

Please fill this form out and return to me before our appointment. This will help speed up the whole process and we can spend our time together focusing on your requirements. If you are unsure of anything, just leave it blank. You can type your answers in and email, or just print, write your information in and send back.

LOAN DETAILS				
Date:	Loan Amount Sought (\$):	Purchase Price/Property Value (\$):		
What are the main reasons for seeking credit (funds be used) or the reasons for a review of an existing credit contract?				
If purchasing property, how long are you looking to retain the property for?	<2yrs	2-5yrs	5-10yrs	>10yrs
If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you.				

APPLICANT 1

APPLICANT 2 (IF APPLICABLE)

PERSONAL DETAILS										
Title:	Mr	Mrs	Miss	Ms	Dr	Mr	Mrs	Miss	Ms	Dr
First and Middle Names:										
Surname:										
Phone:	Home:		Mobile:			Home:		Mobile:		
	Work:		Fax:			Work:		Fax:		
Email:										
Marital Status:	Married		De Facto			Married		De Facto		
	Single		Separated			Single		Separated		
Residential Status:	AUS Citizen		Temp. Resident			AUS Citizen		Temp. Resident		
	Perm. Resident		Visitor			Perm. Resident		Visitor		
Date of Birth (DOB):										
DOB Dependent Children:										
Drivers Licence:	No:					No:				
	State:		Exp. Date:			State:		Exp. Date:		

CURRENT ADDRESS								
Address:								
Time at Address:	Years:		Months:		Years:		Months:	
Status:	Owner	Boarding	Renting		Owner	Boarding	Renting	
	Living w/ Parents		Owner w/ Mortgage		Living w/ Parents		Owner w/ Mortgage	
Weekly Rent (IF APPLICABLE)								
Previous Address (if <2yr):								
Time at Previous Address:	Years:		Months:		Years:		Months:	

EMPLOYMENT DETAILS								
Employers name in full:								
Time w/ Employer:	Years:		Months:		Years:		Months:	
Status:	Full Time	Permanent	Part Time		Full Time	Permanent	Part Time	
	Casual		Self-Employed		Casual		Self-Employed	
Occupation/Job Title:								
Employer Address:								
Contact for Verifying Employment:	Name:				Name:			
	Phone:				Phone:			
Gross Annual Salary (\$):	\$				\$			
Net Annual Salary (\$):	\$				\$			
Gross Penalties (O/T) (\$):	\$				\$			
Other Annual Gross Income (Pensions, FTB, etc.) (\$):	\$				\$			
Previous Employer (if <3yr):								
Previous Employer Address:								
Time w/ Previous Employer:	Years:		Months:		Years:		Months:	

ASSETS				
PROPERTIES OWNED				
Address:				
Value (\$):	\$		\$	
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2
BANK ACCOUNTS				
Financial Institution:				
Balance (\$):	\$		\$	
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2
MOTOR VEHICLES				
Make and Model:				
Year:				
Value (\$):	\$		\$	
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2
OTHER ASSETS				
Home Contents Value (\$):	\$		\$	
Superannuation (\$):	\$		\$	
Other (Shares, etc.) (\$):	\$		\$	

LIABILITIES				
MORTGAGES				
Financial Institution:				
Original Loan Amount (\$):	\$		\$	
Amount Owning (\$):	\$		\$	
Monthly Repayments (\$):	\$		\$	
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2
OTHER LOANS				
Financial Institution:				
Original Loan Amount (\$):	\$		\$	
Amount Owning (\$):	\$		\$	
Monthly Repayments (\$):	\$		\$	
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2
Is Loan Being Paid Out:	Yes	No	Yes	No
CREDIT CARDS				
Financial Institution:				
Credit Limit (\$):	\$		\$	
Amount Owning (\$):	\$		\$	
In the name of:	Applicant 1	Applicant 2	Applicant 1	Applicant 2
Type of Card:	Visa	Mastercard	AMEX	Visa
				Mastercard
				AMEX

MONTHLY REPAYMENTS				
			Yes	No
Rent (\$):	\$	Continue after settlement?		
Home Loan (\$):	\$	Continue after settlement?		
Credit/Store Cards (\$):	\$	Continue after settlement?		
Personal/Car Loan (\$):	\$	Continue after settlement?		
Other Loans (\$):	\$	Continue after settlement?		
MONTHLY EXPENSES				
Food/Housekeeping (\$)	\$	Education (\$):	\$	
Insurances (home, car, life, etc) (\$):	\$	Dependents Support (childcare, etc) (\$):	\$	
Utilities (gas, phone, rates, etc) (\$):	\$	Entertainment (\$)	\$	
Transport (\$):	\$	Other (\$):	\$	

ADDITIONAL INFORMATION	
	Yes No
Have you had any difficulties in meeting your financial commitments in the past 2 years? If yes, please provide details:	
Have you missed any loan or credit card payments in the past 6 months?	
Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If yes, please provide details:	

ADDITIONAL INFORMATION CONTINUED...

Yes

No

Do you have any insurance to protect your lifestyle (life, total permanent disablement, income protection etc)?

How would your lifestyle needs be maintained if you and/or your partner were:

- a) Temporarily unable to earn an income (eg. through sickness/illness)?
- b) Permanently unable to earn income (eg. through death/permanent disability)?

Would you like someone to contact you regarding life insurance?

Do you have home and contents insurance?

Would you like someone to contact you regarding home and contents insurance?

Do you anticipate any material changes to your financial situation in the next 6 months (eg. change in employment, income, etc)? If yes, what are the reasons for the changes and what is the expected impact?

ADDITIONAL INFORMATION/COMMENTS**YOUR PREFERRED LOAN OPTIONS****YOUR PREFERRED INTEREST RATE TYPE (Please Select One)**

Variable Rate – it is important to have an interest rate that fluctuates over the term of the loan in line with market interest rate changes.

Fixed Rate – it is important to have certainty about the interest rate and/or repayment for a fixed term.

Fixed & Variable Rate – it is important to have a combination of fixed and variable interest rates.

No Preferred Interest Rate Type.

YOUR PREFERRED REPAYMENT TYPE (Please Select One)

Principal & Interest – it is important to have repayments that include both the principal amount borrowed and the interest payable, so that the loan is repaid in full by the end of the loan's term.

Interest Only – it is important to make interest only repayments for a specified term.

Interest Only in Advance – it is important to have the ability to make an advanced or lump sum interest only repayment.

No Preferred Repayment Type.

YOUR PREFERRED LOAN FEATURES

Yes

No

Not Essential

Payoff quickly / additional payments

It is important that the loan is paid off quickly and that additional payments are allowed without penalty.

Split Account

It is important to have more than one loan sub account/s, or a spare account for savings/investment funds, for tax, accounting or personal expense purposes.

Re-draw

It is important to have access to additional repayment funds should it be required.

100% Offset

It is important to have a separate savings account linked to the loan that offsets the savings balance against the loan balance.

Line of Credit

It is important to have a revolving facility that allows you to draw to a limit via EFTPOS, ATM, Internet or Cheque.

Top Up

It is important to have access to additional funds for future use subject to sufficient equity.

Product Flexibility

It is important to have the ability to switch between a lender's mortgage products.

Portability

It is important to have the option to transfer the loan to an alternative property to save money and time.

Other Features Sought: