







LOAN APPLICATION FACT FINDER

ABN: 38622975893



MortgagePlus
financial solutions

HOME, INVESTMENT, REFINANCE, BUSINESS/COMMERCIAL, CAR & PERSONAL LOAN

-  **02 8068 8500, 0402 700 455**
-  **info@mpfs.finance**
-  **www.mpfs.finance**
-  **Suite 7, Level 1, 22-24
Auburn Road Auburn NSW 2144**

Personal Information

Applicant 1

Role of Applicant

Primary Applicant

Co-applicant

Other

Type of Applicant

Company

Guarantor

Other

If Company or Trust add further details below

Company Type	<input type="text"/>	Industry	<input type="text"/>
ACN	<input type="text"/>	ABN	<input type="text"/>
ARBN	<input type="text"/>	Registration Date	<input type="text"/>
Where registered (State or Territory)	<input type="text"/>		

Beneficial Owner(s) or Trustees

1. <input type="text"/>	2. <input type="text"/>
3. <input type="text"/>	4. <input type="text"/>

Personal Details

Title Mr Mrs Ms Miss Other

Surname First names

Date of Birth:

Marital Status Single Married De facto Divorced Widowed Separated

Residency Status Citizen Resident Non-Resident (specify country)

Contact Details (please indicate preferred contact method by ticking the box)

Home Phone <input type="text"/>	<input type="checkbox"/>	Home Fax <input type="text"/>	<input type="checkbox"/>
Mobile <input type="text"/>	<input type="checkbox"/>	Work Phone <input type="text"/>	<input type="checkbox"/>
Email <input type="text"/>	<input type="checkbox"/>	Work Fax <input type="text"/>	<input type="checkbox"/>

Current Residential Status Renting Boarding With parents Caravan

Own Home – Mortgage Own Home – no debts Other (specify)

Current Residential Address

<input type="text"/>	
Suburb	<input type="text"/>
State	Postcode

Current Since

Previous Residential Address (if less than 2 years at current)

<input type="text"/>	
Suburb	<input type="text"/>
State	Postcode

From to

Note: Additional Address details may need to be added to provide at least 3 years of residential address history for some lenders

Dependants (list dependants against one applicant only)

Number <input type="text"/>	Ages <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Employment details

Applicant 1

Current Employment Status (more than one may apply)

- | | | | | | |
|------------------------------------|--|---|------------------------------------|--|-------------------------------------|
| <input type="checkbox"/> Primary | <input type="checkbox"/> Secondary | <input type="checkbox"/> Retired | <input type="checkbox"/> PAYG | <input type="checkbox"/> Self Employed | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Student | <input type="checkbox"/> Home duties | <input type="checkbox"/> Govt Benefit | <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Casual |
| <input type="checkbox"/> Temporary | <input type="checkbox"/> Public system | <input type="checkbox"/> Private system | <input type="checkbox"/> Other | <input type="text"/> | |

Occupation

Employer

Employed since
(if tenure less than the accepted lender policy, previous employment details must be included)

Employer or Company contact details (HR / payroll)

Contact Name

Contact number

Contact email

Currently On Probation Yes No

Employer or Company address

Suburb

State Postcode

Probationary period expires

Previous or Secondary Employment Status if applicable (more than one may apply)

- | | | | | | |
|------------------------------------|--|---|------------------------------------|--|-------------------------------------|
| <input type="checkbox"/> Previous | <input type="checkbox"/> Secondary | <input type="checkbox"/> Retired | <input type="checkbox"/> PAYG | <input type="checkbox"/> Self Employed | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Student | <input type="checkbox"/> Home duties | <input type="checkbox"/> Govt Benefit | <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Casual |
| <input type="checkbox"/> Temporary | <input type="checkbox"/> Public system | <input type="checkbox"/> Private system | <input type="checkbox"/> Other | <input type="text"/> | |

Occupation

Employer

Employed from **to**
(if tenure less than the accepted lender policy, previous employment details must be included)

Employer or Company contact details (HR / payroll)

Contact Name

Contact number

Contact email

Employer or Company address

Suburb

State Postcode

Identification (refer to lender policy for specific requirements)

Applicant 1

1. Document type

Document number

Date of issue Expiry date

Name on doc.

Issued by

Place of Issue

Original Certified Photo

Address Full name Signature DOB

2. Document type

Document number

Date of issue Expiry date

Name on doc.

Issued by

Place of Issue

Original Certified Photo

Address Full name Signature DOB

Personal Information

Applicant 2

Role of Applicant

Primary Applicant

Co-applicant

Other

Type of Applicant

Company

Guarantor

Other

If Company or Trust add further details below

Company Type	<input type="text"/>	Industry	<input type="text"/>
ACN	<input type="text"/>	ABN	<input type="text"/>
ARBN	<input type="text"/>	Registration Date	<input type="text"/>
Where registered (State or Territory)	<input type="text"/>		

Beneficial Owner(s) or Trustees

1. <input type="text"/>	2. <input type="text"/>
3. <input type="text"/>	4. <input type="text"/>

Personal Details

Title Mr Mrs Ms Miss Other

Surname First names

Date of Birth:

Marital Status Single Married De facto Divorced Widowed Separated

Residency Status Citizen Resident Non-Resident (specify country)

Contact Details (please indicate preferred contact method by ticking the box)

Home Phone <input type="text"/>	<input type="checkbox"/>	Home Fax <input type="text"/>	<input type="checkbox"/>
Mobile <input type="text"/>	<input type="checkbox"/>	Work Phone <input type="text"/>	<input type="checkbox"/>
Email <input type="text"/>	<input type="checkbox"/>	Work Fax <input type="text"/>	<input type="checkbox"/>

Current Residential Status Renting Boarding With parents Caravan

Own Home – Mortgage Own Home – no debts Other (specify)

Current Residential Address

<input type="text"/>	
Suburb	<input type="text"/>
State	Postcode

Current Since

Previous Residential Address (if less than 2 years at current)

<input type="text"/>	
Suburb	<input type="text"/>
State	Postcode

From to

Note: Additional Address details may need to be added to provide at least 3 years of residential address history for some lenders

Dependants (list dependants against one applicant only)

Number <input type="text"/>	Ages	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
-----------------------------	------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

Employment details

Applicant 2

Current Employment Status (more than one may apply)

- | | | | | | |
|------------------------------------|--|---|------------------------------------|--|-------------------------------------|
| <input type="checkbox"/> Primary | <input type="checkbox"/> Secondary | <input type="checkbox"/> Retired | <input type="checkbox"/> PAYG | <input type="checkbox"/> Self Employed | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Student | <input type="checkbox"/> Home duties | <input type="checkbox"/> Govt Benefit | <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Casual |
| <input type="checkbox"/> Temporary | <input type="checkbox"/> Public system | <input type="checkbox"/> Private system | <input type="checkbox"/> Other | <input type="text"/> | |

Occupation

Employer

Employed since

(if tenure less than the accepted lender policy, previous employment details must be included)

Employer or Company contact details (HR / payroll)

Contact Name

Contact number

Contact email

Currently On Probation Yes No

Employer or Company address

Suburb

State Postcode

Probationary period expires

Previous or Secondary Employment Status if applicable (more than one may apply)

- | | | | | | |
|------------------------------------|--|---|------------------------------------|--|-------------------------------------|
| <input type="checkbox"/> Previous | <input type="checkbox"/> Secondary | <input type="checkbox"/> Retired | <input type="checkbox"/> PAYG | <input type="checkbox"/> Self Employed | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Student | <input type="checkbox"/> Home duties | <input type="checkbox"/> Govt Benefit | <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Casual |
| <input type="checkbox"/> Temporary | <input type="checkbox"/> Public system | <input type="checkbox"/> Private system | <input type="checkbox"/> Other | <input type="text"/> | |

Occupation

Employer

Employed from **to**

(if tenure less than the accepted lender policy, previous employment details must be included)

Employer or Company contact details (HR / payroll)

Contact Name

Contact number

Contact email

Employer or Company address

Suburb

State Postcode

Identification (refer to lender policy for specific requirements)

Applicant 2

1. Document type

Document number

Date of issue Expiry date

Name on doc.

Issued by

Place of Issue

- Original Certified Photo
- Address Full name Signature DOB

2. Document type

Document number

Date of issue Expiry date

Name on doc.

