

Preliminary Assessment

Corporate Details (Complete only for Company or Trust Applications)

Company Name _____	Date of Incorporation _____
Registered Address _____	P/C _____ Ph _____ Fax _____
Principal Activity _____	ABN _____

Personal particulars of directors/shareholders/beneficiaries acting as guarantors to be completed below

Personal Details

Applicant 1	Borrower <input type="checkbox"/>	Guarantor <input type="checkbox"/>	Applicant 2	Borrower <input type="checkbox"/>	Guarantor <input type="checkbox"/>
Nominated to Receive Notices <input type="checkbox"/>			Nominated to Receive Notices <input type="checkbox"/>		
Title _____ Surname _____			Title _____ Surname _____		
Given Names _____			Given Names _____		
Male <input type="checkbox"/> Female <input type="checkbox"/>			Male <input type="checkbox"/> Female <input type="checkbox"/>		
Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/>			Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/>		
Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/>			Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/>		
Home Phone _____ Work Phone _____			Home Phone _____ Work Phone _____		
Mobile _____ Fax _____			Mobile _____ Fax _____		
Email Address _____			Email Address _____		
Date of Birth _____ / _____ / _____			Date of Birth _____ / _____ / _____		
No. of Dependents: _____ Ages _____			No. of Dependents: _____ Ages _____		
Drivers License No _____			Drivers License No _____		
Iss Date: _____ / _____ / _____ Exp. Date _____ / _____ / _____			Iss Date: _____ / _____ / _____ Exp. Date _____ / _____ / _____		
Address _____			Address _____		
Suburb/Town _____ P/C _____			Suburb/Town _____ P/C _____		
Date Moved In _____ / _____ / _____			Date Moved In _____ / _____ / _____		
Postal address after settlement _____			Postal address after settlement _____		

Residential Status

Owner Mortgaged Living with parents
Boarding Renting Other

Residential Status

Owner Mortgaged Living with parents
Boarding Renting Other

Previous address (if less than 3 years at current address)

Suburb/Town _____ P/C _____
Moved In _____ / _____ / _____ Moved out _____ / _____ / _____

Previous address (if less than 3 years at current address)

Suburb/Town _____ P/C _____
Moved In _____ / _____ / _____ Moved out _____ / _____ / _____

Nearest Relative (Not living with you)

Name: _____
Address: _____
Phone: _____

Nearest Relative (Not living with you)

Name: _____
Address: _____
Phone: _____

How Related: _____

How Related: _____

Mothers Maiden Name: _____

Mothers Maiden Name: _____

Employment Details

CURRENT EMPLOYMENT (Applicant 1)

What is your employment status

Fulltime Parttime Self Employed Other _____

Employers Name/Trading Name _____

Contact Name _____

Employers Address _____

Contact No. _____ Start Date ____/____/____

Occupation _____

Gross Annual Income \$ _____ pa

Net Income \$ _____ / _____ (Pay Cycle)

Previous Employment (if less than 3 years at above)

Employer _____

Occupation _____

Address _____

Contact Person _____ Ph No: _____

Start Date ____/____/____ End Date ____/____/____

CURRENT EMPLOYMENT (Applicant 2)

What is your employment status

Fulltime Parttime Self Employed Other _____

Employers Name/Trading Name _____

Contact Name _____

Employers Address _____

Contact No. _____ Start Date ____/____/____

Occupation _____

Gross Annual Income \$ _____ pa

Net Income \$ _____ / _____ (Pay Cycle)

Previous Employment (if less than 3 years at above)

Employer _____

Occupation _____

Address _____

Contact Person _____ Ph No: _____

Start Date ____/____/____ End Date ____/____/____

Self Employed Details (if applicable)

Name of Business _____

Nature of Business _____

Date Commenced Trading ____/____/____

ABN _____

FINANCIAL POSITION

ASSETS			LIABILITIES		
Details	Rent Rec'd	Value	Lender	Current Monthly Payments	Total Owing
Home		\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Other	\$ /wk	\$	Existing Mortgage	\$	\$
Vacant Land		\$	Existing Mortgage	\$	\$
Car: Make Model Year		\$	Lease/Hire Purchase	\$	\$
Car: Make Model Year		\$	Lease/Hire Purchase	\$	\$
Caravan / Boat / Motorcycle / Etc.		\$	Overdraft Limit	\$	\$
Furniture Insured Value		\$			
Savings Bank Branch		\$	Personal Loan	\$	\$
Savings Bank Branch		\$	Personal Loan	\$	\$
Shares		\$	<u>Credit Cards/Store Cards</u>		
Superannuation		\$	Type Limit \$	\$	\$
Deposit Paid		\$	Type Limit \$	\$	\$
Other		\$	Type Limit \$	\$	\$
		\$	Any Contingent Liabilities		
		\$	Rental Payments	\$	
			Basic Living Expenses	\$	
			Other Living Expenses	\$	
TOTAL ASSETS		\$	TOTAL LIABILITIES	\$	\$

Borrower's Requirements and Objectives

Please Detail the Purpose of this loan. If Refinance explain reason for refinance:

Security Details

SECURITY 1

House Land Strata Unit Comm.
 Owner Occupied Investment
 Address _____
 Suburb/Town _____ P/C _____
 Names to be on Title _____
 Value: _____ LVR: _____

SECURITY 2

House Land Strata Unit Comm.
 Owner Occupied Investment
 Address _____
 Suburb/Town _____ P/C _____
 Names to be on Title _____
 Value: _____ LVR: _____

Loan Details 1

Purchase Refinance Construction
 Extensions/Renovations Other
 Owner Occupied Investment

LENDER _____

Product _____

LOAN AMOUNT \$ _____

Offset Acc Required LMI to be Capitalised Lo Doc Loan

Loan Splits (A) _____ (B) _____

Indicative Interest Rate Quoted _____%

Principal & Interest _____yrs Interest Only _____yrs

Fixed Rate for _____yrs OR Variable Rate

Payment Preference: Monthly Fortnightly Weekly

Indicative Repayments: \$ _____ / _____ (Payment Cycle)

Loan Details 2

Purchase Refinance Construction
 Extensions/Renovations Other
 Owner Occupied Investment

LENDER _____

Product _____

LOAN AMOUNT \$ _____

Offset Acc Required LMI to be Capitalised Lo Doc Loan

Loan Splits (A) _____ (B) _____

Indicative Interest Rate Quoted _____%

Principal & Interest _____yrs Interest Only _____yrs

Fixed Rate for _____yrs OR Variable Rate

Payment Preference: Monthly Fortnightly Weekly

Indicative Repayments: \$ _____ / _____ (Payment Cycle)

Purchase Funding Table

Purchase Price	\$ _____
Plus Costs: (See Cost Sheet Attached)	\$ _____
Subtotal:	\$ _____
Ref _____ Bank - \$ _____	
Ref _____ Bank - \$ _____	
Ref _____ Bank - \$ _____	
Total Refinance	\$ _____
Subtotal	\$ _____
Less First Home Owners Grant	\$ _____
Subtotal	\$ _____
Less Cash Contribution	\$ _____
Plus Additional Funds for _____	\$ _____
Total Lending Required	\$ _____

Refinance Funding Table

Ref _____ Bank (Inc. break costs)	\$ _____
Ref _____ Bank (Inc. break costs)	\$ _____
Ref _____ Bank (Inc. break costs)	\$ _____
Ref _____ Bank (Inc. break costs)	\$ _____
Subtotal	\$ _____
Costs To Refinance: Application Fees:	\$ _____
Valuation Fees:	\$ _____
Documentation costs:	\$ _____
Other:	\$ _____
Total Amount to be Paid:	\$ _____
Plus Additional Funds For _____	\$ _____
Total Lending Required	\$ _____

Significant Changes in the Future

Do you know of any foreseeable significant changes to your circumstances that will lead to changes in your ability to make contracted repayments? Please Provide Details:

Temporary change in Income _____

Permanent Change in Income _____

Anticipated Large Expenditure _____

How will this change be overcome? By Additional Income? Savings? Reducing Expenditure? I cannot overcome this change (Decline)

Please Specify: _____

Contacts

Solicitor/Conveyancer Name _____ **Firm** _____

Address _____ **Ph** _____ **Fax** _____

Accountants Name _____ **Firm** _____

Address _____ **Ph** _____ **Fax** _____

Applicant Declaration

	YES	NO
1. Have you, had any overdue accounts of more than 60 days, which may have been registered on your CRAA?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you, have any unpaid CRAA defaults still outstanding?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you, or your spouse, ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator have been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
5. Is there any unsatisfied judgements entered in any court against you, your spouse, or any company of which you, or your spouse, are or were shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you, or your spouse, or any company with which you are associated, ever had a property foreclosed upon or given title deed in lieu of a mortgage sale proceeding?	<input type="checkbox"/>	<input type="checkbox"/>
7. Has any application in respect of this loan been submitted by you, or any other person, to any lender?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you director of any company which has not been disclosed in this application?	<input type="checkbox"/>	<input type="checkbox"/>
9. Is there anything else that may reasonably be expected to have a bearing on your application for credit, knowing that if you leave such information out it may create problems in the future.	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you comfortable with your ability to make repayments under the proposed loan without difficulty (based on the uncommitted monthly income relative to the repayments listed?)	<input type="checkbox"/>	<input type="checkbox"/>
11. It is essential that you prepare a budget in accordance with your future expenditure which includes your new loan. Do you confirm that you have been given a Monthly Budget Planner to assist you in being aware of your potential expenses after this transaction.	<input type="checkbox"/>	<input type="checkbox"/>
12. Do you have adequate Life Insurance or Income / Mortgage Protection in the event of serious illness or death in relation to this new facility?	<input type="checkbox"/>	<input type="checkbox"/>
13. Would you like a quote on Income / Mortgage Protection Insurance?	<input type="checkbox"/>	<input type="checkbox"/>
14. I confirm that Equity Access Australia Pty Ltd has explained the need for Income / Mortgage Protection Insurance.	<input type="checkbox"/>	<input type="checkbox"/>
15. You will be required to have adequate Building / Home Insurance prior to settlement of this facility. Would you like a quote for Home & Contents Insurance?	<input type="checkbox"/>	<input type="checkbox"/>
16. I hereby confirm I have been provided with a "Our Lending Process Overview" to read and acknowledge that I will read through this document.	<input type="checkbox"/>	<input type="checkbox"/>
17. I confirm that I have received information on Comparable Lending Products to consider which are available to my/our circumstances/situation?	<input type="checkbox"/>	<input type="checkbox"/>

