

CLIENT FACT FIND

Applicants:	
Initial Appointment Date:	
Source / Referrer:	
Transaction Type:	

First Home Buyer: Y / N

PERSONAL DETAILS:

	Client 1	Client 2
Title		
Surname		
First Name		
Middle Name		
Preferred Name		
Date of Birth		
Sex	parone. • Auto contra	4 100 at 4 100 at 100
Marital Status	MALE / FEMALE	MALE / FEMALE
Tax resident of Australia	Single / Married / deFacto / Divorced	Single / Married / deFacto / Divorced
Country of Residence	YES / NO	YES / NO
Country of Citizenship	Australia / Other: Australia / Other:	Australia / Other: Australia / Other:
Driver's Licence No / Expiry	Australia / Other:	Australia / Other:
2nd ID Document		
Home Address:		
Date moved in	Own / Mortgage / Renting / Boarding / with Parents	Own / Mortgage / Renting / Boarding / with Parents
Previous address	From: to: Current	From: to: Current
(if less than 2 yrs at current)	Owned / Mortgage / Rented / Boarded / with Parents	Owned / Mortgage / Rented / Boarded / with Parents
Date moved in and out	From: to:	From: to:
Mailing Address (if different to above)	Home / Other:	Home / Other:
Home Phone		
Mobile Phone		
Work Phone		
Fax		
Email		
Preferred contact method	Home Ph / Mobile / Work Ph / Email	Home Ph / Mobile / Work Ph / Email
The production of the producti	Tionie i II y III dia i	Home Fity Wobie, Work Fity Entail
Nearest Relative not living with you		
Relationship to you		
Address		
Phone		
No. Of Dependants		
<i>"</i> **		
Ages		
Mother's Maiden Name:		

YOUR INCOME DETAILS:

	TOOK INCOME DETA	IES.	
	Borrower 1	Borrower 2	
Occupation / Job Title			
Date Started			
Employer / Business Name if self employed			
Employer / Business Address			
ABN / ACN			
Employer / Business Phone			
Employment Type	Full Time / Part Time / Casual / Unemployed / Other:	Full Time / Part Time / Casual / Unemployed / Other:	
PREVIOUS EMPLOYMENT	(If less than 2 years in current position) OR SE	CONDARY EMPLOYMENT	- 0
Occupation / Job Title			
Date Started / Date finished	From: To:	From: To:	
Employer / Business Name if self employed			
Employer / Business Address			
ABN / ACN			
Employer / Business Phone			
Employment Type	Full Time / Part Time / Casual / Unemployed Other:	Full Time / Part Time / Casual / Unemployed Other:	
PREVIOUS EMPLOYMENT			
Occupation / Job Title			
Date Started / Date Finished	From: To:	From: To:	
Employer / Business Name			
Employer / Business Address			
ABN / ACN			
Employer / Business Phone			
Employment Type	Full Time / Part Time / Casual / Unemployed Other:	Full Time / Part Time / Casual / Unemployed Other:	
Annual Gross Salary/Wage			
Annual Salary/Wage (2nd Job)			
Est. Nett Business Income:			
Rebates, refunds etc			
Annual Div /Investmt Income			
Annual Rental Income			
Family Pmts / Pensions			
Child Maintenance Rec'd			
Other Nett Income			_
TOTAL NETT INCOME	\$	\$	

Assets & Liabilities

			Owner						يج	Ter	Details:	
Asset / Liability	Asset Value	Liability Amt	JOINT	APP 1	APP 2	Current Balance	Mthly Repmt	Lender	Rate %	Term Left	Property Address Vehicle make, model & year	
Family Home												
Other Property												
Other Property												
Child Support			r									+
Rent Payments												T
Home Contents												
Savings Acc Balance												T
Savings Acc Balance			T									+
Savings Acc Balance			T									+
Credit / Store Card			T									+
Credit / Store Card			t									+
Credit / Store Card			t									+
Motor Vehicle												+
Motor Vehicle			T									1
Other (Ploan, Boat, Caravan et	c)		T									1
Other (Ploan, Boat, Caravan et	c)											+
Other Asset or Liability												+
Other Asset or Liability												+
Other Asset or Liability												
Other Asset or Liability												
Superannuation												
Superannuation												
Total Mthly Liabilities							\$					Ì

Other Asset or Liability											Γ		
Other Asset or Liability											Ī		
Superannuation													
Superannuation													
Total Mthly Liabilities					\$								
General Living Ex	<u>kpences</u>												
Utilities		Alco	ho	I & Tobacco				School fees & Assoc costs	<u> </u>				
Repairs & Maintenance		Gan	ıbli	ing					Childcare fees (Inc nanny)				
Body Corporate & Strata Fees		Restaurant											
Rates, Taxes, Levies		Men	nbe	ership fees &	Subs			Health Ins					
Other household items		Pet	car	е			Life & Income Protection						
		Holi	day	/S			Home & Contents						
Groceries							Car Insurance						
Clothing & Footwear		Pub	lic	Transport									
Cosmetics		Veh	icle	running cost	ts		Telephone & Internet						
Personal Care		Park	king	g & Tolls				Pay TV, Netflix etc					
Doctor / Dentist													
Optical & Pharmaceutical		Other (explain cost)											
Total Mthly Living Expences	\$												
If total is lower than benchmark please exp	olain:												

General Notes:

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LOAN PURP	0	<u>SE:</u>											dential		<u>nercial</u>
Purchase:	Г	Established		New [Land			Purchase Price	9	5	00	INV	00	INV
Purchase:	F	Established		New		Land			Purchase Price	ç			1		
Construction:	늗]							Build Price	ç			<u> </u>		
Refinance:	_] New Lender	_	Variation		Debt (Consol		Refi Amount	ç			<u> </u>		
Other:	늗	Specify:		variation		Joepe	2011301			· ·			<u> </u>		<u> </u>
Other:	L	Specify:						_	Amount Total Purchase						
								_	Less DEPOSIT	, ,					
								_	Less FHOG	ç		Dono	sit Bre	akdau	(D
	1							1 -							
Finance Date:		Settlment Date:		# of Security		Firs	t Home	_	TOTAL REQUIRED	Ş		-	y (no D	eposi	t)
Tillance Date.		Settiment Bate.		Properties		В	uyer	-	Est Legal Fees	5		Gen S			
								_	Est Stamp Duty Est LMI	5		Loan			
								J <u>=</u>		Ç					
								E	st LOAN AMOUNT	ç	5	Othe	r:		
LOAN FEAT	U	RES:													
Preferred Term	_	Repayment Type	:	Interest:		Rep	ayments:		Features:	_					
5 years	⊢	P&I		Variable		1	Weekly	—	Offset	_					
10 years	L	Interest Only		Fixed		-	F/nightly	—	Redraw	4					
15 years	L	Line of Credit		Combo			Monthly	Ш	Intro Rate	4					
20 years	⊢	Int in Advance		J					Secure Rate Lock	4					
25 years	⊢	-							Debit Card	-					
30 years	L								Chq Book						
NOTES:															
CECUDITIES	_														
SECURITIES 1: Address:	•										P/code				
Name on Title:											-/code				
Est Value:	\$			Purch Price:	Ś				Build Price: \$	\$					
Contact for Acces	_				_			-	<u> </u>		Phone:				
	_												-		
2: Address:										F	P/code				
Name on Title: Est Value:	<u>,</u>			Demok Deise	۲				Duild Daises A						
Contact for Acces	\$			Purch Price:	Ş			-	Build Price: \$		Phone:				
Contact for Acce.											- Holle.				
3: Address:										F	P/code				
Name on Title:															
Est Value:	\$			Purch Price:	\$				Build Price: \$						
Contact for Acces	ss:									F	Phone:			-	
CONVEYAN	C	ING													
Conveyancer:							Company:								
Address:															
Email:									Phone:						



CLIENT ACKNOWLEDGMENT:

Has there b	een any financial s	stress or applications for hardship	from any existing loan debt?
□ No □ Ye	es If YES please	describe:	
Have there	been any defaults	on any loans or debts in the past	2 years?
□ No □ Ye	es If YES please	describe:	
Is there a re	ecord of genuine sa	avings in the last 12 months?	
□ No □ Ye	N 3 - 2	-	
Are there a	ny circumstances t	hat you are aware of that could af	fect your ability to repay this loan?
☐ No ☐ Ye	es 🗌	Temporary reduction in income	
		Permanent / Long term change	in income
		Anticipated large expenditure	
	If YES please	describe:	
	How will chang	ges be overcome in order to meet	repayments?:
		Securing additional income	
		Reducing expenditure	
		Use of savings	
		Sale of Assetts	
Would you	like a comparison o	quote on your insurances?	
□ No □ Ye	_		
		House & Contents, Landlords, Lif	e, Income Protection)
Would you	like a referral for		
Do you hay	e a financial adviso	or?	
□ No □ Y		····	
If NO would	d vou like te speak	to a financial planner?	
	DECEMBER OF THE PROPERTY OF SCHOOL SECTION OF THE PROPERTY OF	to a ilitaticiai piaririei :	
			
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2 5 5 5 5			_ ,_, ,, , , , , ,
I / We ackn	owledge that the	information given in this Client	Fact Find is true and correct.
Applicant 1:	Signature	Name (printed)	Date
Applicant 2:	Signature	Name (printed)	Date