

ApplyOnline

Residential SMSF Guide

This information pack has been designed to assist you in uploading an SMSF loan to ApplyOnline.

The table below outlines the specific entities and their corresponding ApplyOnline roles for a SMSF applications.

Borrower	The SMSF	POND 15 Pty Ltd ATF The Ladybug Super Fund	Primary Applicant
Mortgagor (Property owner)	The Bare Trust/Security Trustee	J KUTTIYIL BT PTY LTD ATF J KUTTIYIL BT Trust	Security Custodian/Security Custodian Trust
Members, Directors and Guarantors	The Directors/Beneficiaries	Alan Frost & Joan Hill	Guarantor

1 Build the Application Type

Applicant type

- Application type = SMSF
- Applicant role = Primary applicant

SMSF Trust

- Input the SMSF trust name
- Regulated = Yes
- Trust type = SMSF
- Complete all other fields including all addresses

Ensure ABN are entered correctly.

Trustee Details (The Borrower)

- Click on Add New SMSF Trustee
- See process Step 2.

Member Details

- See process Step 3
- Complete for each member

1

Applicants

+ Applicant

The Ladybug Super Fund

Type of applicant

Applicant type

SMSF

Applicant role

Primary Applicant

2

Trust name

The Ladybug Super Fund

Trust type

SMSF

Registration date

15 Jun 2023

Country established

Australia

Business / trading name(s)

The Ladybug Super Fund

Regulated

Yes

ABN

87654321901

Registered

Yes

Registered address

VERIFIED

101 MILLER STREET NORTH SYDNEY NSW 2060

Trading address

VERIFIED

101 MILLER STREET NORTH SYDNEY NSW 2060

Mailing address

VERIFIED

101 MILLER STREET NORTH SYDNEY NSW 2060

3

Beneficial owners

Alan Frost (Trustee/SMSF Member)

Trustee

Joan Hill (Trustee/SMSF Member)

Trustee

+ Beneficial owner

Trustees

POND 15 PTY LTD

+ Trustee

Members

Alan Frost

+ Member

Joan Hill

+ Member

SMSF Contributions

- Input contribution amount here. This will generate the SMSF Member Contribution Form.
- Complete for each member

Ensure accountants details are entered correctly.

Complete credit impairment details and declarations

4

Contributions

Member name	Employer	Employment Income	Concessional contributions (employer)	Concessional contributions (additional)	Non-concessional contributions (additional)	Actions
Alan Frost	Brown Town Plumbing	\$250,000.00	\$1.00	\$32,500.00	\$0.00	
Joan Hill	JOAN HILL	\$162,500.00	\$1.00	\$32,500.00	\$0.00	
Total			\$2.00	\$65,000.00	\$0.00	

5

Accountant details

Business name

VERIFIED

ACCOUNTING FIRM SOLUTIONS PTY LTD

×

Search

ABN

ACN

78655126944

655126944

Title

First name

Last name

▼

Adam

Johnson

Mobile number

Phone number

Fax number

Email

048467930

adam@afs.net.au

Address

VERIFIED

100 MILLER STREET NORTH SYDNEY NSW 2060

6

Credit impairment details

Have any of the applicants had any court judgements entered against them or defaulted on any previous loans?

Yes No

Have any of the applicants ever been declared bankrupt or insolvent, or entered into a scheme of arrangement with creditors?

Yes No

Have any of the applicants or their spouse, ever been shareholders or officers of any company to which a manager, receiver, and/or liquidator has been appointed?

Yes No

Are any of the applicants currently experiencing financial stress from existing commitments or made an application for hardship with their existing lender?

Yes No

Has any application in respect of this loan ever been submitted by you or any other person to any other lender?

Yes No

Declarations

Is credit authority signed?

Yes No

Allow third party disclosure?

Yes No

Allow direct marketing?

Yes No

2 Add the SMSF Trustee

Applicant type

- Application type = Company
- Applicant role =
Trustee/SMSF
Member

**Insert Company Name
to complete details – this
should auto populate
ACN**

**Note: All SMSF and
Bare Trusts must have
Corporate Trustee,
not individual**

1

Applicants

+ Applicant

POND 15 PTY LTD

Type of applicant

Applicant type

Company

Applicant role

Trustee/SMSF Member

SMSF trustees / members

SMSF	Trustee	Member
The Ladybug Super Fund	2 Tick Trustee of the SMSF Box ☒	☐

3

Company details

Company name

VERIFIED

POND 15 PTY LTD

ABN

24698513585

ACN

698513585

ACN status

Registered

ARBN

Company type

Pty Ltd

Registration date

28 May 2026

Registration state

NSW

Description

Industry

Superannuation funds

in superannuation funds

Company contact details

Title

First name

Last name

Phone number

Fax number

Mobile

Email

Ab@tpbt.com.au

Preferred contact method

Mailing address

VERIFIED

101 MILLER STREET NORTH SYDNEY NSW 2060

3 Add the SMSF Member details

***For Mid-Doc Applications, all Self-Employed applicants must have correct accountant details captured.**

Applicant type

- Application type = Person
- Applicant role =
Trustee/SMSF
Member

Enter Personal Details

- Ensure all fields are correctly answered.

