

Fact Find Form

Broker Details

Company Name: Melbourne Home Lending

Broker Name: Tanvir Ahmed

Date:

Personal Details – Borrower 1

Full Name:

Address:

Previous Address:

Date of Birth:

Phone Number:

Email Address:

Nationality/Residency:

Marital Status: Married

Number of Dependents:

Ages of Dependents:

Personal Details – Borrower 2

Full Name:

Address:

Previous Address:

(within last two years if applicable)

Date of Birth:

Phone Number:

Email Address:

Nationality/Residency:

Marital Status:

Number of Dependents:

Ages of Dependents:

Employment – Borrower 1

Type of Employment:

Status:

Employer Name:

Employer Location:

Employer Contact:

Employer Contact Number:

Position:

Time in Position:

Previous Employment:

Gross Annual Income: \$

Net Monthly Income: \$

Employment – Borrower 2

Type of Employment:

Status:

Employer Name:

Employer Location:

Employer Contact:

Employer Contact Number:

Position:

Time in Position:

Previous Employment:

Gross Annual Income: \$

Net Monthly Income: \$

Financial Position

ASSETS	Value	LIABILITIES	Limit	Balance	Repayment
Principal Home:	\$	Mortgage (Home):	\$	\$	\$
Investment Properties:	\$	Mortgage (Other):	\$	\$	\$
Motor Vehicles:	\$	Motor Vehicle Loans:	\$	\$	\$
Savings:	\$	Personal Loans:	\$	\$	\$
Superannuation:	\$	Other Loans:	\$	\$	\$
Investments:	\$	Credit Cards:	\$	\$	\$
Other Assets:	\$	Loans as guarantor:	\$	\$	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$	\$	\$

NET-WORTH POSITION: \$

Income		Expenses		Continue after settlement
Borrower 1:	\$	Mortgage (Home):		
Net Monthly Income		Mortgage (Other):		
Borrower 2:	\$	Mortgage (Other):		
Net Monthly Income		Car Loans:		
Rental Income:	\$	Other Loans:		
Other Income:	\$	Credit Cards:		
Government Benefits:	\$	Proposed Loan:		
	\$	School Costs:		
	\$	Living Costs:		
	\$	Other Costs:		
	\$	TOTAL MONTHLY EXPENSES:	\$	
TOTAL MONTHLY INCOME:	\$	NET SURPLUS:	\$	

Are the borrowers aware of any future changes to income and expenses that may affect their ability to meet their financial obligation?

Yes ☐ No ☐ If Yes, please provide further details

Credit History

- Has there ever been, or are there currently in progress, any financial judgments or legal proceedings against any of the borrowers? Yes ☐ No ☐
- Are any of the borrowers having difficulty meeting existing commitments? Yes ☐ No ☐
- If "yes" has been indicated in answer to question 2 above, are any existing debts currently in arrears? Yes ☐ No ☐ N/A ☐
- If "yes" to above, have the borrowers employed any strategies to reduce repayments and/or clearing any/all instance of arrears on existing debt? Yes ☐ No ☐ N/A ☐
- If "yes" to question 3 or question 4 above, have the borrowers formally or informally applied for hardship with their existing lender? Yes ☐ No ☐ N/A ☐

If "yes" to the above, please explain:

Loan Requirements

Purpose of Loan

Amount of credit/loan sought: \$ Proposed loan term: Years

Loan Features Required
What loan type and features are important to the client? (e.g. variable/fixed rate, interest only, redraw, offset account, line of credit, professional pack, bridging finance, etc)

Security Property 1

Property Type:

Estimated Value: \$

Name on Title:

Property Address:

Source of Value Estimate:

Rental Income:

Estimated Transaction Costs

Refinance/Exit Costs:

If existing loan is refinanced

\$

Existing Loan Payout:

\$

Purchase Price:

\$

Loan Fees:

\$

Valuation Fees:

\$

Legal Fees:

\$

Stamp Duty:

\$

Other Costs:

\$

TOTAL COSTS

\$

Grant:

\$

Savings:

\$

Gift:

\$

Other Funds:

\$

\$

\$

TOTAL FUNDS

\$

Changes to Current Circumstances

Does the borrower anticipate any change to their income over the next 12 months?

Yes ☐ No ☐

Does the borrower anticipate any change in expenditure over the next 12 months?

Yes ☐ No ☐

Are there any geographical factors that may contribute to higher living expenses?

Yes ☐ No ☐

If borrower has answered "Yes" to any of the above, please provide details and expected impact of changes:

Protecting Lifestyle & Assets

Does the borrower have any insurance to protect their lifestyle, e.g. life, TPD, income protection?

Yes ☐ No ☐

If Yes, what cover is in place?

Would the borrower like to be contacted regarding life insurance?

Yes ☐ No ☐

Does the borrower have home and contents insurance?

Yes ☐ No ☐

If No, would the borrower like to be contacted regarding home and contents insurance?

Yes ☐ No ☐



NOTES:

CLIENT ACKNOWLEDGEMENT

We acknowledge that I / we have:

- received a copy of the Finance Services Credit Guide dated 1 August 2014 and been given the opportunity to read it
- received a copy of the Licensee/ Authorised Credit Representatives Profile
- been shown the Approved Product List.

The information set out in this form accurately represents my / our objectives, financial situation and or particular needs.

We are not aware of any other information which may be relevant to the preparation of our Statement of Credit Advice. This will be forwarded to us for our sign-off.

We understand that a financial product recommendation will be based solely on the information supplied in this form.

We understand that it will be necessary to review the information which has been supplied.

We acknowledge that if the information provided is inaccurate or incomplete, we should consider the appropriateness of the recommendations in the Statement of Credit Advice, having regard to my/our personal circumstances.

We appoint Melbourne Home Lending, to act on our behalf to arrange finance and or other requested facilities. We also acknowledge that a fee for service/brokerage may apply for the arrangement of a loan facility and that a schedule of all fees and commissions will be fully explained in our Statement of Credit Advice before signing of any finance contracts. Licensee / credit representative will also disclose to us any referral fees that will be generated by this transaction.

We acknowledge that the credit contract will be deemed unsuitable if, at the time of the final assessment that we would be unable to comply with our financial obligations under the credit contract or could only comply with substantial hardship.

We acknowledge that the credit contract will be assessed as unsuitable if the loan does not meet our requirements or objectives.

We acknowledge that we do not anticipate any material changes to our income or expenditure over the next 12 months.

We acknowledge that taking out a new loan will increase our liabilities and there is a need to have our current insurances reviewed.

Borrower 1 signature

Borrower 2 signature

Borrower 1 name

Borrower 2 name

Date:

Date:

IMPORTANT: A reply email from you stating that you agree with the above will be sufficient for us to continue with your Statement of Credit Advice. This is only to be used due to remote servicing.

The information recorded in this document was provided during a discussion held on

By: Tanvir Ahmed

(Name of Licensee/Authorised Credit Representative)

Licensee or Credit Representative Number: 405961

Signed by:

(Licensee or Authorised Representative)