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|  | **Responsible Lending** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | **Borrower Fact Find** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | This document allows us to collect information about you.  It will assist us in preparing a preliminary assessment  and loan recommendation for you.  Please complete as much as you can. If you have any  questions - please leave blank or ask Premium Broker  We are licensed to arrange loans and leases under the  National Consumer Credit Protection (NCCP) Act 2009  The NCCP Act regulates the activity of lending, leasing  and finance broking. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Clients: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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|  | Premium Broker Team | | | | | | | | | | | | | | | | | | | | | | | | | |  | | |  | | | | |  | | | | | | | |  |
| |  | | --- | |  |   **Important Notice to Clients:**  Your Mortgage Broker must have reasonable grounds for making a Credit Proposal recommendation. Before making such a recommendation the Mortgage Broker must ask you about your borrowing objectives, financial situation and your particular needs. The information requested in this form will be used strictly for that purpose.  **Warning:**  Your Mortgage Broker could make inappropriate recommendations or give inappropriate advice if you fail to fully and accurately complete this form & or disclose your full financial position. |  | | | |  |  | |  |  | |  | |  | |  |  | |  |  |  |  | |  | |  | |  | | | |  | |  | |  |  |  |  | |  |  |  |  |
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| Profile | | | | | | | | | | | | | | | | | | | | | | | |  | |  | | |  | | |  | |  |  | |  | |  | |  |  |  |
| Applicants Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Title | | | |  | | |  | | | | | | | | | | | | | | | | |  | |  | | | | | |  | | | | | | | | | | | |
| Borrower Name | | | |  | | | | | |  | | | | | | |  | | | | | | |  | |  | | | | | | | |  | | | | |  | | | | |
| Date of Birth | | | |  | | | | | | | | Status | | | | |  | | | | | | |  | |  | | | | | | | | | Status | | | |  | | | | |
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| Aust Resident | | | | Yes | | |  | | | Australian | | | | | | | | | | | | | |  | | Yes | | | | | |  | | Australian | | | | | | | | | |
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| Phone: | |  |  | Mob | | |  | | | | | | | | | | | | | | |  | |  | | Mob | | | | | |  | | | | | | | | | | |  |
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| Email - Work | | | |  | | | | | | | | | | | | | | | | | |  | |  | |  | | | | | | | | | | | | | | | | |  |
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|  | | | | Smoker: | | | | | |  | | | |  | | | Preferred  | | | | | | |  | | Smoker: | | | | | | | |  | | |  | | Preferred  | | | | |
| Next of Kin - Name | | | |  | | | | | | | | | | | | | | | | | | | |  | |  | | | | | | | | | | | | | | | | | |
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|  | | | | Dependent 1 | | | | | | Dependent 2 | | | | | | | Dependent 3 | | | | | Dependent 4 | | | | | | | Dependent 5 | | | | | | Dependent 6 | | | | | | Dependent 7 | | |
| Dependent - Name | | | |  | | | | | |  | | | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | |  | | |
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| Identification | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | Document 1 | | | | | | | |  | | Document 2 | | | | | | | |  | |  | |  | | Document 1 | | | | | | | | |  | | Document 2 | | | | |
| Document Type | | | | Drivers Licence | | | | | | | |  | |  | | | | | | | |  | |  | | Drivers Licence | | | | | | | | | | |  | |  | | | | |
| Place of Issue | | | | NSW | | | | | | | |  | |  | | | | | | | |  | |  | | NSW | | | | | | | | | | |  | |  | | | | |
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| Current Employment | | | | | | | | | | | | | | | | | | | | | | |
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| Occupation | | | | | |  | | | | | | | |  |  | | | | | | | |
| Current Employer | | | | | |  | | | | | | | |  |  | | | | | | | |
