

# LENDING SOLUTIONS GROUP APPLICATION & FACT FIND

## Applicant 1

### Personal details

Applicant Borrower OR Guarantor

Surname: Mr / Mrs / Ms / Miss

Given names (including middle names):

Date of birth: / /

Marital status:

No. of Dependants:      Ages:   

Driver's licence:                      Expiry: / /

Mother's maiden name:

**Contact details:**

Home: (    )

Work: (    )

Mobile:

Facsimile: (    )

Email:

**Current address:**

Postcode:

Here since: / /

Permanent Australian Resident?      Yes      No

Mortgage      Renting      Outright      Living with parents

                

**Previous address:** (if current is less than 3 years)

Postcode:

Length of time here:

**Postal address:**

Postcode:

**Name of nearest relative not living with you** (cannot be applicant 2)

Full name:

Home: (    )

Mobile:

Address:

Postcode:

Relationship:

## Other Contacts

### Accountant

Name of firm:

Contact name:

Telephone:

Address:

## Applicant 2

### Personal details

Applicant Borrower OR Guarantor

Surname: Mr/ Mrs / Ms / Miss

Given names (including middle names):

Date of birth: / /

Marital status:

No. of Dependants:      Ages:   

Driver's licence:                      Expiry: / /

Mother's maiden name:

**Contact details:**

Home: (    )

Work: (    )

Mobile:

Facsimile: (    )

Email:

**Current address:**

Postcode:

Here since: / /

Permanent Australian Resident?      Yes      No

Mortgage      Renting      Outright      Living with parents

                

**Previous address:** (if current less than 3 years)

Postcode:

Length of time here:

**Postal address:**

Postcode:

**Name of nearest relative not living with you** (cannot be applicant 1)

Full Name:

Home: (    )

Mobile:

Address:

Postcode:

Relationship:

### Solicitor

Name of firm:

Contact name:

Telephone:

Address:

## Applicant 1

Employment details				
Full-time <input type="radio"/>	Part-time <input type="radio"/>	Casual <input type="radio"/>	Temp <input type="radio"/>	Self-employed <input type="radio"/>

### Current employment PAYG (Pay As You Go):

Occupation:
Employer:
Telephone:
Address:
Postcode:
Start Date:          /          /

### 2<sup>nd</sup> Job/Previous employment (delete whichever is not applicable):

Occupation:
Employer/Company:
Telephone:
Address:
Postcode:
Start date:          /          /
End date:          /          /

### Self-employed

ABN																		
Company/Business name:																		
Nature of business:																		
Registered office:																		
Postcode:																		
Start date:          /          /																		
GST registered          Yes                          No																		
Sole Trader                  Partnership                  Company																		
<input type="radio"/> <input type="radio"/> <input type="radio"/>																		

### Income table

Base (PAYG)	\$
Overtime/Bonus/Commission	\$
Second job	\$
Government benefits	\$
Rental	\$
Self-employed income	\$
Child support	\$
Other (please specify)	\$
<b>Total</b>	<b>\$</b>

## Applicant 2

Employment details				
Full-time <input type="radio"/>	Part-time <input type="radio"/>	Casual <input type="radio"/>	Temp <input type="radio"/>	Self-employed <input type="radio"/>

### Current employment PAYG (Pay As You Go):

Occupation:
Employer:
Telephone:
Address:
Postcode:
Start Date:          /          /

### 2<sup>nd</sup> Job/Previous employment (delete whichever is not applicable):

Occupation:
Employer/Company:
Telephone:
Address:
Postcode:
Start date:          /          /
End date:          /          /

### Self-employed

ABN																		
Company/Business name:																		
Nature of business:																		
Registered office:																		
Postcode:																		
Start date:          /          /																		
GST registered          Yes                          No																		
Sole Trader                  Partnership                  Company																		
<input type="radio"/> <input type="radio"/> <input type="radio"/>																		

### Income table

Base (PAYG)	\$
Overtime/Bonus/Commission	\$
Second job	\$
Government benefits	\$
Rental	\$
Self-employed income	\$
Child support	\$
Other (please specify)	\$
<b>Total</b>	<b>\$</b>

# Your Financial Situation

## Applicant/s Financial Position

Assets (what you own)	App 1	App 2	Approximate Value
Property (1):	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Property (2):	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Motor Vehicle (1):	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Year: <input type="text"/> Rego: <input type="text"/>			
Motor vehicle (2):	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Year: <input type="text"/> Rego: <input type="text"/>			
Motor vehicle (3):	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Year: <input type="text"/> Rego: <input type="text"/>			
Superannuation:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Superannuation:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Shares/Managed Funds:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Personal bank account:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Personal bank account:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Home contents:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Business assets:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Other:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
Other:	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>
<b>Total Assets</b>			<b>\$ <input type="text"/></b>

Liabilities (what you owe) - Lender	Limit	Monthly payment	Tick if paying out	Approximate balance
Mortgage (1):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Mortgage (2):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Car Loan/Lease (1):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Car Loan/Lease (2):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Personal Loan (1):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Personal Loan (2):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Credit card (1):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Credit card (2):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Credit card (3):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Credit card (4):	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Other debt:	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Other debt:	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<b>Total Liabilities</b>				<b>\$ <input type="text"/></b>

**Total Assets**    \$     -    **Total Liabilities**    \$     = **Net Assets**    \$

**Applicant/s Financial Position (continued)**

<b>Living expenses &amp; other commitments</b>	<b>Monthly payment</b>	<b>Remains after settlement</b>	
Basic household and property – this includes utilities, rates, body corporate fee, repairs	\$	Yes	No
Insurance (health, home, contents, life, TPD)	\$	Yes	No
Food (groceries, takeaway)	\$	Yes	No
Communications (phone, internet, TV)	\$	Yes	No
Transport (registration, insurance, maintenance, fuel, parking, tolls, public)	\$	Yes	No
Medical expenses (prescriptions, optical, dental, <b>exclude health insurance</b> )	\$	Yes	No
Clothing and personal care (including cosmetics, grooming)	\$	Yes	No
Education and childcare (fees, books, uniforms, activities)	\$	Yes	No
Recreation and entertainment (restaurants, memberships, subscriptions, holidays)	\$	Yes	No
Other (anything not categorized above and included in financials)	\$	Yes	No
<b>Total</b>	<b>\$</b>		

Provide additional comments on any Additional Living Expense listed in the table above which you would reduce / cancel in order to satisfy your loan repayments and avoid financial hardship.

## Security Value

Security details (Property 1)			
Owner occupied	<input type="radio"/>	Residential	<input type="radio"/>
Purchase	<input type="radio"/>	Vacant Land	<input type="radio"/>
Investment	<input type="radio"/>	Commercial	<input type="radio"/>

Security details (Property 2)			
Owner occupied	<input type="radio"/>	Residential	<input type="radio"/>
Purchase	<input type="radio"/>	Vacant Land	<input type="radio"/>
Investment	<input type="radio"/>	Commercial	<input type="radio"/>

Purchase price / Estimated value \$

Security address:	
Postcode:	
Proprietor/s:	
<b>Person to contact for valuer access</b>	
Name:	
Telephone:	

Purchase price / Estimated value \$

Security address:	
Postcode:	
Proprietor/s:	
<b>Person to contact for valuer access</b>	
Name:	
Telephone:	

### National Credit Code Business Purpose Declaration *(for unregulated loans only)*

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes) other than investment in residential property.

<p><b>IMPORTANT</b></p> <ul style="list-style-type: none"> <li>❖ You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes other than investment in residential property.</li> <li>❖ By signing this declaration you may lose your protection under the National Credit Code.</li> </ul>
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Applicant 1: \_\_\_\_\_ Applicant 2: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

### Nomination to Receive Notices

I/We \_\_\_\_\_ to receive Notices and other documents under the Consumer Credit Code on behalf of me/all of us.  
(full name of persons nominated)  
 Debtor 1: \_\_\_\_\_ Debtor 2: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

I/We \_\_\_\_\_ to receive Notices and other documents under the Consumer Credit Code on behalf of me/all of us.  
(full name of persons nominated)  
 Mortgagor 1: \_\_\_\_\_ Mortgagor 2: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

I/We \_\_\_\_\_ to receive Notices and other documents under the Consumer Credit Code on behalf of me/all of us.  
(full name of persons nominated)  
 Guarantor 1: \_\_\_\_\_ Guarantor 1: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

<p><b>IMPORTANT</b></p> <ul style="list-style-type: none"> <li>❖ Each joint debtor / mortgagor / guarantor is entitled to receive a copy of any notice or other document under the Code.</li> <li>❖ Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination.</li> </ul>
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**Responsible Lending Fact Find** (please attach a separate sheet if needed)

