**Urgent Settlements will be considered on a case by case basis and a $55.00 urgency fee may be applicable however this does not guarantee a Settlement for the required date**

Section 2: Discharge Details

Full Discharge ☐ (close all existing loan accounts and discharge all security properties)

Partial Discharge ☐ (close some accounts and/or discharge security properties) please complete details below

For Partial Discharge Only: Complete this section if you do not want to repay and close account/s in full. For example if you want account/s to be reduced to a new loan amount/limit.

Account No/s

Security Property(s)

<table>
<thead>
<tr>
<th>Street Address</th>
<th>Suburb</th>
</tr>
</thead>
<tbody>
<tr>
<td>State</td>
<td>Postcode</td>
</tr>
<tr>
<td>Street Address</td>
<td>Suburb</td>
</tr>
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<td>State</td>
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</tr>
<tr>
<td>State</td>
<td>Postcode</td>
</tr>
</tbody>
</table>

**Is your loan account Fixed? Please be aware that a Fixed Rate break cost will apply if it is, please contact your loan service centre for a quote for this fee.**

**I/we agree to destroy any Visa cards issued by Folio in relation to my/our All-in-One or Lo Doc Line of Credit account. I/we acknowledge and agree to contact Folio to cancel these Visa card(s) 10 business days prior to the settlement date confirmed to me/us by Folio, and that any debits processed to the Visa card after this date will be returned to the sender.**

Section 3: Reason for Discharge

Sale of Property ☐ If already sold, confirmed sale price is __________

Clearing outstanding Debt from own funds ☐

Refinance ☐ The Lender I/we will be refinancing with is __________

If the Refinance is connected with a Purchase, please provide a copy of the Contract of Sale
Section 4: Post Discharge Details
My/or new address post discharge for any correspondence is:
Street Address [ ] Suburb [ ] State [ ] Postcode [ ]

Section 5: Excess Funds at Settlement
In the event Folio receives funds at settlement in excess of the amount required to discharge the loan account(s) you have specified and any other loans secured by the property(ies) being discharged, Folio will return the surplus funds to you within 10 business days of settlement. Please provide your banking details below where we will electronically transfer these funds:

Name of Bank [ ]
BSB Number [ ] Account Number [ ]
Name of Account [ ]
Account Holder Signature [ ]
Account Holder Signature [ ]

Section 6: Solicitor Details
The contact details of my agent/solicitor authorised to receive the executed discharge(s) or mortgage and certificate(s) of title for the security property(ies) detailed above are:

Name of Firm [ ] Contact [ ]
Phone [ ] Fax [ ] Email [ ]
Postal Address [ ] Suburb [ ] State [ ] Postcode [ ]

Special Instructions/ Comments [ ]
Decla

I/we, the borrower(s) named above, request Folio to prepare the discharge(s) of mortgage in relation to any security affecting the security property(ies) described above in preparation for settlement on the anticipated settlement date requested above. I/we understand that Folio will confirm the settlement date after this Mortgage Discharge Request has been processed. By signing below the guarantor(s), if any, of the loans affected by the discharge(s) of mortgage acknowledge and consent to the discharge(s) of mortgage. I/we, the borrower(s) named above:

• authorise Folio: to disclose any information about my/our account(s), including payout figures, to my/our agent or solicitor, or any other lender I am/we are refinancing with as necessary to process this Mortgage Discharge Request; and to give the executed discharge(s) of mortgage and Certificate(s) of Title to my/our agent/solicitor whose details are above (in section titled “Solicitor Details”).

• agree to pay the amount I/we owe Folio in relation to the above loan(s) (and other loans or obligations secured by the security property(ies)) in full, and any outstanding fees and charges payable in accordance with the terms and conditions of the loan account(s), on or before the anticipated settlement date requested above. I/we understand that if I/we have a fixed rate loan these fees and charges may include break costs.

• understand that if any error has been made in calculating the settlement amount that I/we/the company is/are liable for any amount outstanding.

• authorise Folio to apply funds received at settlement in its absolute discretion to the loan account(s) detailed above or any other loans or obligations secured by the security property(ies).

• understand and acknowledge that I/we are liable to pay any outstanding amounts due under the terms and conditions of the loans secured by the security property(ies) even if Folio gives a valid discharge of any mortgage it holds over any of the security property(ies).

• agree to cancel any direct debit authorities, direct credit authorities or other standing arrangements in relation to the above loan account(s) with effect from no later than 3 business days before the anticipated settlement date, this is applicable for Full and Partial Discharges.

• understand and agree to cancel direct debit authorities, direct credit authorities or other standing arrangements (facilities) 10 business days before the settlement date, if those facilities are related to my/our Visa Card. If NIVA/VISA Card is cancelled inside of the 10 day period, The Full NIVA limit will be charged.

• agree to destroy any Visa cards issued by Folio in relation to my/our All-in-One or Lo Doc Line of Credit account. I/we acknowledge and agree to contact Folio to cancel these Visa card(s) 10 business days prior to the settlement date confirmed to me/us by Folio, and that any debits processed to the Visa card after this date will be returned to the sender.

• understand and acknowledge that my/our accounts may be frozen from the time Folio receive a completed & signed discharge request form

Authorisation by All Borrowers/Guarantors/Mortgagors

<table>
<thead>
<tr>
<th>Signed Borrower / Guarantor 1</th>
<th>Date</th>
<th></th>
<th>Signed Borrower / Guarantor 2</th>
<th>Date</th>
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<table>
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<tr>
<th>Signed Borrower / Guarantor 3</th>
<th>Date</th>
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<table>
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<th>Signed Borrower / Guarantor 4</th>
<th>Date</th>
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