1

Applicants

+ Applicant

Alan Frost

Type of applicant

Applicant type

Person

Applicant role

Trustee/SMSF Member

Director of

Company	Director
POND 15 PTY LTD	☒
J KUTTYIL BT PTY LTD	☒

SMSF trustees / members

SMSF	Trustee	Member
The Ladybug Super Fund	☐	☒

Personal details

Title

Mr

First name

Alan

Middle name

Barrie

Family name

Frost

Previous first name

Previous family name

Date of birth

29 Mar 1967

Gender

Male

Marital status

Married

Spouse

Joan Hill

Dependant 1 age

10

Dependant 2 age

12

+ Dependant

Is permanent Australian resident?

Yes

No

Residency status

Citizen

Country of residence

Australia

First home buyer

Yes

No

Is employee of lender?

Yes

No

Is customer of lender?

Yes

No

2

Tick Directorships of each Corporate Trustee

3

Tick SMSF Member

4

4 Add the Security Custodian (Bare Trustee)

***Not required for Pre-Approval Applications**

Applicant type

- Application type = Company
- Applicant role = Security Custodian

Insert Company Name to complete details – this should auto populate ACN

1

Type of applicant

Applicant type

Company

Applicant role

Security Custodian

Is Security Custodian trust details known?

Yes

No

Trust

J KUTTIYIL BT Trust

+ Trust

2

Tick Yes, if not known tick NO

3

Company details

Company name

VERIFIED

J KUTTIYIL BT PTY LTD

ABN

00000000000

ACN

685976612

ACN status

Registered

ABN

Company type

Pty Ltd

Registration date

04 Apr 2025

Registration state

NSW

Description

Industry

Superannuation funds in superannuation funds

Company contact details

Title

First name

Last name

Phone number

Fax number

Mobile

Email

jkty@hotmail.com

Preferred contact method

Mailing address

VERIFIED

101 MILLER STREET NORTH SYDNEY NSW 2060

Trading address

VERIFIED

101 MILLER STREET NORTH SYDNEY NSW 2060

5 Add the Bare Trust Details

Add Trust Details

- Trust name
- ABN
- Date

Trust Type = Security Custodian Trust

Applicants

[+ Applicant](#)

J KUTTIYIL BT Trust

1 Trust details

Trust name
J KUTTIYIL BT Trust

Business / trading name(s) ABN

Recom...

Registration date Country established

Trust type
Security Custodian Trust

Trading address

Accountant details

Business name
 [Search](#)

ABN ACN

Title First name Last name

Mobile number Phone number Fax number Email

Address
 [Manual address entry](#)

Trustees

J KUTTIYIL BT PTY LTD

Link Bare Trustee

Beneficiaries

Alan Frost (Trustee/SMSF Member)

Joan Hill (Trustee/SMSF Member)

Type Beneficiary

[+ Beneficiary](#) [Done](#)

4 Beneficial owners

Alan Frost (Trustee/SMSF Member)

Trustee

Joan Hill (Trustee/SMSF Member)

Trustee

[+ Beneficial owner](#)

Add Beneficiaries and Beneficial owners

6 Complete loan details section

Ensure all information is accurate

Deposits and contributions

Type	Amount	Actions
Deposit	\$120,000.00	
Total	\$120,000.00	

+ Deposit or contribution

Loan splits

Selecting Max Residential feature applies to all Loan splits within the application.

\$420,000 SMSF Residential Mid Doc Variable Rate

Primary purpose

Investment

ABS purpose

129 - Purchase of established dwelling - House by first mortgage

in purchasing existing real estate

Settlement date

01 Jul 2026

Base amount

\$420,000.00

LMI premium

LMI payment method

Total loan amount

\$420,000.00

Product Selector

SMSF Residential Mid Doc Variable Rate

in SMSF Residential Mid Doc

Group Servicing required, please contact lenders Residential Account Manager.

Total loan term

30 Yrs

Repayment type

Principal & Interest

Repayment frequency

Monthly

Repayment method

Direct Debit Existing Account

Account name

BSB

Account number

Nominated borrowers

All members (Auto-allocation)

Auto-allocation: Ownership will be automatically allocated to all members upon submission.

Done

7 Security Tab

Select Yes for Primary Security

Ensure Security Custodian is assigned to Ownership.

Please do not submit as preapproval if there is a signed COS.

This would cause delays with application if submitted incorrectly.

1

2 Erica STREET MORNINGTON QLD 4825

Type of security

Type

Transaction type

Is primary security?

1st Registered Mortgage

Purchasing

Yes No

Ownership

J KUTTIYIL BT PTY LTD (100%)

Manual allocation

2

Ensure Ownership matches Title/COS on file

Location

Is for pre-approval?

