximately 4.1/3rd weeks in each calendar month, multiply the weekly sums shown by 4.1/3rd to find out the sum due each month. The precise sums payable monthly are obtainable from your society's secretary. The table allows for a management charge of 4d. per share per month. An entrance fee of 1/6d. per share is payable on joining a society.

AMOUNTS PAYABLE (including usual Management fees).

No. of Shares (1)	Amount of Loan (2)	26 year Term Society		32 year term Society		Amount of Loan (7)
		BEFORE BORROWING	AFTER BORROWING	BEFORE BORROWING	AFTER BORROWING	
		Weekly Equivalent (3)	Weekly Equivalent (4)	Weekly Equivalent (5)	Weekly Equivalent (6)	
	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.
1	50	6	1. 5	4	1. 4	50
2	100	11	2.10	8	2. 7	100
3	150	1. 4	4. 3	1. 0	3.10	150
4	200	1. 9	5. 8	1. 4	5. 2	200
5	250	2. 3	7. 0	1. 8	6. 5	250
10	500	4. 5	14. 0	3. 3	12.11	500
15	750	6. 8	1. 1. 1	4.11	19. 4	750
20	1,000	8.10	1. 8. 1	6. 7	1. 5. 9	1,000
25	1,250	11. 1	1.15. 1	8. 2	1.12. 2	1,250
30	1,500	13. 3	2. 2. 1	9.10	1.18. 8	1,500
31	1,550	13. 9	2. 3. 6	10. 2	2. 0. 0	1,550
32	1,600	14. 2	2. 4.11	10. 6	2. 1. 3	1,600
33	1,650	14. 7	2. 6. 4	10.10	2. 2. 6	1,650
34	1,700	15. 0	2. 7. 9	11. 1	2. 3.10	1,700
35	1,750	15. 6	2. 9. 2	11. 5	2. 5. 1	1,750
36	1,800	15.11	2.10. 6	11. 9	2. 6. 5	1,800
37	1,850	16. 4	2.11.11	12. 1	2. 7. 8	1,850
38	1,900	16.10	2.13. 4	12. 5	2. 9. 0	1,900
39	1,950	17. 3	2.14. 9	12. 9	2.10. 3	1,950
40	2,000	17. 8	2.16. 2	13. 1	2.11. 6	2,000
41	2,050	18. 2	2.17. 7	13. 5	2.12.10	2,050
42	2,100	18. 7	2.19. 0	13. 9	2.14. 1	2,100
43	2,150	19. 0	3. 0. 4	14. 1	2.15. 5	2,150
44	2,200	19. 6	3. 1. 9	14. 5	2.16. 8	2,200
45	2,250	19.11	3. 3. 2	14. 9	2.18. 0	2,250
50	2,500	1. 2. 1	3.10. 2	16. 4	3. 4. 5	2,500
55	2,750	1. 4. 4	3.17. 3	18. 0	3.10.10	2,750
60	3,000	1. 6. 6	4. 4. 3	19. 7	3.17. 4	3,000