

Mortgage Advisory FACT FIND

Services: Property Twins provides mortgage broking services to our clients.

This information is required by legislation to ensure that we assess your lending needs in such a way to make sure your lending is “responsible”. The information will initially be used for evaluation and then to complete the loan application so please take the time to include all details. If there are any queries, or you are unsure about any aspect please call us. You can email the pages back to us on

sana@propertytwins.com.au and mona@propertytwins.com.au

PERSONAL DETAILS	APPLICANT 1	APPLICANT 2
First name		
Middle name		
Last name		
Date of Birth		
Country of Birth		
Residency (Australian Citizen Permanent Resident)		
Driver's License number		
Expiry date		
State of issue		
Current Marital Status		
Do you have any children/dependents?		
If yes what are their names & ages		

LAST 3 YEARS OF ADDRESSES	MOVE IN DATE DD/MM/YY	MOVE OUT DATE (DD/MM/YY)	STATUS E.G. RENTING / OWNER OCCUPIED
APPLICANT 1			
Address 1			
Address 2			
Address 3			
APPLICANT 2			
Address 1			
Address 2			
Address 3			

CONTACT DETAILS	APPLICANT 1	APPLICANT 2
Home phone number		
Mobile phone number		
Email address		

EMPLOYMENT DETAILS	APPLICANT 1	APPLICANT 2
Employer name		
Employer address		
What is your occupation		
Employment start date		
Full time part time casual, contractor etc.		
Payroll contact name & phone number		
PAYG Gross annual income (before tax not including Super) NB we need the latest payslip and if there is a bonus/comm 2yrs PAYSG Summary Statements	Base	Base
	Bonus Year 1	Bonus Year 1
	Bonus Year 2	Bonus Year 2
	Car	Car
Do you make regular extra Super contributions? Pre or Post Tax? Can they be stopped at anytime?	Pre-tax	Pre-tax
	Post-tax	Post-tax
	Stopped (Y/N)	Stopped (Y/N)
Amount of salary package? (If applicable) Can this be stopped anytime?	Amount	
	Stopped (Y/N)	

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SECOND JOB	APPLICANT 1	APPLICANT 2
Do you have a second job and when did it commence? Can this income be proven over 2 years? Payroll contact name & phone number What is your occupation?		

PREVIOUS EMPLOYMENT	APPLICANT 1	APPLICANT 2
Previous employer name and address		
Previous employment start date		
Previous employment end date		
What was your occupation		
Contact number		

SELF-EMPLOYMENT	APPLICANT 1	APPLICANT 2
If self-employed please list last 2 years net income. Send personal and business tax returns, ATO assessments & P&L's for last 2 years	16/17	16/17
	15/16	15/16
When was the ABN registered? Is it registered for GST?		
Length of time in the industry		

FAMILY TAX BENEFIT		
Do you have other income? I.e. Family tax benefit payment Part A or B. Can this be proven over 2yrs? How much?		

CURRENT PROPERTY OWNERSHIP: [for additional properties copy this section]	
Full Address	
Owner occupied OR investment	
Weekly rent	
Ownership %: Applicant 1: Applicant 2	
Type (unit/house/land etc.)	
Estimated Market Value	
Purchase date	
Purchase price	
Did you pay Lenders Mortgage Insurance (LMI): Yes / No	
Loan limit	
Loan balance	
Redraw available	
Offset account balance	
Current lender and Loan name/package	
Current Interest rate	
Monthly repayment	
Are you paying Principal & Interest or Interest Only?	
If rate is fixed, when does the fixed rate expire?	
If you have a LOC, list limit AND balance	
Is it cross collateralised against another property?	
Date Loan Was Taken Out	
What date does the loan term end?	
If Interest Only – What is the IO term outstanding?	

