

# South Coast MORTGAGES

## Client - Fact Find

Date:

### PART A - PERSONAL INFO

#### APPLICANT DETAILS:

##### APPLICANT 1 - PERSONAL DETAILS

Title  Date of Birth

Full Name

No of Dependants  Marital Status

Dependants Ages

Drivers Licence Number

Issue and Expiry Date

Residential Status

##### APPLICANT 2 - PERSONAL DETAILS

Title  Date of Birth

Full Name

No of Dependants  Marital Status

Dependants Ages

Drivers Licence Number

Issue and Expiry Date

Residential Status

##### APPLICANT 1 - CONTACT DETAILS

Current address

Street Address Resident of (if not Australia)

Suburb  State  Postcode

Date moved to address

*If under 2 years, please provide Previous Address details.*

Previous Address

Street Address

Suburb  State  Postcode

Date moved to address

**Postal address (if different from Current Residential Address)**

Mailing Address

Street Address

Suburb  State  Postcode

Email Address

Home Phone No  Preferred Contact

Work Phone No  Home

Mobile No  Work

Fax No  Mobile

Email

##### APPLICANT 2 - CONTACT DETAILS

Current address

Street Address Resident of (if not Australia)

Suburb  State  Postcode

Date moved to address

*If under 2 years, please provide Previous Address details.*

Previous Address

Street Address

Suburb  State  Postcode

Date moved to address

**Postal address (if different from Current Residential Address)**

Mailing Address

Street Address

Suburb  State  Postcode

Email Address

Home Phone No  Preferred Contact

Work Phone No  Home

Mobile No  Work

Fax No  Mobile

Email

## APPLICANT INCOME SOURCES

### APPLICANT 1 - EMPLOYMENT DETAILS

Current Employment Status

Occupation  Industry

Employer/Company Name and Address

Street Address

Suburb  State  Postcode

Employer contact name and phone number (HR/Payroll contact)

Employer Email  Estimate Annual income \$

Current Employment  Average Hours pwk (if casual or part time)

Date Employment Started  Hours

*If Current Employment is less than 6 months*

Is applicant on probation? No  Yes

If yes, date probation ends

*If employed or in business for less than 3 years, please provide Previous Employment details.*

Previous Employment Status

Occupation  Industry

Employer/Company Name and Address

Street Address

Suburb  State  Postcode

Employer contact name and phone number (HR/Payroll contact)

Employer Email  Previous Employment

Previous Annual income \$  Date Started Employment

### Additional Income

If you have additional income sources, specify annual income from source eg. Rent, Investments, Second Job, Government Benefits, etc.

Details of Income  Annual Income \$

### APPLICANT 2 - EMPLOYMENT DETAILS

Current Employment Status

Occupation  Industry

Employer/Company Name and Address

Street Address

Suburb  State  Postcode

Employer contact name and phone number (HR/Payroll contact)

Employer Email  Estimate Annual income \$

Current Employment  Average Hours pwk (if casual or part time)

Date Employment Started  Hours

*If Current Employment is less than 6 months*

Is applicant on probation? No  Yes

If yes, date probation ends

*If employed or in business for less than 3 years, please provide Previous Employment details.*

Previous Employment Status

Occupation  Industry

Employer/Company Name and Address

Street Address

Suburb  State  Postcode

Employer contact name and phone number (HR/Payroll contact)

Employer Email  Previous Employment

Previous Annual income \$  Date Started Employment

### Additional Income

If you have additional income sources, specify annual income from source eg. Rent, Investments, Second Job, Government Benefits, etc.

Details of Income  Annual Income \$

**PART B - FINANCIAL POSITION - ASSETS ONLY**

**FINANCIAL POSITION – PAYG APPLICANTS:**

The following information will provide a snapshot of the applicant's net worth position for: Applicant 1, 2 or Both

