

# FACT FIND

## A. PERSONAL DETAILS - APPLICANT 1

Borrower    Guarantor    Mr    Mrs    Ms  
 Surname \_\_\_\_\_  
 \_\_\_\_\_  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_  
 Date of Birth (DOB) \_\_\_\_\_ Driver Licence Number \_\_\_\_\_  
 \_\_\_\_\_  
 Marital Status \_\_\_\_\_ No. of Dependents & Their Ages \_\_\_\_\_  
 \_\_\_\_\_  
 Mother's Maiden Name \_\_\_\_\_ Citizenship \_\_\_\_\_  
 \_\_\_\_\_  
 Nearest Relative **not** Living With You (Name & Relationship) \_\_\_\_\_  
 \_\_\_\_\_  
 Nearest Relative Address & Phone Number \_\_\_\_\_  
 \_\_\_\_\_

## B. ADDRESS DETAILS - APPLICANT 1

**Current Residential Address**

\_\_\_\_\_

Current Residential Address Status  
 own    mortgaged    renting    boarding    other  
 Start Date at Current Address \_\_\_\_\_  
 Home or Work Phone \_\_\_\_\_ Mobile \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 \_\_\_\_\_

**Previous Residential Address (if less than 3 years at current)**

\_\_\_\_\_

Start Date at Previous Address \_\_\_\_\_  
 \_\_\_\_\_

## C. EMPLOYMENT DETAILS - APPLICANT 1

**Current Employment**

PAYG    Self-employed    Contract    FT    PT    Casual  
 Occupation \_\_\_\_\_ Employer Business Name \_\_\_\_\_  
 Employer Address (or Business Address if self-employed) \_\_\_\_\_  
 \_\_\_\_\_  
 Employer Contact Person \_\_\_\_\_ Employer Phone Number \_\_\_\_\_  
 Business ABN (if self-employed) \_\_\_\_\_ Start Date of Current Employment \_\_\_\_\_  
 \_\_\_\_\_

**Previous Employment (if in current for less than 3 years)**

PAYG    Self-employed    Contract    FT    PT    Casual  
 Occupation \_\_\_\_\_ Employer Business Name \_\_\_\_\_  
 Start Date of Previous Employment \_\_\_\_\_ End Date of Previous Employment \_\_\_\_\_  
 \_\_\_\_\_

## A. PERSONAL DETAILS - APPLICANT 2

Borrower    Guarantor    Mr    Mrs    Ms  
 Surname \_\_\_\_\_  
 \_\_\_\_\_  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_  
 Date of Birth (DOB) \_\_\_\_\_ Driver Licence Number \_\_\_\_\_  
 \_\_\_\_\_  
 Marital Status \_\_\_\_\_ No. of Dependents & Their Ages \_\_\_\_\_  
 \_\_\_\_\_  
 Mother's Maiden Name \_\_\_\_\_ Citizenship \_\_\_\_\_  
 \_\_\_\_\_  
 Nearest Relative **not** Living With You (Name & Relationship) \_\_\_\_\_  
 \_\_\_\_\_  
 Nearest Relative Address & Phone Number \_\_\_\_\_  
 \_\_\_\_\_

## B. ADDRESS DETAILS - APPLICANT 2

**Current Residential Address**

\_\_\_\_\_

Current Residential Address Status  
 own    mortgaged    renting    boarding    other  
 Start Date at Current Address \_\_\_\_\_  
 Home or Work Phone \_\_\_\_\_ Mobile \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 \_\_\_\_\_

**Previous Residential Address (if less than 3 years at current)**

\_\_\_\_\_

Start Date at Previous Address \_\_\_\_\_  
 \_\_\_\_\_

## C. EMPLOYMENT DETAILS - APPLICANT 2

**Current Employment**

PAYG    Self-employed    Contract    FT    PT    Casual  
 Occupation \_\_\_\_\_ Employer Business Name \_\_\_\_\_  
 Employer Address (or Business Address if self-employed) \_\_\_\_\_  
 \_\_\_\_\_  
 Employer Contact Person \_\_\_\_\_ Employer Phone Number \_\_\_\_\_  
 Business ABN (if self-employed) \_\_\_\_\_ Start Date of Current Employment \_\_\_\_\_  
 \_\_\_\_\_

**Previous Employment (if in current for less than 3 years)**

PAYG    Self-employed    Contract    FT    PT    Casual  
 Occupation \_\_\_\_\_ Employer Business Name \_\_\_\_\_  
 Start Date of Previous Employment \_\_\_\_\_ End Date of Previous Employment \_\_\_\_\_  
 \_\_\_\_\_

**D. GROSS MONTHLY INCOME – APPLICANT 1**

Employment (pre-tax)	\$	<input type="text"/>	Investment/Shares	\$	<input type="text"/>
Total Rent Received	\$	<input type="text"/>	DSS/Other	\$	<input type="text"/>

**D. GROSS MONTHLY INCOME – APPLICANT 2**

Employment (pre-tax)	\$	<input type="text"/>	Investment/Shares	\$	<input type="text"/>
Total Rent Received	\$	<input type="text"/>	DSS/Other	\$	<input type="text"/>

**E. MONTHLY EXPENSES – APPLICANT 1**

Food/Basic Expenses	\$	<input type="text"/>	Transport	\$	<input type="text"/>
Telephone/Internet	\$	<input type="text"/>	Utilities	\$	<input type="text"/>
Health/Life Insurance	\$	<input type="text"/>	Other Insurance	\$	<input type="text"/>
Childcare/Education	\$	<input type="text"/>	Rent Paid	\$	<input type="text"/>

**E. MONTHLY EXPENSES – APPLICANT 2**

Food/Basic Expenses	\$	<input type="text"/>	Transport	\$	<input type="text"/>
Telephone/Internet	\$	<input type="text"/>	Utilities	\$	<input type="text"/>
Health/Life Insurance	\$	<input type="text"/>	Other Insurance	\$	<input type="text"/>
Childcare/Education	\$	<input type="text"/>	Rent Paid	\$	<input type="text"/>

**F1. REALESTATE ASSETS – APPLICANT 1 & 2**

Home	Address	Est. Value \$	Ownership	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Investment 1	Address	Est. Value \$	Rent \$ pw	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment 2	Address	Est. Value \$	Rent \$ pw	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment 3	Address	Est. Value \$	Rent \$ pw	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment 4	Address	Est. Value \$	Rent \$ pw	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**G1. HOMELOANS - APPLICANT 1 & 2**

Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

**F2. OTHER ASSETS – APPLICANT 1 & 2**

Vehicle 1	Make/Model/Year	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vehicle 2	Make/Model/Year	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Boat/Caravan	Make/Model/Year	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Motorbike	Make/Model/Year	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	Account/Details	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	Account/Details	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	Account/Details	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Contents	Details	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shares	Details	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shares	Details	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Superfund/SMSF	Details	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Superfund/SMSF	Details	Estimated Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**G2. OTHER LIABILITIES – APPLICANT 1 & 2**

Vehicle Loan Lender	Repayment	Rate %	Balance \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Vehicle Loan Lender	Repayment	Rate %	Balance \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Vehicle Loan Lender	Repayment	Rate %	Balance \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Vehicle Loan Lender	Repayment	Rate %	Balance \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card Lender	Limit \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card Lender	Limit \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card Lender	Limit \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal Loan Lender	Repayment \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal Loan Lender	Repayment \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
HECS/HELP Debt	Repayment \$	Balance \$	Ownership	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
SMSFLoan Lender	Repayment \$	Rate	Balance \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
SMSFLoan Lender	Repayment \$	Rate	Balance \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

**H. REQUIREMENTS & OBJECTIVES – APPLICANT 1 & 2**

Please state primary reasons for seeking credit or the reasons for a review of an existing contract?

**Purchase Funds To Complete** (Broker to assist completing)

Security Property Value (\$)	
Expected Stamp Duty (\$)	
Conveyancer Fee (\$)	
Total Other Fees (\$)	
<b>TOTAL COSTS (\$)</b>	
Gifts and Grants (\$)	
Savings & Deposit Paid (\$)	
<b>TOTAL LOAN REQUIRED (\$)</b>	

**Security Property Address/es**

Valuation Contact Details

Proposed weekly rental income \$

How long will you retain the property (years)?

If refinancing or consolidating debts, please provide details of the debts being refinanced/consolidated and the resulting benefit to you.

**I. DESIRED LOAN FEATURES**

<b>Features</b>	✓	<b>Features</b>	✓	<b>Features</b>	✓
Variable Rate	<input type="checkbox"/>	Interest Only	<input type="checkbox"/>	Re-draw	<input type="checkbox"/>
Fixed Rate	<input type="checkbox"/>	Offset Account	<input type="checkbox"/>	Line of Credit	<input type="checkbox"/>
Mixed: Fixed & Variable	<input type="checkbox"/>	Loan Variations	<input type="checkbox"/>	Additional Payments	<input type="checkbox"/>
Multiple Account Splits	<input type="checkbox"/>	Internet Banking	<input type="checkbox"/>	Portability	<input type="checkbox"/>

<b>Desired Loan Splits</b>	<b>Preferred Lenders</b>	<b>Any Lenders you do not wish to deal with?</b>
1 <input style="width: 200px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 200px;" type="text"/>
2 <input style="width: 200px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 200px;" type="text"/>
3 <input style="width: 200px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 200px;" type="text"/>

**J. YOUR FINANCIAL SECURITY**

	<b>APPLICANT 1</b>	<b>APPLICANT 2</b>
Have you ever had any financial judgments or legal proceedings against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you have any difficulty meeting your financial commitments in the past 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of your existing debts currently in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you concerned about rising interest rates? How concerned are you? If <b>Yes</b> , please provide details below.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you expect any significant changes to your financial situation in the foreseeable future that would <b>ADVERSELY</b> impact your ability to meet your commitments? How do you expect to meet your commitments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please comment below if you answered **Yes** to any questions or there any other factors that could affect your ability to repay loan?

Do you have any insurance to protect your lifestyle eg. life, total permanent disablement insurance, income protection, etc?  Yes  No  Yes  No

**If No**, how would your lifestyle needs be maintained if you and/or your partner were:

a) Temporarily unable to earn an income, for example through sickness/illness?

b) Permanently unable to earn income, for example through death/permanent disability?

Would you like someone to contact you regarding life insurance?  Yes  No  Yes  No

Do you have home and contents insurance?  Yes  No  Yes  No

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? **If Yes**, please provide details:  Yes  No  Yes  No

**K. OTHER FINANCIAL INFORMATION**

<b>Accountant Business Name</b>	Accountant Name	Contact Number
<input style="width: 300px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 100px;" type="text"/>
<b>Solicitor/Conveyancer Business Name</b>	Solicitor/Conveyancer Name	Contact Number
<input style="width: 300px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 100px;" type="text"/>
<b>Real Estate Agency</b>	Agent Name	Contact Number
<input style="width: 300px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 100px;" type="text"/>

I/we agree that my/our broker may keep the above parties updated about progress of my/our loan application.