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NEXT PROPERTY TRANSACTION		
What is the nature of your next property transaction? Please choose one Purchase Investment; Purchase Home; Refinance /Improve current loan; Access Equity		
Are you entitled to the First Home Owners Grant (FHOG)?		
What postcode and city are you considering?		
Ownership structure? App 1 & App2 % each		
Are you willing to pay lenders mortgage insurance?		
Are you using a family member's guarantee OR are you receiving a gift from family?		
How long will you keep the property?		
What is the estimated purchase price?	\$	
What is the estimated rental per week?	\$	
Do you plan to use equity in your current property or you will you use your savings?	Savings \$	Equity \$
Approximately what level of savings do you have that you would use for a deposit?	\$	
Can you show 5% of anticipated purchase price in savings over 3 months? Yes / No		

OTHER ASSETS AND LIABILITIES			
Assets			
Lifestyle Assets	Asset value (\$)	Details / Institution	Owner (Applicant 1 or 2)
Motor Vehicle 1 (Model & Year)			
Motor Vehicle 2 (Model & Year)			
Savings Account 1			
Savings Account 2			
Home contents (insured value)			
Investment Assets	Asset value (\$)	Institution	Owner (Applicant 1 or 2)
Term Deposits			
Superannuation 1			
Superannuation 2			
Personal Insurances	Yes / No		
Income Protection Insurance			
TPD Insurance			
Life Insurance			
Liabilities/Expenses	Liability value (\$)	Institution	Owner (Applicant 1 or 2)
Credit card	Limit: Balance:		
Store card	Limit: Balance:		
Personal / Car / margin loan	Balance: Monthly Repayment:		
Rent / board per month	Monthly Payment:	Do you share?	Are others on lease?
Other e.g. HECS etc	Balance: Monthly Payment:		
Monthly Expenses (see budget at end)		Excess funds available each month	\$

OTHER QUESTIONS	
If there are any issues that may adversely affect a lenders assessment of your application, have you had any legal proceedings or financial judgements against you? Please describe	
If there any specific structure, concerns or questions regarding your application for finance?	
Are you now experiencing financial stress from your current commitments?	
Do you expect any changes to your income or expenses in the next 12 months?	
How did you find out about the Property Twins?	

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FUTHER POSITION	
Please describe your investment goals in the next 5-10 years. E.g. Buy a property as a FHOG & make it an investment, buy 3 investment properties pay off home, have passive income of \$20,000 in 10 years etc. Your long-term plan usually is prepared with your financial planner or accountant, we are neither, but would like to make sure the structure being suggested fits your needs.	
Would you consider fixing your rates?	
Any lenders you would not like to deal with? Why?	
Any lenders that you would prefer to deal with? Why?	
Any other requirements e.g. ATM access, offset accounts, redraw facility etc.?	
Principal and Interest repayment or Interest Only loan?	
What is your attitude to money like? Saver, spender, in between? Do you currently run a budget?	
Based on your regular income and regular expenses currently, how much are you "putting away"?	

CURRENT MONTHLY LIVING EXPENSES FOR DECLARATION TO LENDER	
ITEM	\$
Food / housekeeping:	
Insurance: (e.g. motor vehicle, home contents / building, medical, life / income protection)	
Utilities: (e.g. rates, gas, electricity, telephones)	
Transport: (eg. public transport, petrol, registration, repairs)	
Education: (e.g. school, college, university)	
Dependents support: (e.g. childcare, child maintenance)	
Entertainment:	
Other:	

CURRENT MONTHLY LIVING EXPENSES TOTAL \$ _____

TAKING CARE OF YOUR CREDIT REFERENCE FILE

The following questions may be a little confronting, but in the interests of protecting your credit file it is important that we have a good grasp of the data to ensure we provide you with the correct course of action.

Many lenders now apply "black box" computerized credit scoring to assess a loan app, and some simple upfront modification to an application may result in a good vs poor outcome.

Have you spoken to lenders, other brokers in regard of this structure / loan? If yes, please detail who and if a "formal" lender app was made	
Are you aware of any issues in your credit history that may cause you concern? If yes, please detail	
When did u last apply for any form of credit (e.g. mobile phone account, car loan, credit card) and who with?	

RECEIPT OF DISCLOSURE DOCUMENTATION

You acknowledge you have been provided with:

Our Credit Guide, which is provided for your information. Our Privacy Statement, which is provided for your information, and is also available at <http://www.propertytwins.com.au/privacy-policy/>

Accepted by

Client name:

Client name:

Signed:

Signed:

Dated:

Dated: