FACT FIND V2 Mar 2012

Your Personal	Details	;											
7 0 37			Α	Applica	nt 1					Applica	nt 2		
Family Name													
Given Names													
Title													
Previous Name													
Gender	N	I ale				Female		M	lale		Fema	le	
Date of Birth													
Marital Status	Sir	ngle	N	Married	Ι	De Facto	Other	Sin	gle M	Iarried	De Fac	to	Other
Dependants	No:	A	Ages:	•				No:	Ages:	•		,	
Retirement Age													
Drivers Licence No]	Expiry		State				Expiry		State	
	Mobile:		l l				- U	Mobile:			<u> </u>		
	Work:							Work:					
Contact Details	Home:							Home:					
	Fax:							Fax:					
	Email:							Email:					
Residential													
Address													
Date Moved In													
Housing Status	Own	Home	Re	nting	With	parents	Other	Own I	Home R	Centing	With p	arents	Other
Postal Address													
Previous Residential Address	ses if <u>less thar</u>	<u>1 3</u> year:	s at curr	ent									
Previous Address													
Date Moved In													
	Full Name	:						Full Name:	:				
Nearest relative	Contact No	umber:						Contact Nu	ımber:				
(not living with you)	Address:							Address:					
	Relationsh	ip:						Relationshi	ip:				
Mothers Maiden Name													
Withers Walden Name													
Your Employm	ent De	tails	;										
Occupation													
Employer's Name													
Employer's Address													
Contact Person													
Contact Number													
Employment Type	PAYO	i i	Se	lf-		Other		PAYO	,	Self -		Other	
Employment Type			En	nployed		(Details re	equired)			Employed		(Details r	equired)
Employment Basis	Full T	ime	Par	rt Time		Other (Details re	equired)	Full T	ime	Part Time		Other (Details r	required)
Date Commenced									•				
Gross Income	\$			pw	pf	f pm	pa pa	\$		pw	pf	pm	pa
Other Income	\$			Type				\$		Type			

Previous Employ	ment (if less t	han	three ye	ears)							
Occupation												
Employer's Name												
Employer's Address												
Contact Person												
Contact Number												
Employment Type		PAYG		Self - Er	nployed	Other	PAYG		Self -	Employe	i	Other
Employment Basis		Full Time	,	Part Tim	ie	Other	Full Time	e	Part T	ime		Other
Start Date												
Finish Date												
Your Busines	s Dotai	ile (if	ann	olicablo)							
Business Name	3 Deta	113 (11	арр	on cabic	<i>)</i>		ABN					
Business Address												
Are you a sole trade	r?			Yes	No <u>If</u>	Yes Ap	plicant 1 and/	or or	Applic	cant 2		
Are you the director	of a com	pany?		Yes	No <u>If</u>	Yes Ap	plicant 1 and	or or	Applic	cant 2		
Company Name							ABN/A	.CN				
Company Address												
Are you the Trustee	of a Trus	st?		Yes N	No <u>If Yes</u>	Applicant 1	and/or	Applic	cant 2 or	Co	ompany	(as above)
Trust's Name												
Trust's Address												
Does the business ha	ve any bo	orrowing	s?		Yes	No						
If so would you like	these arra	angemen	ts re	viewed?	Yes	es In the future No						
W												
Your Require							Refi	nance/	Ton Un	•		
Your Require Purchase Type:	Pui	rchase	and a	and improve	ement)	Purpose of re			Top Up Better Ra		Rest	tructure
•	Pu r Pu	rchase			ement)	Purpose of red	finance:	F		ate		
Purchase Type: Pre-approval	Pur Pu La	rchase archase (l	tructi	on Yes	No	Consolida	finance: nte Debt	H A	Better Ra	ate		
Purchase Type: Pre-approval Are you purchasing y	Pur Pu La	rchase archase (l	tructi	on		Consolida Home Im	finance: ate Debt provements	H A	Better R	ate		
Purchase Type: Pre-approval	Pur Pu La	rchase archase (l	tructi	on Yes	No	Consolida	finance: ate Debt provements	H A	Better Ra	ate		
Purchase Type: Pre-approval Are you purchasing y Security address:	Pur Pu La our first h	rchase urchase (I and/Cons ome?	tructi 1 2	on Yes Yes	No No	Consolida Home Im Security addre	finance: ate Debt provements ss:	E A	Better Raccess to	ate o equity	Please d	
Purchase Type: Pre-approval Are you purchasing y Security address: How many years do	Pur Pu La our first h	rchase urchase (l and/Cons ome?	tructi 1 2	on Yes Yes	No No	Consolida Home Im Security addre	finance: ate Debt provements ss: ars do you in	E A	Better Raccess to Other	ate o equity	Please d	
Purchase Type: Pre-approval Are you purchasing y Security address: How many years do Owner Occupio	Pur Pu La our first h you inten	rchase urchase (I and/Cons ome?	tructi 1 2 in th	on Yes Yes Yes Land	No No	Consolida Home Im Security addre How many ye Owner O	finance: ate Debt provements ss: ars do you integrated	E A	Better Radicess to Other retain to Vacant	ate o equity	Please d	letail
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Purchase Type: Pre-approval Are you purchasing y Security address: How many years do Owner Occupie Investment Pro Purchase Price Purchase Costs Contribution Gifts / Grants/ Other Total Credit Require Name on Contract Personal Que Has either applicant ever	Pur Pur La our first h you inten ed perty	rchase urchase (I and/Cons ome? deto reta Expecte \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	tructi 1 2 Note that the season of the season process of the seas	Yes Yes Yes The property The Land The Property The Prope	No No No	Consolida Home Im Security addre How many ye Owner Or Investment Estimated Va Current Debt Refinance Cor Additional Fu Total Credit I	finance: ate Debt provements ss: ars do you intecupied at Property lue sts ands Required Required e	Expec	retain to Vacante steed Ren \$ \$ \$ \$ \$	the pro	Please d	pw ease detail
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Purchase Type: Pre-approval Are you purchasing y Security address: How many years do Owner Occupie Investment Pro Purchase Price Purchase Costs Contribution Gifts / Grants/ Other Total Credit Require Name on Contract Personal Que Has either applicant ever payments? Has either applicant ever liquidator has been apport	Pur Pur La Pur La our first h you inten ed perty r ed stions: r had any p r been an o binted? ve any uns r applicant	rchase archase (I and/Cons ome? Expecte \$ \$ \$ \$ \$ \$ \$ \$ If Yes plead or oblems reflected in the consecution of the consecutio	oth Oth ease princetin hareh- dgemere a Si	re property It Land It Land It Shows the property It Land	pw r fixed com company of d in any cour r Officer?	Consolidate Home Im Security addre How many ye Owner Or Investment Estimated Va Current Debt Refinance Cor Additional Fu Total Credit I Name on Titl mitments includir which a manager rt against either a	finance: ate Debt provements ss: ars do you intecupied at Property lue sts ands Required Required e ag mobile phone r, receiver, and / pplicant or any	Expec	retain to Vacante steed Ren \$ \$ \$ \$ \$	the project Land tt \$ Other Yes Yes	Please d	pw pw ease detail No No

Your Statement of P	osition					
Assets		Liab	ilities		Monthly Repayment	
Savings Accounts- Financial Institutions	Current Value	Credit Lines - Financial Institution	Limit	Amount Owing	Repayment	To be paid out
1 2	\$	1 2	\$	\$	\$	
1 2	\$	1 2	\$	\$	\$	
1 2	\$	1 2	\$	\$	\$	
Real Estate – Addresses	Current Value	Home Loans – Financial Institution	Limit	Amount Owing	Repayment	
1 2	\$	1 2	\$	\$	\$	
1 2	\$	1 2	\$	\$	\$	
1 2	\$	1 2	\$	\$	\$	
1 2	\$	1 2	\$	\$	\$	
Motor Vehicles - Make & Year	Current Value	Leasing – Financial Institution	Expiry Date	Amount Owing	Repayment	
1 2	\$	1 2		\$	\$	
1 2	\$	1 2		\$	\$	
1 2	\$	1 2		\$	\$	
Contents Insurer	\$ Insured Amount	1 2		\$	\$	
Superannuation – Fund	Current Value	Personal Loans - Financial Institution	Expiry Date	Amount Owing	Repayment	
1 2	\$	1 2		\$	\$	
1 2	\$	1 2		\$	\$	
Business Value	\$	1 2		\$	\$	
Shares & Investments	Current Value	Credit Card - Financial Institution	Limit	Amount Owing	Repayment	
1 2	\$	1 2	\$	\$	\$	
1 2	\$	1 2	\$	\$	\$	
1 2	\$	1 2	\$	\$	\$	
Deposit Paid	\$	1 2	\$	\$	\$	
Other Assets – Description	Current Value	Other Debts – Description	Expiry Date	Amount Owing	Repayment	
1 2	\$	1 2		\$	\$	
1 2	\$	1 2		\$	\$	
1 2	\$	1 2		\$	\$	
Total Assets	\$		otal Liabilities	\$		I
			Total Monthly	y Repayments	\$	
Life Insurance Sum Insured 1 2	\$				-	
Do you expect any changes to your	net asset position in th	ne foreseeable future? Yes	No	If so, please prov	ide further details	below
Notes:						