Questionnaire	Circle where applicable
1. What is the purpose of the credit you are considering? (e.g. – purchase home, investment property, renovations, debt consolidation, refinance, other). Please provide as much details as possible.	
2. What is the loan amount you require?	\$
3. Is there any other relevant information we should know? (e.g. – do not have Tax Returns, currently in arrears with home loan etc...)	
4. How long do you expect to remain in the credit contract? (for example, do you expect to sell the property in a certain time frame)	<input type="radio"/> Long term – over 10 years <input type="radio"/> Medium term – 5 – 10 years <input type="radio"/> Short term – less than 5 years <input type="radio"/> Not sure
5. What kind of loan repayment are you considering?	<input type="radio"/> Interest Only – Loan balance will <b>NOT</b> reduce <input type="radio"/> Principal & Interest – Loan balance will reduce <input type="radio"/> Not sure
6. What is the <b>PRIMARY</b> purpose for seeking credit?	<input type="radio"/> Business or Commercial <input type="radio"/> Personal or Residential Purpose
7. Have you had any judgments, defaults or legal proceedings against you in respect of credit contracts in the past?	Yes      No      Not sure
8. If yes, please provide details e.g. creditor, amount of debt, paid or unpaid, if paid please provide date of payment. Please attached a seperate sheet if more space is required.	
9. Are all current credit commitments up-to-date?	Yes      No      Not sure
10. If no, please provide details of how you intend on making payments up-to-date?	
11. Are you concerned about rising interest rates? (on a scale of 1-10, the higher your number, the higher your concern)	1   2   3   4   5   6   7   8   9   10
12. Would you consider taking a fixed rate loan?	Yes      No      Not sure
13. How would you rate your job security? (on a scale of 1-10, the higher the number, the more secure you feel)	1   2   3   4   5   6   7   8   9   10
14. Are there any lenders that you do not wish to deal with?	
15. Is there any product type that you are interested in?	
16. Do you have a preference as to the type of lender that you deal with?	
17. Have you ever been declared bankrupt or insolvent or petitioned for bankruptcy?	
18. Other than this finance application, are there any outstanding applications through a broker/financial institution/bank?	
19. Are there any Caveats on the property?	
20. Are you Guarantors to any loans? If yes please provide details	
21. Do you require the following loan & lender features	Must have    Nice to have    No preference
a) Extra Repayments	<input type="radio"/> <input type="radio"/> <input type="radio"/>
b) Loan Redraw	<input type="radio"/> <input type="radio"/> <input type="radio"/>
c) Offset Account	<input type="radio"/> <input type="radio"/> <input type="radio"/>
d) Portability (if I change property I can keep my existing loan)	<input type="radio"/> <input type="radio"/> <input type="radio"/>
e) Multiple Account Splits (can I have my total loan amount split into a number different amounts)?	<input type="radio"/> <input type="radio"/> <input type="radio"/>
f) Line of Credit (can my loan operate with an overall credit limit, and I am only required to pay the interest each month)?	<input type="radio"/> <input type="radio"/> <input type="radio"/>
g) Fixed Rate Option (am I able to convert my loan to a fixed rate during the term? – fees may be payable)	<input type="radio"/> <input type="radio"/> <input type="radio"/>
22. Do you anticipate that your <b>INCOME</b> will change materially in the next 6-12 months?	Yes      No
23. If yes, what are the changes? Increase/Decrease and Why.	
24. Do you anticipate that your <b>EXPENSES</b> will change materially in the next 6-12 months? If yes, what are the changes? Increase/Decrease and Why?	Yes      No
25. Are there any other factors that you can think of that may materially affect your <b>INCOME</b> or <b>EXPENSES</b> in the next 12 months?	

Insurance			
1. Do you have adequate insurance to meet you loan repayments should you not be able to work? (such as life insurance, mortgage protection insurance, income protection)	Yes	No	Not sure
2. If you answered NO or NOT SURE would you like one of our associates to contact you to arrange a free consultation/quote regarding insurance?	Yes	No	
3. Do you have adequate Home and Contents Insurance?	Yes	No	Not sure
4. If you answered NO or NOT SURE would you like one of our associates to contact you to arrange a free consultation/quote home and contents insurance?	Yes	No	

**Borrower's Declaration**

I/We declare the following:

- ❖ I/We hereby solemnly declare and affirm that the information, statements and answers to questions made in this application in all respects is true and correct in every particular and complete. I/We understand that the Lender will rely on this information in deciding whether to lend to me/us. I/We have read and understood the Privacy Statement attached to this application and I/we consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement;
- ❖ Where I/we have provided information about another individual (for example, a relative), I/we declare that the individual has been made aware of that fact and the contents of the Privacy Statement;
- ❖ I/We acknowledge that the Lender or Lending Solutions Group has the right to confirm the details of the information provided in this application;
- ❖ I/We are aware and acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any contract that may come into existence between me/us and the Lender;
- ❖ I/We understand that only the Lender can decide whether my/our application is approved and that the person who may have introduced me/us to the Lender has no authority to give that approval;
- ❖ I/We consent to Lending Solutions Group providing my/our information to the Lender as they see fit, this may include credit reports, bank statements, tax returns/assessments notices etc...
- ❖ I/We acknowledge that this agreement and Privacy Disclosure shall continue to have effect for the duration of the loan contract should my/our application be approved.

**Applicant 1:** \_\_\_\_\_

**Applicant 2:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_/\_\_\_/\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_/\_\_\_/\_\_\_

**Witness Declaration**

**Witness Declaration**

Name of witness: \_\_\_\_\_

Name of witness: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

Address of witness: \_\_\_\_\_

Address of witness: \_\_\_\_\_