

Hardship Request Form



Please complete this form to submit a Hardship Notice to Homestar Finance. We take all Hardship Notices seriously and are committed to working with customers to understand their circumstances and offer appropriate support in accordance with legislative obligations.

Borrower 1 (Name)

Borrower 2 (Name)

Loan Account Number(s)

Borrower 1

Residential Address State Postcode

Home Phone No. () Mobile No. Work Phone No. ()

Email Address Dependents Ages of Dependents

Borrower 2

Residential Address State Postcode

Home Phone No. () Mobile No. Work Phone No. ()

Email Address Dependents Ages of Dependents

Employment Information

Borrower 1

Employer

Position/Occupation Length of Employment Yrs Mths

☐ Full time ☐ Part-time ☐ Casual ☐ Seasonal

Borrower 2

Employer

Position/Occupation Length of Employment Yrs Mths

☐ Full time ☐ Part-time ☐ Casual ☐ Seasonal

Hardship Request Form



Assets	Present Value
Real Estate (Address)	
	\$
	\$
	\$
	\$
	\$
	\$
Motor Vehicles (Make, Model, Year)	
	\$
	\$
	\$
Bank Accounts (Name of Bank)	
	\$
	\$
	\$
Shares (Market Value)	
	\$
Furniture (Insured Value)	
	\$
Other Assets	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total Assets	\$

Liabilities	Balance Owning	Monthly Payments
Mortgage on Property (Name of Lender)		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Other Loans (Name of Lender)		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Credit Cards (Limit)		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Other Liabilities		
Rates	\$	\$
Entertainment	\$	\$
Utilities	\$	\$
Phone	\$	\$
Motor Vehicle Expenses	\$	\$
Insurances	\$	\$
Other	\$	\$
Total Liabilities	\$	\$

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Income

Monthly ☐

Description		Borrower 1	Borrower 2
Gross Salary/Wages	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Pension (Specify type)	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Government Assistance (Specify type)	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Child Support	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rental Income	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other (Specify)	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total Income		\$ <input type="text"/>	\$ <input type="text"/>

NOTE: Please provide a copy of your most recent payslip or Department of Human Services ('DHS') letter to evidence income.

What arrangements are in place with other Credit Providers?

Are these arrangements up to date?

NOTE: Please provide any documentation regarding these matters.

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Please provide

Bank Statements	Past 3 months for all accounts.
Proof of Income	Evidence of income e.g. payslips, rental income, Centrelink payments etc.
Specialty Loan	If you have a specialty loan, please provide evidence of current SDA provider – such as signed SDA agreement, Certificate or Letter confirming active search for participants/ tenants, and proof of payment made to SDA provider for services rendered.

Suggested Documentation required to support Hardship Application

Illness	Medical certificate supporting sickness/illness, time off work and prognosis for an anticipated date of return to work.
Maternity leave	Medical certificate confirming pregnancy and when baby is due OR letter from employer confirming pregnancy and length of unpaid maternity leave to be taken.
Workers Compensation	Confirmation from employer confirming workers compensation payment, anticipated date of return to work and salary on recommencement of work.
Workers Compensation – No Longer Employed	Documentation from solicitor outlining case and current status of case/claim.
Unemployed	Documentation confirming unemployment – Separation Certificate. If redundant, then a Redundancy Certificate including redundancy payments. Documentation also confirming registration as unemployed with Centrelink.
Income Reduction	Documentation from employer showing reduction in income and anticipated date, if any, when income will return to previous levels. In nature of employment, or employer change, reason for change and documentation showing actual reduction in income experienced.
Deceased Borrower	Death Certificate. Documentation indicating anticipated date of probate, release of insurance funds etc.
Relationship Split	Nature of relationship split, including documentation of any Family Court Orders granted or anticipated granting of such orders if applicable.
Business Failure	If business totally failed, documentation confirming receivership, administration or closure of business. If business is not achieving anticipated profits/suffering from downturn, documentation preferably from an accountant including latest and previous years profit and loss statement and balance sheet.
Property on Market	If property is for sale, a current sales agreement or sales contract (if applicable) from relevant Real Estate Agent showing asking price, date etc.
Unexpected Expense	Proof of unexpected expense/s based on customer circumstances.
Overcommitment	Proof of overcommitment based on customer circumstances, such as details of other debts and/or financial commitments.

Signatures

Borrower 1 Signature Date / /

Borrower 2 Signature Date / /