	Monthly Income & Expenses Applicant 1						Applicant 2			
Net Income	\$		pw	pf pa	\$	pm	\$	pw pf pa	\$	pn
Rental Income	\$		pw	pf pa	\$	pm	\$	pw pf pa	\$	pm
Government Benefits	\$		pw	pf pa	\$	pm	\$	pw pf pa	\$	pm
Investment Income	\$		pw	pf pa	\$	pm	\$	pw pf pa	\$	pm
Other Income	\$		pw	pf pa	\$	pm	\$	pw pf pa	\$	pm
Sub Total Net Income	- .		P"	A	\$	pm		A	\$	pm
Total Monthly Repaym	ents	\$	pm	Notes:	-		Minimum Livii Other:	ng Expenses	\$	pm pm
Total monthly expenses From Budget Planning Exerc		\$	pm				Other:		\$ \$	pm pm
Total Expenses Exclude new commitment	В	\$	pm				Other: Total monthly	expenses	\$ \$	pm pm
Total Net Income Applicants 1 & 2	\$		pm	otal Exp	penses B s		pm	plus/Deficit (A -B) C	\$	pm

Date by which credi	it is to be	secured by:	red by: Applicant's Lender Preference								
Term of loan	у	ears	months	months Requested for reason of affordate				Interes	t only Term	year	
Client's attitude tov	vard inter	est rate fluctua	ations?	C	oncerned		Slightly concerned	d Not concerned			
Principal & In	Wants to	reduce debt		Interest Or	nly	Debt is tax de	ductible	Preserve	Cash flow		
Repayment Cycle		Weekly	For	tnightly	Mo	onthly	6 Monthly	7	Interest in Adv	rance	
Variable		Requires	flexibility		Requires off	set acco	ount	Extr	a Repayments		
Basic Variable		Requires 1	ower interest	rate with l	less features		Requires offset	account			
Introductory V	ariable	Wishes to	to keep costs down Requires flexibility of variable rate								
Professional Pa	ckage	Requires	discount rate Requires offset account								
Fixed Rate	of years	Requires	stability in pa	yment	Rate lo	ock faci	lity accepted	R	ate lock facility	declined	
Introductory Fi	ixed	Wishes to	keep costs d	own in firs	t year and ha	ave stab	ility in payment				
Line of Credit		Requires	access to equ	ity in prope	erty						
Land & Constr	uction	Progressiv	Progressive draw down								
Low Doc Loan		Income ha	has increased since last taxation return was submitted					Taxation returns are not available			
Non-Conformi	Non-Conforming Has adver					Has history of arrears					
Reverse Mortga	age	Wishes to	ues to access equity in home & does not wish to repay debt								
Other Features		No ongoing fee	Redraw facility No early repaym				early repayment per	ent penalty Other (Please expla			
Notes	•		,								

Protecting	your financial posi	tion								
Are you aware of a	my circumstances that may impact	upon your ability to meet your fi	nancial commitments?	Yes	No					
Do you rely upon y	our paid employment or self-emp	loyment to cover your mortgage a	and expenses?	Yes	No					
Upon whose incom	ne are you/ your family dependent	upon to maintain the proposed co	ommitment and your expenses?	App 1	App 2					
Do you have an em loss of an income?	t of the debt in the event of a	Yes	No							
Would you be able an income?	to maintain your commitments ar	nd lifestyle if you or your partner	were temporarily unable to earn	Yes	No					
Do you have a will	?			Yes	No					
Required Action:										
Profession	al Advisers									
	Financial Planner	Solicitor/Conveyancer	Real Estate Agent	Accountant						
Name										
Mobile:	Mobile:	Mobile:	Mobile:	Mobile:						
Work:	Work:	Work:	Work:	Work:						
Fax:	Fax:	Fax:	Fax:	Fax:						
Email:	Email	Email	Email	Email						
Applicant 1 Nan	declare that we have received a	•	ant 2 Name:							
Signature:		Signatu	nre:							
Date:		Date:	Date:							
Representative 3	Name:	Credit	Credit Representative No:							
Signature		Date:	Date:							
Additional	Information:									
radicional	inioi mation.									