Yes

No

Address

2 Erica STREET MORNINGTON QLD 4825

Property Details

Status

Property primary purpose

Holding

Established

Investment

Sole

Zoning

Property type

Residential

Fully Detached House

Off the plan?

Will own 3 units in complex?

Will own 25% of complex?

Yes No

Yes No

Yes No

Rental income (gross)

Frequency

Has evidence of tenancy?

\$40,000.00

Yearly

Yes No

Property value

Estimated value

Estimated Basis

\$600,000.00

Applicant Estimate

Contract price

Contract date

Has licensed real estate agent contract?

Transfer of land amount

\$600,000.00

01 Jun 2026

Yes No

Title details

Title type

Title

Freehold

Torrens

+ Title Identifier

8 Ordering Valuation

Correctly enter property and contact for access details and submit valuation.

*If you already have a valuation – order new valuation and send Valex code to brokersupport@thinktank.net.au and they can cancel valuation for you.

1

Broker Details

Broker Number:	TT6250428	Phone number:	1300155923
Broker Company:	Test Tt	Fax:	
Broker Name:	Mr Joshua Luke Geurts	Mobile number:	0400000001
		Email:	joshua.luke.geurts@gmail.invalid

Applicant Details

Security Address

Address Type:

Please verify your address before saving

Lot No.	Level	Building Name	Unit No.

Street No.	Street Name	Street Type
2	Erica	Street

Suburb	Postcode	State
MORNINGTON	4825	QLD

Property Details

Where a kerbside valuation is to be conducted, it is useful to provide details of the property that may not be visible from the street

Property Type:

No. of Bedrooms:

No. of Bathrooms:

Valuation Details

Transaction:	Purchasing	Construction Loan:	☐
Contract date:	01 Jun 2026 ☐ Pre purchase	Not at Arm's length transaction:	☐
Loan Amount:	\$480,000.00	Lease Back Arrangement:	☐
Property Value:	\$600,000.00	Purchase with No Real Estate Agent:	☐
Total Security Value:	\$	Interstate Property Purchase:	☐
Product Type:		Vacant Land:	☐
		Purchased Off Plan:	☐

Access Contact

Contact Type:	Selling Agent	Phone Number:	
Company Name:		Fax:	
Contact Name:	Mr Brodien Kelly	Mobile Number:	0411111111

Notes

Thinktank..
ApplyOnline ID
20026250-NGN

9 Financial and Compliance Tab

Note: No difference to standard application, please complete in line with personal and company information.

10 Documents Tab

Ensure all details in the application are correct before sending off documents for e-signing.

Once e-signing request is sent the application will lock and you will not be able to edit any information.

Submission checklist
Documents required at submission time.

☐ ☐ ☐ ☒ Show outstanding

[Print checklist](#) [eSign request](#) [Verify](#) [Send documents](#)

ApplyOnline Application Record 200292463-NGN ApplyOnline Application ... No documents attached - Completed in full - Signed and dated by applicant(s) and broker	Responsible Lending Summary 200292463-NGN Responsible Lending Su... No documents attached - Completed in full - Signed and dated by applicant(s)	Privacy Consent Form 200292463-NGN Privacy Consent Form No documents attached - Completed in full - Signed and dated by applicant(s)	Broker Assessment Notes 200292463-NGN Broker Notes No documents attached Completed in full	SMSF Income The Ladybug Super Fund - Where the SMSF is old enough to have financial statements for a full financial year Financial Reports No documents attached - Shows figures for last TWO (2) years Financial Reports prepared by an accountant
Trust Deed The Ladybug Super Fund Trust Deed No documents attached Shows certified copy of the Deed	Rental Income (Purchase - Intenan... 2 Erica Street MORNINGTON QLD 4825 Rent Appraisal by an Ag... No documents attached Shows current market rental value and property address	Contract of Sale 2 Erica Street MORNINGTON QLD 4825 Contract of Sale No documents attached Signed, dated and completed in full by applicant(s) and vendor(s)	Identification - Passport Alan Frost Passport Australian No documents attached - Shows passport is current or expired within TWO (2) years at settlement date - Shows the applicant's full legal name Other document options >	Identification - Drivers Licence Alan Frost Drivers Licence Australian No documents attached - Shows current at settlement date - Shows the applicant's full legal name - Shows the applicants address Other document options >
Identification - Passport Joan Hill	Identification - Drivers Licence Joan Hill	Self Employed Company Income (... Alan Frost - Brown Town Plumbing	Self Employed Sole Trader Income ... Joan Hill - Stephanie Brown	Additional Documents (Optional) 200292463-NGN Additional

Important note

Due to AOL limitations, the "Loan Summary" tab will not reflect the true servicing position. Please complete servicing on our SMSF calculator prior to submission.

Refer to SMSF Loan Submission Checklist and Income Verification Alternatives document (Full Doc section) for all required supporting document information.