| Current Website | | | | | | www. | | | | | | | |  | www. | | | | | | | |
| Current Address | | | | | |  | | | | | | | |  |  | | | | | | | |
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| Other Employer | | | | | |  | | | | | | | |  |  | | | | | | | |
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| Other Income | | | | | |  | pa | | |  | | |  |  |  | pa | | |  | | |  |
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| Self Employed & Trust Applicants | | | | | | | | | | | | | | | | | | | | | | | | | | |  | |  | | | | |  | | |  | | |  | | |  | | |
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|  | **Entity Name** | | | | | | |  | | | | | | | | | | | | | | | |  | | | |  | |  | | | | | | | | | | | | | | | | |
|  | **Website** | | | | | | |  | | | | | | | | | | | | | | | |  | | | |  | |  | | | | | | | | | | | | | | | | |
|  | **Nature of Business** | | | | | | |  | | | | | | | | | | | | | | | |  | | | |  | |  | | | | | | | | | | | | | | | | |
|  | **Directors** | | | | | | |  | | | | | | | | | | | | | | | |  | | | |  | |  | |  | | | | | | | | | | | | | | | |
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| Profit & Loss | | | | | | | |  | | | | | | | | | | |  | |  |  | |  | | | |  | |  | |  | | |  | | |  | | |  | | |  | | | |
|  |  |  |  |  |  |  |  | | 2014 | | | | | | 2015 | | | | | Average | | | | | | | | Notes | | | | | | | | | | | | | | | | | | | |
| Sales | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| Less: COGS | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| **Gross Profit** | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| Operating Expenses | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| **Net Profit Before Tax** | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | |  | | | | | | | | | | | | | | | | |
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| Addback - Interest | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| Addback - Depreciation | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| Addback – Directors Fee | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| Addback – One Off Expense | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| Addback - Other | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| **TOTAL SERVICING** | | | | | | | |  | | | | |  | | | | | |  | | | | | | | | |  | |  | | | | | | | | | | | | | | | | |
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| Accountant’s Details: | | | | | | | | | | | | | | | | | | |  | |  |  | |  | | | |  | |  | |  | | |  | | |  | | |  | | |  | | | |
| Name | | |  | | | | | | |  | | | Accountancy Firm | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |  | | |
| Assistant | | |  | | | | | | |  | | | Address | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |  | | |
| Phone | | |  | | | | | | |  | | | Website | | | | | | | | www. | | | | | | | | | | | | | | | | | | | | | |  | | |
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| Funds Position Report | | | | | | | | | | | | | | | |  |  |  |  | | | | | | | |
| Property Address | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Purchase Costs | | | | | | | | | |  | Funds Available | | | | | | | |  | Notes on Source of Funds | | | | | | |
| Purchase Price | | | | |  | |  | | |  | PAID - Deposit | | | | |  | | |  |  | | | | | | |
| State/Purpose | | | |  | |  | | | |  | PAID - Stamp Duty | | | | |  | | |  |  | | | | | | |
| Refinance - Mortgage | | | | | |  | | | |  | PAID - Conveyancer | | | | |  | | |  |  | | | | | | |
| Consolidation | | | | | |  | | | |  | Savings | | | | |  | | |  |  | | | | | | |
| Construction | | | | | |  | | | |  | Shares/Investments | | | | |  | | |  |  | | | | | | |
| Cash Out / Investment | | | | | |  | | | |  | Loan - Equity/Other | | | | |  | | |  |  | | | | | | |
| Govt - Stamp Duty | | | | | |  | | | |  | Parents Loan/Gift | | | | |  | | |  |  | | | | | | |
| Govt - Transfer Fee | | | | | |  | | | |  | Govt Grants | | | | |  | | |  |  | | | |  | | |
| Govt - Registration Fee | | | | | |  | | | |  | Other | | | | |  | | |  |  | | | |  | | |
| Legal - Conveyancing\* | | | | | |  | | | |  | SALE Proceeds | | | | |  | | |  |  | | | |  | | |