Authority

We the undersigned applicants hereby authorise and direct Equity Access Australia Pty Ltd do all things reasonably necessary to obtain and confirm finance for the purpose of satisfying our obligations with respect to any Contract for Purchase and/or Agree to lease with all parties interested in those transactions and specifically, any Solicitor whom we might engage in relation to those transactions, which Solicitors, are hereby authorised to accept instructions direct from Equity Access Australia Pty Ltd with respect to any request for an extension of the Finance Conditions of the Contract and/or the confirmation of Finance Approval in terms of this Application.

I/We hereby confirm that the information recorded in this Preliminary Assessment is true and Correct

A tick in the following box means that I don't wish to receive marketing information from Equity Access Australia Pty Ltd.

Applicant 1: _____ **Signature:** _____ **Date:** ___/___/___

Applicant 2: _____ **Signature:** _____ **Date:** ___/___/___

Mortgage Broker Verification, Declaration and Assessment

1. The Financial Information and Identity of the Applicants noted in this Preliminary Assessment has been verified using the following evidence:

* PAYG Payment Slips <input type="checkbox"/>	* Loan Statements <input type="checkbox"/>
* Tax Returns / Financial Statements <input type="checkbox"/>	* Original Identification Sighted with Borrowers <input type="checkbox"/>
* Payslips / Employment Letter on Company Letterhead <input type="checkbox"/>	* JP Certified Identification <input type="checkbox"/>
* Accountants Letter (Self Employed) <input type="checkbox"/>	* Other _____ <input type="checkbox"/>

2. This assessment is valid for 90 days from the date below. Having regard to the information above, I make a (preliminary) assessment that the following product is not unsuitable for the borrower/s and is appropriate finance for the borrower/s

(Insert Detail of Product) _____

3. I hereby confirm that I have provided a completed copy of this Preliminary Assessment to the applicant/s

4. I hereby certify that a completed copy of the Lenders Application has been given to the clients or will be provided to the applicant/s within 7 days of this declaration.

Mortgage Broker: _____ **Signature:** _____ **Date:** ___/___/___

Equity Access Australia Pty Ltd

Australian Credit Licence # 390418

Ph: (07) 5538 8611 Fax: (07) 5538 8623
P.O Box 1119 Broadbeach Qld 4218

Privacy Disclosure Statement and Consent

Equity Access Australia 'we', 'us', 'our' is collecting personal and financial information about you.

1. The information you provide will be held by us.
2. You appoint us your agent to act as an 'access seeker' to obtain your credit information from a credit reporting body on your behalf and for the purpose of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application.
3. We may use credit information and any other information you provide to arrange or provide finance and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas.
 - * Persons who provide finance or other products to you, or to whom an application has been made for those products
 - * Financial consultants, accountants, lawyers and advisers
 - * Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
 - * Any person where we are authorised by law to do so
 - * Any of our associates, related entities or contractors
 - * Your referees, such as your employer, to verify information you have provided
 - * Any person considering acquiring an interest in our business or assets
 - * Any organisation providing online verification of your identity
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy is attached. Our privacy contains information about how you may access or seek correction of the information we hold about you, how we manager that information and our complaints process.
6. You may appoint a person to gain access to your information by nominating them below. Please ensure this person is advised that all information disclosed by this office is covered under the Privacy Policy and this information should not be given to any other party without your written consent.

Authorised Persons Name: _____ Phone: _____
Address: _____ Email: _____
_____ State: _____ PC: _____

You agree that we may collect, use and disclose your information as specified above.

If you do not provide the information required, we may be unabl;e to assist in aranging finance or providing other services.

Name _____ Name _____
Signature _____ Signature _____
Date _____ Date _____

Mortgage Representative: _____ **Signature:** _____ **Date:** ____/____/____