**ASSETS:**

ASSET TYPE	VALUE OF ASSET	OWNER OF ASSET
Owner Occupied Home Property Address	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Investment Property Property Address	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Investment Property Property Address	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Motor Vehicle Make, Model and Year	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Motor Vehicle Make, Model and Year	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Motor Vehicle Make, Model and Year	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Investments Shares, Manage Funds, Term Deposits (Account Details)	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Savings Account Bank, BSB & Account Number	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Savings Account Bank, BSB & Account Number	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
General Contents	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Other Assets Boats, Caravans, Collections etc	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Superannuation - Applicant 1	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Superannuation - Applicant 2	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
Other (eg Gifts, Inheritance etc)	– provide details	
	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>
	\$	Applicant 1 <input type="checkbox"/> Applicant 2 <input type="checkbox"/> Or Both <input type="checkbox"/>

**TOTAL ASSETS (A)**

\$ 0.00

## PART B - FINANCIAL POSITION

### FINANCIAL POSITION – PAYG APPLICANTS:

The following information will provide a snapshot of the applicant's net worth position for: Applicant 1, 2 or Both

#### LIABILITIES:

LIABILITY TYPE	LIMIT	MONTHLY REPAYMENT	AMOUNT OWING	OWNER OF LIABILITY					
Owner Occupied Home	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	BSB & Account No		Interest Rate		%				
Investment Property	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	BSB & Account No		Interest Rate		%				
Investment Property	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	BSB & Account No		Interest Rate		%				
Motor Vehicle Finance	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	BSB & Account No		Interest Rate		%				
Car Lease	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	BSB & Account No		Interest Rate		%				
Personal Loan	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	BSB & Account No		Interest Rate		%				
Personal Loan	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	BSB & Account No		Interest Rate		%				
Credit Card	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	Card No		Interest Rate		%				
Credit Card	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	Card No		Interest Rate		%				
Overdrafts & Other Bank Facilities	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Lender	Card No		Interest Rate		%				
Loans as Guarantor	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Private Loan	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Personal Debt	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
Private School & Childcare Fees	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
HECS liability / Taxation debt	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
<b>Other liabilities – provide details</b>									
	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
	\$	\$	\$	Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Or Both	<input type="checkbox"/>
<b>TOTAL LIABILITIES (B)</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>						

**PART B - SIMPLE BUDGET (this information is important for us to assess a suitability for any Finance)**

<b>CURRENT EXPENSE</b>	<b>MONTHLY AMT \$</b>	<b>COMMENTS</b>
<b>HOUSEHOLD EXPENSES</b>		
Rent / Board		
Food (groceries / takeaways)		
School / Childcare Fees / Child Maintenance		
Clothing		
<b>UTILITIES</b>		
Electricity / Gas		
Water / Council Rates		
Phones / Internet / Pay TV		
<b>TRANSPORT</b>		
Fuel		
Maintenance (services / repairs etc.)		
Registration / Greenslip		
<b>INSURANCES</b>		
Car / Vehicle		
Home Building / Contents		
Health (including ongoing medical bills if any)		
Life / Income Protection		
<b>OTHER</b>		
Entertainment / Holidays / Gym / Other Leisure Activities		
HEC'S / Tax liability		
<b>MONTHLY EXPENSE TOTAL</b>	<b>0.00</b>	

**CREDIT HISTORY:**

Has there ever been or are there now any current Financial Judgements or Legal Proceedings against any of the applicants?

Yes  No

If yes, provide details below.

Are you aware of any Current Defaults or Defaults in the Last 5 years on your personal Credit Report?

Yes  No

If yes, provide details below.

Are you aware of any late payments on any liabilities such as Home Loans, Personal Loans (last 6 months) or Credit Cards (last 3 months)?

Yes  No

If yes, provide details below.

**Loan Purpose (what are the intended loan funds for in detail?)**

**Reference - Nearest Relative (note - this info is only required with some lenders):**

Name of Relative (not living with you)

Street Address

Suburb

State

Postcode

Name of Relative (not living with you)

Street Address

Suburb

State

Postcode

**PART C - CREDIT ASSISTANCE PROVIDER DETAILS**

**BROKER DETAILS:**

Broker Full Name  Company  ACN

Authorised Credit Representative  Of Australian Credit Licence Holder

Qualifications  Diploma of Financial Services (Finance and Mortgage Broking Management) COSL Member No

Certificate IV Financial Services (Finance and Mortgage Broking) MFAA Member No

**BROKER CONTACT DETAILS:**

Street Address

Suburb

State

Postcode

Phone No

Mobile No

Fax No

Email Address