| Lenders - Upfront Fees | | | | | |  | | | |  |  | | | | |  |  |  |  |  |  |  |  |  |  |  |
| Lenders - Valuation | | | | | |  | | | |  | Loan Split 1 | | | | |  | | |  |  | | | | | | |
| Lenders - Legal | | | | | |  | | | |  | Loan Split 2 | | | | |  | | |  |  | | | | | | |
| Other | | | | | |  | | | |  | Loan Split 3 | | | | |  | | |  |  | | | | | | |
| LMI Premium | | | | | |  | | | |  | Base Loan Amount | | | | |  | | |  | Loan + LMI | | | | **#VALUE!** | | |
| **TOTAL COSTS** | | | | | |  | | | |  | **TOTAL AVAILABLE** | | | | |  | | |  | TOTAL AVAIL | | | | #VALUE! | | |
|  |  |  |  |  |  | |  |  |  |  | **Surplus** | | | | |  | | |  | Surplus | | | | #VALUE! | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | |
| What will this cost? | | | | | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Indicative Rate | | | |  | | Indicative Term | | | | |  | yrs | Instal P&I | | |  | | pm |  |  | Instal P&I | | |  | | pm |
|  |  |  |  |  |  | | Int Only Term | | | |  | yrs | Instal IO | | |  | | pm |  |  | Instal IO | | |  | | pm |
| Solicitor / Conveyancer’s Details: | | | | | | | | | | | | | | | |  |  | Do you want Vow Legal to contact you? | | | | | | | | |
| Name | | |  | | | | | | | | |  | Conveyancer Firm | | | | |  | | | | | | | | |
| Assistant | | |  | | | | | | | | |  | Address | | | | |  | | | | | | | | |
| Phone | | |  | | | | | | | | |  | Website | | | | | www. | | | | | | | | |
| Fax | | |  | | | | | | | | |  | Email | | | | |  | | | | | | | | |
|  | | | � Need a Conveyancer? – Let us know and we can put you in touch with one of our panel Solicitors & Conveyancers | | | | | | | | | | | | | | | | | | | | | | | |
|  |  |  | \* Conveyancing Fee quoted is Vow Legal Fee. See www.vowlegal.com.au | | | | | | | | | | | | | | | | | | | | | | | |
| Security Property - Details | | | | | | | | | | | | | | | |  |  |  |  | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Security | Security 1 | | Security 2 | | Security 3 | |
| Address |  | |  | |  | |
|  |  | |  | |  | |
| Valuation $ |  | |  | |  | |
|  |  | |  | |  | |
| Valuation Type |  | |  | |  | |
|  | Customer Estimate / Purchase Price / Bank Valuation | | | | | |
| Cross Collateralised |  | |  | |  | |
| Security for Loan |  | |  | |  | |
| |  |  |  |  | | --- | --- | --- | --- | | Access: | | | | | Borrower |  |  |  | | or |  |  |  | | Real Estate |  |  |  | | Agency |  |  |  | | Phone |  |  |  | | Email |  |  |  |   Ownership: | | | | | | |
| Owner 1 |  | % |  | % |  | % |
| Owner 2 |  | % |  | % |  | % |
| Owner 3 |  | % |  | % |  | % |
| Owner 4 |  | % |  | % |  | % |
|  | Leave blank if ownership is equal | | | | | |
| Attributes: | | | | | | |
| Bedrooms |  | |  | |  | |
| Bathrooms |  | |  | |  | |
| Car Space |  | |  | |  | |
| Size |  | |  | |  | |
| Other |  | |  | |  | |
| Notes |  | |  | |  | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Assets & Liabilities | | | | | | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |
|  | | | | | | | | | | | | | | | | | | | | | |  |
| **Application Name:** | | | | | |  | | | | | | | |  |  |  |  |  |  |  |  |  |
|  |  | | | | |  | | | | | | | |  |  |  |  |  |  |  |  |  |
|  | | | | | | | | | | | | | | | | | | | | | | |
| Assets: | | | | | Description | | | | Asset | | Lender | Limit | | Balance | | Rate | | Repayment | | | Rent | |
| RealEstate ♥ | | | | |  | | | |  | |  |  | |  | |  | |  | | pm |  |  |
| RealEstate ♥ | | | | |  | | | |  | |  |  | |  | |  | |  | | pm |  | |
| RealEstate ♥ | | | | |  | | | |  | |  |  | |  | |  | |  | | pm |  | |
| RealEstate ♥ | | | | |  | | | |  | |  |  | |  | |  | |  | | pm |  | |
| Shares/Margin | | | | |  | | | |  | |  |  | |  | |  | |  | | pm |  | |
|  | | | | | Make | Model | | Year | Asset | | Lender | Limit | | Balance | | Rate | | Repayment | | |  |  |
| Vehicle 1 **** | | | | |  |  | |  |  | |  |  | |  | |  | |  | | pm |  |  |
| Vehicle 2 **** | | | | |  |  | |  |  | |  |  | |  | |  | |  | | pm |  |  |
| Vehicle 3 **** | | | | |  |  | |  |  | |  |  | |  | |  | |  | | pm |  |  |
|  |  |  |  |  | � Motor Vehicle Finance – Are you aware that Premium Broker can arrange your Leasing, CHP, Chattel Mortgage Finance? | | | | | | | | | | | | | | | | | |
|  | | | | | Description | | | | Asset | | Lender | Notes | | | | | | | | |  |  |
| Deposit **$** | | | | |  | | | |  | |  |  | | | | | | | | |  |  |
| Deposit **$** | | | | |  | | | |  | |  |  | | | | | | | | |  |  |
| Deposit **$** | | | | |  | | | |  | |  |  | | | | | | | | |  |  |
| Other | |  | | |  | | | |  | |  |  | | | | | | | | |  |  |
| Other | |  | | |  | | | |  | |  |  | | | | | | | | |  |  |
| Other | |  | | |  | | | |  | |  |  | | | | | | | | |  |  |
| Contents  | | | | |  | | | |  | |  |  | | | | | | | | |  |  |
| Super - App 1 ♥ | | | | |  | | | |  | |  |  | | | | | | | | |  |  |
| Super - App 2 ♥ | | | | |  | | | |  | |  |  | | | | | | | | |  |  |
|  |  |  |  |  | � SMSF – Are you aware that you may be able to buy an Investment Property in your SMSF ? | | | | | | | | | | | | | | | |  |  |
| Liabilities | | | | | Description | | | |  |  | [Lender](file:///C:\Users\rward\Dropbox%20(Premium%20Broker)\Z%20Temp%20File\PB%20FactFind%20Excel%20Version%2010.5.xlsx#Lenders) | Limit | | Balance | | Rate | | Repayment | | |  |  |
| Credit Card | | | | |  | | | |  |  |  |  | |  | |  | |  | | pm |  |  |
| Credit Card | | | | |  | | | |  |  |  |  | |  | |  | |  | | pm |  |  |
| Credit Card | | | | |  | | | |  |  |  |  | |  | |  | |  | | pm |  |  |
| Credit Card | | | | |  | | | |  |  |  |  | |  | |  | |  | | pm |  |  |
| Other | |  | | |  | | | |  |  |  |  | |  | |  | |  | | pm |  |  |
| Other | |  | | |  | | | |  |  |  |  | |  | |  | |  | | pm |  |  |
| **Totals** | | | |  |  | | **=Net Assets** | |  | |  | **$0** | | **$0** | |  | | **$0** | | **pm** |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Living Expenses | | | | | | | | | | | | | | |  | |  | |  |  | |  | |  | |  | |
| Applicants Income: | | | | | | | | | | | | |  | |  | | **Broker Use** | | | | | | | | | | |
|  | | | | | | | | | |  |  | **Amount** | | **pw/pm/pa** | | **Monthly** | | | | | **Annual** | | | | | |
| Proposed Rent: | | | | |  | | | | | |  |  | |  |  | | |  | | |  | |  | |  | |
| Strata Fees: | | | | |  | | | | | |  |  | |  |  | | **Housing - excl Rent** | | | | | | | | | | |
| Repairs/Maintence: | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| Groceries: | | | | |  | | | | | |  |  | |  |  | | **Food & Groceries** | | | | | | | | | | |
| Takeway/Restaurant | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| Insurance Car: | | | | |  | | | | | |  |  | |  |  | |  | |  |  | |  | |  | |  | |
| Insurance Health: | | | | |  | | | | | |  |  | |  |  | |  | |  |  | |  | |  | |  | |
| Insurance Home: | | | | |  | | | | | |  |  | |  |  | | **Insurance** | | | | | | | | | | |
| Insurance Life: | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| Chemist: | | | | |  | | | | | |  |  | |  |  | | **Medical** | | | | | | | | | | |
| Other Medical: | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| Electricty/Gas | | | | |  | | | | | |  |  | |  |  | |  | |  |  | |  | |  | |  | |
| Telephone/Internet | | | | |  | | | | | |  |  | |  |  | | **Utilities** | | | | | | | | | | |
| Council Rates | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| Fuel: | | | | |  | | | | | |  |  | |  |  | |  | |  |  | |  | |  | |  | |
| Rego/Car | | | | |  | | | | | |  |  | |  |  | | **Transport** | | | | | | | | | | |
| Public Transport | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| School Fees | | | | |  | | | | | |  |  | |  |  | | **Education** | | | | | | | | | | |
| Texts/Uniforms Etc | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| Clothing/Grooming | | | | |  | | | | | |  |  | |  |  | | **Personal Expenses** | | | | | | | | | | |
| Entertainment | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| Additional Super | | | | |  | | | | | |  |  | |  |  | | **Other** | | | | | | | | | | |
| Other | | | | |  | | | | | |  |  | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  | |  | |  | |  | |
| **TOTAL LIVING EXPENSES - Excluding Rent** | | | | | | | | | | | | | |  |  | |  | | | | |  | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | | | | | | |
| **Budget Help** | | | <https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner> | | | | | | | | | | | | | | | | | | | | | |  | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Your History & Advice | | | | | | | | | | | | | | |  | |  |  |  |  |  |  |  |  |
|  | Professional Advice: | | | | | | | | | | | | | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **FINANCIAL ADVICE** | | | | | Has the borrower received independent advice regarding this credit? | | | | | | | | | | | | | | | |  | Yes |  | No |
| Have you spoke to a Financial Planner or Accountant in relation to this credit? | | | | | | | | | | | | | | | | | | | | |  |  |  |  |
| **LEGAL ADVICE** | | | | | Has the borrower received independent advice regarding this credit? | | | | | | | | | | | | | | | |  | Yes |  | No |
| Have you spoke to a Solicitor or Conveyancer in relation to this credit? | | | | | | | | | | | | | | | | | | | | |  |  |  |  |
| **CURRENT WILL** | | | | | Does the borrower have a will & testament in place? | | | | | | | | | | | | | | | |  | Yes |  | No |
|  |  |  |  |  | If No, would you like Vow Legal to contact regarding an online will? | | | | | | | | | | | | | | |  |  | Yes |  | No |
| Buying a house will be a significant new asset – If you do not have a will, the court will appoint an administrator and there is no guarantee that your family's needs are met according to your wishes. | | | | | | | | | | | | | | | | | | | | |  |  |  |  |
| What arrangements do you have in place: | | | | | | | | | |  | | | | | | | | | | | | | | |
|  | a) To provide you with an income if you become unable to work through sickness/accident? | | | | | | | | | | | | | | | | | | | | |  |  | None |
|  |  | | | | | | | | | | | | | | | | | | | | | | | |
|  | b) To provide you with a lump sum of monies to cover unforeseen medical expenses? | | | | | | | | | | | | | | | | | | | | |  |  | None |
|  |  | | | | | | | | | | | | | | | | | | | | | | | |
|  | c) To provide for your dependants in the event of your death? | | | | | | | | | | | | | | | | | | | | |  |  | None |
|  |  | | | | | | | | | | | | | | | | | | | | | | | |
| **LOAN PROTECTION** Does the borrower have adequate cover to protect their lifestyle? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
|  | If No what arrangements have you made: | | | | | | | | | |  | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | | | | | | | | | | |
| Credit History: | | | | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Have you ever had any financial judgments or legal proceedings against you? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| Are you having difficulty meeting your financial commitments? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| Are any existing debts currently in arrears? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| If “yes” have you employed any strategies to reduce repayments and/or clear any arrears? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| If “yes” have you formally or informally applied for hardship with your existing lender? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| Do you want a Credit Report? | | | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Yes |  | No |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Changes to your circumstances: | | | | | | | | | | | | | | | | | | | | |  |  |  |  |
| Does the borrower anticipate any change to their income over the next 12 months? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| Does the borrower anticipate any change in expenditure over the next 12 months? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| Are there any geographical factors that may contribute to higher living expenses? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| Does the borrower have existing HECS/HELP Debt? | | | | | | | | | | | | | | | | | | | | |  | Yes |  | No |
| If YES please advise | | | | |  | | | | | | | | | | | | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Loan Purpose & Preferences: | | | | | | | | | | | | | | |  |  |  |  |  |  |  |
| General Purpose: | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Purchase | | | |  |  | Personal | | |  |  | Invest | | |  |  | Business | | |  |
|  |  | Refinance | | | |  |  | | | | | | | | | | | | | |  |
| Other Purpose: | | | | | |  | Notes: | | | | | | | | | | | | | |  |
|  |  | Renovations | | | |  |  | | | | | | | | | | | | | |  |
|  |  | Consolidation | | | |  |  | | | | | | | | | | | | | |  |
|  |  | Cash Out | | | |  |  | | | | | | | | | | | | | |  |
|  |  | Shares/Invest | | | |  |  | | | | | | | | | | | | | |  |
|  |  | Other | | | |  |  | Low Rate | | |  |  | Consolidate | | |  |  | Increase | | |  |
|  |  |  |  |  |  |  |  | Low Fees | | |  |  | Convenience | | |  |  | Other | | |  |
| Lenders: | Current Lenders: | | | | | |  | Preferred Lender: | | | | | |  | Lenders to avoid: | | | | | |  |
|  |  | | | | | |  |  | | | | | |  |  | | | | | |  |
|  |  | | | | | |  |  | | | | | |  |  | | | | | |  |
|  |  | | | | | |  |  | | | | | |  |  | | | | | |  |
| Features: | Low | |  | | Med | |  | | High | |  |  |  |  |  |  |  |  |  |  |  |
| Variable Rate |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Split Rate |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Interest only |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Basic Rate |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Low interest rate |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Low fees & charges |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Avoid/Reduce LMI |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Extra Repayments |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Offset Account |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Redraw |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Professional Pack |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Credit card |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Branch Availability |  |  |  |  |  |  |  |  |  |  |  |  | | | | | | | |  |  |
| Notes |  | | | | | | | | | | | | | | | | | | | |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Compliance Checklist | | | | | | | | | | | | | | | | |  |  |  |  |  |  |  |  |  |  |
| Compliance Documents | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  |  | | | | | | | | | | | | | | | | | |  |  | Date | | | |  |
|  | x | \*COMPLIANCE - Credit Guide - provided to client | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  | x | \*COMPLIANCE - Loan Recommendation & Prelim Assessment | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  | x | \*COMPLIANCE - Credit Quote & Proposal - signed | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | Privacy Disclosure - provided to client & signed | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | Veda Search Sent to the client (Check Privacy Disclosure is signed) | | | | | | | | | | | | | | | | | | |  |  |  |  |  |  |
|  |  | Copy of Preliminary Assessment requested by client - sent | | | | | | | | | | | | | | | | | | |  |  |  |  |  |  |
|  |  | Reverse Mortgage Calculator - provided to client | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | Reverse Mortgage FactSheet - provided to client | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Requirements & Objectives | | | | | | | | | | | | | | | | | | |  | Date | | | |  |
|  |  | \*Requirements List sent to client | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | \*ID Received & on file / or noted below as not required (ie <12mths old) | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | \*Client's Loan Preferences & Features completed | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | \*Loan Products provided match client requirements | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | \*Brokes Notes - prepared and sent to lender | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Income & Servicing | | | | | | | | | | | | | | | | | | |  | Date | | | |  |
|  |  | \*Income Streams Confirmed | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | \*Employment Confirmed | | | | | | | | | | | | | | | | | | |  |  |  |  |  |  |
|  |  | \*Expenses - discussed and updated | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | \*Expenses - Trading Accounts checked | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | \*Calculator - Premium Broker Updated (ACR & ACL Users) | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  | \*Calculator - Lenders Approved | | | | | | | | | | | | | | | | | | |  |  | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | File Notes/Key Dates | | | | | | | | | | | | | | | | | | |  | Date | | | |  |
|  | x | Interview Conducted | | | | | | | | | | | | | | | | | | |  |  | | | |  |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Loan Processing Instructions: | | | | | | | | | | | | | | | | | | |  |  |  |  |  |  |  |  |
| Borrowers Name: | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Recommend Lenders | | | | | |  | | | | |  |  | | | | |  |  | | | | |  |  | | |
|  |  |  |  |  |  | 1st Choice | | | | |  | 2nd Choice | | | | |  | 3rd Choice | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Splits | | | | |  | Loan 1 | | | | |  | Loan 2 | | | | |  | Loan 3 | | | | |  | Total | |  |
| Loan Amount | | | | | |  | | | | |  |  | | | | |  |  | | | | |  |  | | |
| Int Only/P&I | | | | | |  | | |  | yrs |  |  | | |  | yrs |  |  | | |  | yrs |  |  |  |  |
| Variable or Fixed | | | | | |  | | |  |  |  |  | | |  |  |  |  | | |  |  |  |  |  |  |
| Investment/Personal | | | | | |  | | | | |  |  | | | | |  |  | | | | |  |  |  |  |
| Total Term | | |  |  |  |  | | |  | yrs |  |  | | |  | yrs |  |  | | |  | yrs |  |  |  |  |
| Repayments pm | | | | | |  | | | pm | |  |  | | | pm | |  |  | | | pm | |  |  | | |
| Rate - Variable | | | | | |  | | | | |  |  | | | | |  |  | | | | |  |  |  |  |
| Rate - Fixed | | | | | |  | | | | |  |  | | | | |  |  | | | | |  |  |  |  |
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| **Items to do** | | | | | | |  |  |  |  |  |  |  |  |  | **BROKER & ADMIN USE ONLY** | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| REFERRALS | | | | | |  |  | Loan Protect | | | |  |  |  | Vow Legal | | | |  |  |  | Property Invest | | | | |
|  | | | | | |  |  | Financial Plan | | | |  |  |  | Vow Leasing | | | |  |  |  |  | | | | |
|  | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Order RP Data Report | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
| Order Veda Check | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
|  | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Recommendation | | | | | |  |  | Using the above loans as a loan comparison | | | | | | | | | | | | | | |  |  | | |
| Credit Quote | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
| Send Requirements | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
| Contact Accountant | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
| More Information | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
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| Pre-Approval | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
| Submit Loan | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
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| Other | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |
| Other | | | | | |  |  |  | | | | | | | | | | | | | | |  |  | | |

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| Requirements: |  |  |  |  |  |  |  |  |
| If you would like to proceed below is a list of what we would normally require. | | | | | | | | |

|  |  |
| --- | --- |
| Income | |
|  | Last 3 payslips |
|  | Last 3 payslips |
|  | Employment Contract |
|  | Last 2 years Personal Tax Returns with ATO Assessments |
|  | Last 2 years Business Tax Returns with ATO Assessments & Profit Loss & Balance Sheet |
|  | Rental Income Confirmation |
|  |  |
| Statements | |
|  | Last 6 months Loan Statements (last transaction within 30 days) |
|  | Most Recent Credit Card Statements |
|  | Lease/CHP/Personal Loan Statement |
|  | Last 3 months Savings Statements (last transaction within 30 days) |
|  | Most Recent Superannuation Statement |
|  |  |
| Other | |
|  | Copy of Driver’s License (ID Check) |
|  | Contract of Sale |
|  | Rates Notice – Existing Properties |
|  | Confirmation of Share Portfolio |
|  | Confirmation of Term Deposit or Deposits |
|  | Letter of Gift |
|  | Signed Application and Privacy Forms – we will provide these |
|  |  |

Unless we advise otherwise you can Fax/Email/Scan these documents to us.