

# Fact Find and Assessment Form



Level 20, The Zenith Tower A  
821 Pacific Hwy Chatswood NSW 2067  
Phone: (02) 9410 9904  
Fax: (02) 8448 2010

Date:

## PART 1: DETAILS AND OBJECTIVES

BROKER DETAILS			
Broker Name	JAMES WANG	Registration number	
Company	TRUSTAR MORTGAGE		
Phone number (02) 9410 9904	Fax number (02) 8448 2010	Mobile number 0409 771 683	Email address james@trustar.com.au

*Under the National Consumer Credit Protection Act, we are required to make reasonable inquiries about the consumer's financial situation, requirements and objectives, take reasonable steps to verify the consumer's financial situation to ensure the credit contract is not unsuitable for the consumer. We accept no liability for any recommendation given on the basis of inaccurate or incomplete information.*

CLIENT DETAILS			
Client 1 name		Client 2 name	
Company/Trust Name			Company A.C.N. or ABN
Full Registered Address			
Full Name of Directors	1.	2.	3.

PERSONAL DETAILS															
<b>1</b>	Title	Full name					<b>2</b>	Title	Full name						
Date of Birth			Marital Status		N# of Dependant Children		Date of Birth			Marital Status		N# of Dependant Children			
Driver's License			Name of Spouse				Driver's License			Name of Spouse					
Home Address						Home Address									
Suburb/State/Postcode						Years there		Suburb/State/Postcode						Years there	
Are You An Australian Resident?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Current Status of Residence		<input type="checkbox"/> Own home <input type="checkbox"/> Boarding	<input type="checkbox"/> Renting <input type="checkbox"/> W. Parents	Are You An Australian Resident?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Current Status of Residence		<input type="checkbox"/> Own home <input type="checkbox"/> Boarding	<input type="checkbox"/> Renting <input type="checkbox"/> W. Parents		
Previous Address						Previous Address									
Suburb/State/Postcode						Years there		Suburb/State/Postcode						Years there	
Postal Address (if different from current residential address)															
Suburb/State/Postcode															
Contact Details		Home:		Work:		Contact Details		Home:		Work:					
		Mobile:		Email:				Mobile:		Email:					

EMPLOYMENT DETAILS															
PAYG		<input type="checkbox"/> Full Time	<input type="checkbox"/> Part time	<input type="checkbox"/> Casual	<input type="checkbox"/> Contract	PAYG		<input type="checkbox"/> Full Time	<input type="checkbox"/> Part time	<input type="checkbox"/> Casual	<input type="checkbox"/> Contract				
Self Employed		<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Company	<input type="checkbox"/> Partnership		Self Employed		<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Company	<input type="checkbox"/> Partnership					
Others		<input type="checkbox"/> Home Duties	<input type="checkbox"/> Retired	<input type="checkbox"/> Unemployed		Others		<input type="checkbox"/> Home Duties	<input type="checkbox"/> Retired	<input type="checkbox"/> Unemployed					
Employer/Company name						Employer/Company name									
Occupation				Length of Service				Occupation				Length of Service			
Employer/Company Address															
Contact Person						Telephone Number									
Previous Employer (only if less than 2 years)															
Occupation				Length of Service				Occupation				Length of Service			

**CREDIT HISTORY**Have you had any judgments, defaults or legal proceedings against you in respect of credit contracts in the past? Yes  No 

If YES - please provide details

Are all current credit commitments up to date? Yes  No 

If NO - please provide details of how you intend to make all payments up to date.

**INQUIRIES ABOUT CUSTOMER/S OBJECTIVES AND REQUIREMENTS**

Proposed Credit / Loan Required \$ Security Value \$ LVR % Loan Term Years

What is the purpose of the credit you are considering? (EG. - purchase home, investment property, renovations, debt consolidation, refinance, other)

Is there any other relevant information we should know?

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?)

 Long Term - over 10 years  Medium Term - 5 -10 years  Short Term - less than 5 years  Not sure

What kind of loan repayment are you considering?

 Interest Only - (Loan balance will NOT reduce)  Principal and Interest - (Loan balance will reduce)  Not sure

What is the PRIMARY purpose for seeking credit?

 Investment  Personal or Domestic Purpose

Are you concerned about rising interest rates? (Please select a number, where the higher the number, the higher your concern)

1  2  3  4  5  6  7 

Would you consider taking a fixed rate loan?

 Yes  No  Not sure

How would you rate your current job security?(the higher the number, the more secure you feel)

1  2  3  4  5  6  7 

Are there any lenders that you do not wish to deal with?

Is there any product type that you are interested in?

 Line of Credit  Fixed Rate  Standard Variable  Professional Package  Basic Variable  Don't Know

Do you have any preference as to the type of lender that you deal with?

 Major Bank  Regional or 2nd Tier Bank  Mortgage Manager  Don't care**PREFERRED FEATURES**

	Must Have	Nice to Have	Don't Care
Extra Repayments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Redraw	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Offset Account (Any funds in my savings account offset against my loan balance when interest is calculated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portability (If I change property I can keep my existing loan)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multiple Account Splits (can I have my total loan amount split into a number of different amounts?)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Line of Credit Option (can my loan operate with an overall credit limit, and I am only required to pay the interest each month?)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Rate Option (am I able to convert my loan to a fixed rate during the term? - fees may be payable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Variations (eg - the ability to increase or decrease the amount of credit at a time in the future?)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to Lender Branch	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to Fee Free ATM transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheque Book linked to loan or offset account?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Internet Banking Access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**ADDITIONAL INFORMATION**Do you anticipate that your INCOME will change materially in the next 6-12 months? Yes  No 

Comment:

Do you anticipate that your EXPENSES will change materially in the next 6-12 months? Yes  No 

Comment:

Do you have adequate insurance to meet your loan repayments should you not be able to work? (Such as life insurance, mortgage protection insurance, income protection) Yes  No If you answered NO or I DON'T KNOW, would you like one of our associates to contact you regarding insurance? Yes  No Do you have adequate Home and Contents Insurance? Yes  No If you answered NO or I DON'T KNOW, would you like one of our associates to contact you regarding Home and Contents insurance? Yes  No

**PART 2: FINANCIAL POSITION**

Assets			Liabilities/Debts					
Details	Value	Owner		Details	Balance/Limit	Monthly Repayments	Owner	
		P1	P2				P1	P2
1. Principal residence at	\$	<input type="checkbox"/>	<input type="checkbox"/>	1. Mortgage Loan	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
2. Real estate:	\$	<input type="checkbox"/>	<input type="checkbox"/>	2.	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
3.	\$	<input type="checkbox"/>	<input type="checkbox"/>	3.	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
4.	\$	<input type="checkbox"/>	<input type="checkbox"/>	4.	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
1. Bank Saving	\$	<input type="checkbox"/>	<input type="checkbox"/>	Personal Loan	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
2.	\$	<input type="checkbox"/>	<input type="checkbox"/>	1. Overdrafts / LOC	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
3.	\$	<input type="checkbox"/>	<input type="checkbox"/>	2.	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
4.	\$	<input type="checkbox"/>	<input type="checkbox"/>	Credit Card Limit	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Investment Saving	\$	<input type="checkbox"/>	<input type="checkbox"/>		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Home Contents	\$	<input type="checkbox"/>	<input type="checkbox"/>	Leasing/Hire Purchase	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle/s	\$	<input type="checkbox"/>	<input type="checkbox"/>	Rent	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Paid	\$	<input type="checkbox"/>	<input type="checkbox"/>	HECS	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other	\$	<input type="checkbox"/>	<input type="checkbox"/>	All other debts	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	\$	<input type="checkbox"/>	<input type="checkbox"/>		\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Assets (A)=</b>	\$			<b>Total Liabilities (B) =</b>	\$	\$		
<b>Net Worth Position (A-B)=</b>						\$		

Income / Expenditure					
Fixed Monthly Income	P1	P2	Fixed Monthly Expenditure	Continue?	
Net Income/Net Profit	\$	\$	Rent		Yes <input type="checkbox"/> No <input type="checkbox"/>
Bonuses	\$	\$	Existing Home Loan		Yes <input type="checkbox"/> No <input type="checkbox"/>
Rent	\$	\$	Existing Investment Loan		Yes <input type="checkbox"/> No <input type="checkbox"/>
Government Allowances	\$	\$	Credit Cards/Store Cards (combine monthly payment)		Yes <input type="checkbox"/> No <input type="checkbox"/>
Directors Salary and Fee	\$	\$	Personal Loan		Yes <input type="checkbox"/> No <input type="checkbox"/>
Add Backs (Interest, Depreciation, Associate Super)	\$	\$	Car Loan		Yes <input type="checkbox"/> No <input type="checkbox"/>
Others	\$	\$	All Insurances		Yes <input type="checkbox"/> No <input type="checkbox"/>
	\$	\$	Living Expenses		Yes <input type="checkbox"/> No <input type="checkbox"/>
	\$	\$	Others		Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Total Income =</b>	\$		<b>Total Expenditure=</b>	\$	

**PART 3: VERIFICATION**

<b>Personal ID Verification</b> <input type="checkbox"/> Photo ID Verification	<input type="checkbox"/> Non Photo ID Verification
<b>Income Verification</b> <b>PAYG</b> <input type="checkbox"/> 2 Most Recent Payslips or Letter from Employer <input type="checkbox"/> Recent Group Certificate/Payment Summary <input type="checkbox"/> Recent Income Tax return/ATO Notice Of Assessment <input type="checkbox"/> Bank statements <input type="checkbox"/> Others (Government allowance, Investment incomes...)	<b>Self Employed</b> <input type="checkbox"/> 2 Years of Recent Income Tax Returns <input type="checkbox"/> 2 Years of Financial Statements <input type="checkbox"/> B.A.S. <input type="checkbox"/> 2 Years of ATO Notice of Assessments
<b>Purchasing</b> <input type="checkbox"/> Evidence of savings including current balance <input type="checkbox"/> Statutory declaration for gift <input type="checkbox"/> Contract of sale	<b>Refinance</b> <input type="checkbox"/> 6 months of loan statement for all loan being refinance <input type="checkbox"/> Council Rate Note <input type="checkbox"/>

**CLIENT ACKNOWLEDGEMENT**

I/We confirm that the information contained in this Fact Find and Assessment Form is true and correct.

**Client Name** \_\_\_\_\_

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