Issued by

Place of Issue

- Original Certified Photo
- Address Full name Signature DOB

Third party contact details

Name of nearest relative not living with you

Contact Name			
Address			
	Suburb	State	Postcode
Contact number and email	Number	email	

Accountant details – for self employed

Contact Name			
Organisation			
Contact number and email	Number	email	
Address			
	Suburb	State	Postcode

Solicitors details

Contact Name			
Organisation			
Contact number and email	Number	email	
Address			
	Suburb	State	Postcode

Credit History Details

Applicant 1

Credit Issue Arrears Defaults Judgments Bankruptcy None

Details

Resolution and date

Applicant 2

Credit Issue Arrears Defaults Judgments Bankruptcy None

Details

Resolution and date

Property Purchase information – for this application

Property 1 - Address

Suburb	
State	Postcode

- House Unit Land Construction
 Owner occupied Investment
Primary Security? Yes No

Property Ownership %

(detail percentage ownership)

Applicant 1 %

Applicant 2 %

Estimated value

Certified value

Contact for access

Contact Name	<input type="text"/>
Contact number	<input type="text"/>
Contact email	<input type="text"/>

Valuer's details

Valuer's Name	<input type="text"/>
Valuer's number	<input type="text"/>
Valuer's email	<input type="text"/>

Property 2 – Address

Suburb	
State	Postcode

- House Unit Land Construction
 Owner occupied Investment
Primary Security? Yes No

Property Ownership %

(detail percentage ownership)

Applicant 1 %

Applicant 2 %

Estimated value

Certified value

Contact for access

Contact Name	<input type="text"/>
Contact number	<input type="text"/>
Contact email	<input type="text"/>

Valuer's details

Valuer's Name	<input type="text"/>
Valuer's number	<input type="text"/>
Valuer's email	<input type="text"/>

Income and Expenses

When completing Income and expenses, amounts can be entered in accordance with documentation provided by the applicant. However, when summing / totalling the amounts, convert the individual values to the same frequency (monthly).

Applicant 1 Income		
Income type	Amount	Frequency (per annum, per month)
Salary Gross	\$	
Salary Net	\$	
Rental Income (new)	\$	
Rental Income (existing)	\$	
Family Allowance	\$	
Social Security / pension	\$	
Overtime	\$	
Other investment	\$	
Self Employed - profit	\$	
Other (specify)	\$	
Other (specify)	\$	
A. Total monthly income	\$	Total should be recorded as monthly (annual amounts will need to be divided by 12 to obtain monthly amount. Weekly amounts may need to be multiplied by 52 and divided by 12)

Steps taken to verify income (Income must be verified prior to product recommendation)

PAYG slips <input type="checkbox"/>	Tax returns <input type="checkbox"/>	Income tax returns <input type="checkbox"/>	Loan statements <input type="checkbox"/>
Other (specify)			

Applicant 1 Fixed Expenses

Expense type	Amount	Frequency (per annum, per month)	Refinance (tick if expense is being refinanced)	Balance
Credit Card Repayment and Limit	\$	Limit \$	<input type="checkbox"/> Y	\$
Mortgage Repayment	\$		<input type="checkbox"/> Y	\$
Car Loan	\$		<input type="checkbox"/> Y	\$
Other Loan Repayment	\$		<input type="checkbox"/> Y	\$
Rental Expense	\$			\$
Child Maintenance	\$			\$
Living Expenses**	\$			\$
Other (specify)	\$		<input type="checkbox"/> Y	\$
B. Total monthly expenses	\$	Total should be recorded as monthly (annual amounts will need to be divided by 12 to obtain monthly amount. Weekly amounts may need to be multiplied by 52 and divided by 12)		

Only include expenses that will continue after settlement of the loan (eg an existing rental expenses may not continue)

**Total living expenses for all applicants should only be recorded against one applicant (unless two households are involved).

* The HPI calculation for Living expenses used by lenders includes allowance for cost of food, clothing, single motor vehicle costs, rates, insurances, property maintenance/repairs, telephone, gas, electricity, transport, fares, entertainment and basic education. Any additional expenses to these can be added as fixed expenses. Eg Private School Fees, Pay TV, Childcare, Gym / Other Membership, Additional Motor Vehicle

Alternatively a total living expenses assessment could be conducted to individually determine all living expenses and this could be entered into the living expense field. Note: A Living Expenses worksheet is available in Part 4 of this document.

Income and Expenses

When completing Income and expenses, amounts can be entered in accordance with documentation provided by the applicant. However, when summing / totalling the amounts, convert the individual values to the same frequency (monthly).

Applicant 2 Income		
Income type	Amount	Frequency (per annum, per month)
Salary Gross	\$	
Salary Net	\$	
Rental Income (new)	\$	
Rental Income (existing)	\$	
Family Allowance	\$	
Social Security / pension	\$	
Overtime	\$	
Other investment	\$	
Self Employed - profit	\$	
Other (specify)	\$	
Other (specify)	\$	
A. Total monthly income	\$	Total should be recorded as monthly (annual amounts will need to be divided by 12 to obtain monthly amount. Weekly amounts may need to be multiplied by 52 and divided by 12)

Steps taken to verify income (Income must be verified prior to product recommendation)

PAYG slips <input type="checkbox"/>	Tax returns <input type="checkbox"/>	Income tax returns <input type="checkbox"/>	Loan statements <input type="checkbox"/>
Other (specify)			

Applicant 2 Fixed Expenses

Expense type	Amount	Frequency (per annum, per month)	Refinance (tick if expense is being refinanced)	Balance
Credit Card Repayment and Limit	\$	Limit \$	<input type="checkbox"/> Y	\$
Mortgage Repayment	\$		<input type="checkbox"/> Y	\$
Car Loan	\$		<input type="checkbox"/> Y	\$
Other Loan Repayment	\$		<input type="checkbox"/> Y	\$
Rental Expense	\$			\$
Child Maintenance	\$			\$
Living Expenses**	\$			\$
Other (specify)	\$		<input type="checkbox"/> Y	\$
B. Total monthly expenses	\$	Total should be recorded as monthly (annual amounts will need to be divided by 12 to obtain monthly amount. Weekly amounts may need to be multiplied by 52 and divided by 12)		

Only include expenses that will continue after settlement of the loan (eg an existing rental expenses may not continue)

**Total living expenses for all applicants should only be recorded against one applicant (unless two households are involved).

** The HPI calculation for Living expenses used by lenders includes allowance for cost of food, clothing, single motor vehicle costs, rates, insurances, property maintenance/repairs, telephone, gas, electricity, transport, fares, entertainment and basic education. Any additional expenses to these can be added as fixed expenses. Eg Private School Fees, Pay TV, Childcare, Gym / Other Membership, Additional Motor Vehicle

Alternatively a total living expenses assessment could be conducted to individually determine all living expenses and this could be entered into the living expense field. Note: A Living Expenses worksheet is available in Part 4 of this document.

Living Expenses (all applicants)

Note: Any significant living expenses should be captured as part of the fixed expenses in Part 3 of this document. Example: Expenses such as hobbies, private school tuition, telecommunications (pay TV/ Internet), club memberships etc that may reasonably be expected to have a bearing on the capacity to borrow credit, should be added as a fixed expense.

The table below can be used to perform a thorough analysis of all living expenses for the household. The total amount can be entered as a living expense into FLEX.

Housing		Transport		Education		Personal	
Land rates	\$	Petrol	\$	School Fees	\$	Clothing	\$
Water rates	\$	Repairs	\$	Uniforms	\$	Haircuts	\$
House and contents insurance	\$	Registration	\$	Self Education	\$	Grooming / cosmetics	\$
House repairs	\$	Fines	\$	School excursions	\$	Entertainment	\$
Strata levies	\$	Insurance	\$	Tutoring/Books	\$	Sport	\$
Home contents replacements	\$	Licence	\$	Sports / out of school activities	\$	Club fees	\$
Sub Total	\$	Fares	\$	Pre-school	\$	Newspapers and Magazines	\$
		Sub Total	\$	Child minding	\$	Holidays	\$
				Sub Total	\$	Gifts	\$
Utilities		Food				Pocket money - children	\$
Electricity	\$	Groceries	\$	Medical		Drinks alcoholic	\$
Heating oil	\$	Meat	\$	Health insurance	\$	Cigarettes / Tobacco	\$
Gas	\$	Fruit/Vegetables	\$	Doctor	\$	Laundry/dry cleaning	\$
Water	\$	Lunches	\$	Dentist	\$	Gambling/other	\$
Mobile phone	\$	Pet Food	\$	Chemist	\$	Donations / other	\$
Internet and Cable TV	\$	Take away food/ restaurants	\$	Eye care and optometrist	\$	DVDs / Videos / Movies	\$
Telephone	\$	Sub Total	\$	Specialists / alternative therapies	\$	Postage/Films	\$
Pool/Garden Expenses	\$			Pet and vet	\$	Miscellaneous	\$
Sub Total	\$	Maintenance		Sub Total	\$	Sub Total	\$
		Children	\$				
		Sub Total	\$				
						C - TOTAL	\$

Note: convert the frequencies to monthly when capturing the amounts

A budget planner can also be found on the ASIC website. The following URL will provide the

link: <https://www.moneysmart.gov.au/tools-and-resources/calculators-and-tools/budget-planner>

Assets

Property Assets

Property 1 - Address

Suburb	
State	Postcode

- House Unit Land Construction
 Owner occupied Investment
To be used as Security? Yes No

Property Ownership %

(detail percentage ownership)

Applicant 1 %

Applicant 2 %

Estimated value

Certified value

Contact for access

Valuer's details

Contact Name	<input type="text"/>
Contact number	<input type="text"/>
Contact email	<input type="text"/>

Valuer's Name	<input type="text"/>
Valuer's number	<input type="text"/>
Valuer's email	<input type="text"/>

Property 2 - Address

Suburb	
State	Postcode

- House Unit Land Construction
 Owner occupied Investment
To be used as Security? Yes No

Property Ownership %

(detail percentage ownership)

Applicant 1 %

Applicant 2 %

Estimated value

Certified value

Contact for access

Valuer's details

Contact Name	<input type="text"/>
Contact number	<input type="text"/>
Contact email	<input type="text"/>

Valuer's Name	<input type="text"/>
Valuer's number	<input type="text"/>
Valuer's email	<input type="text"/>

Cheque, savings, term deposit and other accounts are:

Name of Institution <i>e.g. name of bank, building society, etc</i>	Account Type <i>e.g. cheque, savings, etc</i>	Owner(s) and percentage of ownership		Current Balance
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	\$
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	\$
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	\$
Subtotal				\$

Assets (continued)

Investments (superannuation, managed funds, life insurance, shares, unit trusts):				
Name of Institution <i>e.g. name of bank, building society, portfolio etc</i>	Investment Type <i>e.g. super, insurance, shares etc</i>	Owner(s) and percentage of ownership		Current cash balance
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	
Subtotal				\$

Motor vehicles:				
Make and Model	Year Build	Owner(s) and percentage of ownership		Market Value
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	
		<input type="checkbox"/> Applicant 1	%	\$
		<input type="checkbox"/> Applicant 2	%	
Subtotal				\$

Other assets (household items and personal effects, cash, boats, tools of trade):			
Brief description of assets <i>Do not provide a detailed list of assets</i>	Owner(s) and percentage of ownership		Market Value
	<input type="checkbox"/> Applicant 1	%	\$
	<input type="checkbox"/> Applicant 2	%	
	<input type="checkbox"/> Applicant 1	%	\$
	<input type="checkbox"/> Applicant 2	%	
	<input type="checkbox"/> Applicant 1	%	\$
	<input type="checkbox"/> Applicant 2	%	
Subtotal			\$

Liabilities

Note: Any fixed expenses / repayments must also added to expenses in Part 3

Housing loans, overdrafts and other loans (including business company loans) secured by mortgages:

Address of security property	Name of Lender and account number	Minimum monthly repayment	Ownership of liability (%)	Amount owing or LOC limit	Refinance or consolidating this loan / debt
Property 1		\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 2		\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 3		\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Credit cards, store cards, unsecured overdrafts, etc:

Include details of credit cards, store cards, etc even if you have a nil balance

Name of Lender <i>e.g. name of bank, store, etc</i>	Credit Type <i>e.g. MasterCard, Visa, etc</i>	Credit Limit	Minimum monthly repayment	Ownership of liability (%)	Amount owing (balance)	Refinance or consolidating this debt
			\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
			\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
			\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Other loans, including personal loans, vehicle leases, hire purchase, etc are:

Name of Lender <i>e.g. name of bank, store, etc</i>	Credit Type <i>e.g unsecured loan, car lease</i>	Minimum monthly repayment	Ownership of liability (%)	Amount owing	Refinance or consolidating this loan / debt
		\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	Applicant 1 % Applicant 2 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Other liabilities, including provisional taxation, HECS, guarantees on loans/leases etc are:

Brief description of other liabilities	Minimum monthly repayment	Ownership of liability (%) or guarantor	Amount owing	Refinance or consolidating this loan / debt
	\$	Applicant 1 % Applicant 2 % Guarantor	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
	\$	Applicant 1 % Applicant 2 % Guarantor	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Requirements and Objective for this loan

Minimum Inquiries may include

- the purpose for which the credit is sought and the benefit to the consumer
- the amount of credit needed or the maximum amount of credit sought
- the timeframe for which the credit is required
- the term of the loan relative to the likely useful life of the asset
- the type of product, interest rate and special conditions applying to the credit contract and the relative fees
- whether the consumer seeks particular product features or flexibility
- whether the consumer understands the costs of those features and any additional risks

Example: Purchase of house for owner occupation purposes. Plan to conduct some renovations and require additional funds for design / decoration. Plan to remain in property for 10+ years. Would prefer consistency in repayments in the medium term and then plan to start additional repayments.

Loan Information – Primary Purpose

Loan type (FLEX)	<input type="checkbox"/> Purchase New-Owner Occupied <input type="checkbox"/> Purchase Existing- Owner Occupied <input type="checkbox"/> Purchase Land Only - Owner Occupied <input type="checkbox"/> Purchase New – Investment <input type="checkbox"/> Purchase Existing - Investment <input type="checkbox"/> Purchase Land Only – Investment <input type="checkbox"/> Refinance-Restructure Loan <input type="checkbox"/> Refinance-Renovation Increase <input type="checkbox"/> Refinance-Equity for Personal <input type="checkbox"/> Refinance-Consolidate Debt <input type="checkbox"/> Refinance-Equity for Investment	<input type="checkbox"/> Construction- Owner Occupied <input type="checkbox"/> Off-the-Plan- Owner Occupied <input type="checkbox"/> Switch – Owner Occupied <input type="checkbox"/> Construction - Investment <input type="checkbox"/> Off-the-Plan – Investment <input type="checkbox"/> Switch – Investment <input type="checkbox"/> Bridging <input type="checkbox"/> Reverse Mortgage <input type="checkbox"/> Off-the-Plan- Owner Occupied <input type="checkbox"/> Off-the-Plan- Owner Occupied
Loan Purpose	<input type="checkbox"/> Up-stamp	<input type="checkbox"/> Pre-Approval

Refinancing and / or Debt Consolidation

Please ensure that any liabilities being refinanced / consolidated are indicated Part 6 of this document

What is the reason for refinancing or debt consolidation? (more than one answer may be listed)	<input type="checkbox"/> Consolidating or Restructuring Finances <input type="checkbox"/> More competitive pricing <input type="checkbox"/> Convenience and flexibility <input type="checkbox"/> Specific features and products <input type="checkbox"/> Dissatisfaction with service at current lender
If consolidating debts, the extent to which existing debts will be repaid through the loan requested?	
Has a clear repayment history been demonstrated in the last 12 months?	
Has there been any financial judgements against the applicants with respect to current loans, debts or liabilities	
Amount required to repay existing loans and related transaction costs (refinances only)	Payout figure (approximately) \$
	Costs (approximately) \$
	Total \$

Applicant Funding Information

Eligible for FHOG?	<input type="checkbox"/> FHOG \$	Eligible for FHB concession on stamp duty (HOC)?	<input type="checkbox"/> Y <input type="checkbox"/> N
Any FHB bonuses?	<input type="checkbox"/> Bonus \$		
Cash Deposit / own funds	Amount: \$	Expected LVR	%
Loan Amount	\$	LMI (if applicable)	\$

Product Information

Product Type:	<input type="checkbox"/> Standard Variable <input type="checkbox"/> Basic Variable <input type="checkbox"/> Equity / Line of Credit <input type="checkbox"/> Intro/Discount <input type="checkbox"/> Reverse Mortgage <input type="checkbox"/> Fixed Fixed Rate # Years from _____ to _____	Product Options:	<input type="checkbox"/> Low Doc <input type="checkbox"/> Interest in Advance <input type="checkbox"/> Credit Impaired <input type="checkbox"/> Professional Packs
Features requested (eg internet banking, redraw facility, offset account, split facilities, portability, switching capacity, linked credit card, etc)		Lenders Requested	
Repayment Frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly	Repayments	<input type="checkbox"/> Principle and Interest <input type="checkbox"/> Interest only
Interest Only period required?	<input type="checkbox"/> Y <input type="checkbox"/> N If Y, how long?	Are loan costs to be capitalised into the proposed loan amount?	<input type="checkbox"/> Y <input type="checkbox"/> N

Standard variable: This is the “premium” product that has an interest rate based on existing market conditions. The interest rate fluctuates over the term of the loan. Standard variable products usually come with a range of features, including mortgage offset, portability, linked accounts / credit cards, redraw facilities, Internet banking etc

Basic variable: Basic variable is a loan offering lower interest rates than the standard variable rate loan. In exchange for the lower fees, many of the common features are taken away, including mortgage offset, redraw facility, and early repayments.

Fixed Loans: This means that the borrower’s interest rate and subsequent repayments are fixed for a set period. A penalty may be charged if clients wish to pay extra or repay their loan in full prior to the end of the fixed rate period

Line of Credit: An interest only loan that allows the borrowers to draw on their funds up to a certain limit, and for whatever purpose they choose. Loosely resembling a credit card facility, but borrowers have their income deposited directly into the line of credit facility.

Principal and interest: where the repayments cover the principal amount and the interest that is charged. The loan is paid off over the loan term that is set for the product.

Interest only: the borrower pays only the interest in regular installments and repays the loan at the end of the term.

Interest in Advance: Allows the yearly interest on the loan to be calculated and paid in advance in the first month. It is generally only available on fixed rate loans for investment purposes.

Please consult your broker if there is any terminology that you do not fully understand

General Considerations – Financial Circumstances

List any significant financial / credit history that has impacted on the applicants

Has there been any financial stress or applications for hardship from any existing loans debt? If Yes, please describe	
Have there been any defaults on any loans or debts in the last 2 years? If Yes, please describe	
Is there a record of genuine savings in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Addresses any significant changes to financial circumstances that are reasonably foreseeable*	
Are there any circumstances that you are aware of that could affect your ability to repay this loan?	<input type="checkbox"/> Yes (if yes please complete the table below) <input type="checkbox"/> No
What type of change is expected	<input type="checkbox"/> Temporary reduction in income <input type="checkbox"/> Permanent / Long term change in income <input type="checkbox"/> Anticipated large expenditure
Please describe the change	
How will these changes be overcome (in order to meet the repayments)?	<input type="checkbox"/> Securing additional income <input type="checkbox"/> Reducing expenditure <input type="checkbox"/> Use of Savings <input type="checkbox"/> Sale of Assets

*Factors that may impact financial circumstances in the future may relate to changes in employment, changes in family structure, changes in family relationships, significant sickness, changes in expenses due to geographical locations etc.

Applicant 1 name _____ Applicant 2 name _____

Applicant 1 signature _____ Applicant 2 signature _____

Date _____ Date _____

*Any misleading on your loan application for financial judgments, legal proceeding against you, difficulty to meeting your financial commitment and existing debts currently in arrears and/or not declared your will accountable for your misconduct.

*I declared that my personal details, marriage status, residential status and financial status are disclosed correctly to my broker to allow obtain a suitable loan products according my current status by misleading and providing false declaration I will be liable for my misconduct.

*I have acknowledged the above informant provided best of my knowledge and good faith.