



Fact Find Form

BROKER DETAILS

Company Name:	<input type="text"/>	Broker Name:	<input type="text"/>
Date:	<input type="text"/>	Credit Licence:	<input type="text"/>

PERSONAL DETAILS – BORROWER 1

Full Name:

Current Address:

Length of Time at Address:

Previous Address:
(within last two years if applicable)

Driver Licence Number:

Date of Birth:

Land Line Number:

Mobile Number:

Email Address:

Nationality/Residency:

Marital Status:

Ages of Dependents:

PERSONAL DETAILS – BORROWER 2

Full Name:

Current Address:

Length of Time at Address:

Previous Address:
(within last two years if applicable)

Driver Licence Number:

Date of Birth:

Land Line Number:

Mobile Number:

Email Address:

Nationality/Residency:

Marital Status:

Ages of Dependents:

CURRENT EMPLOYMENT – BORROWER 1

Type of Employment: PAYG Self employed Not employed

Status: Full time Part time Casual Contractor

Employer Name:

Employer Address:

Employer Contact:

Employer Contact Number:

Position:

Time in Position:

Gross Annual Income: \$

Net Monthly Income: \$

CURRENT EMPLOYMENT – BORROWER 2

Type of Employment: PAYG Self employed Not employed

Status: Full time Part time Casual Contractor

Employer Name:

Employer Address:

Employer Contact:

Employer Contact Number:

Position:

Time in Position:

Gross Annual Income: \$

Net Monthly Income: \$

PREVIOUS EMPLOYMENT – BORROWER 1

Type of Employment: PAYG Self employed Not employed

Status: Full time Part time Casual Contractor

Employer Name:

Employer Address:

Employer Contact:

PREVIOUS EMPLOYMENT – BORROWER 2

Type of Employment: PAYG Self employed Not employed

Status: Full time Part time Casual Contractor

Employer Name:

Employer Address:

Employer Contact:



PJ HOME LOANS

Employer Contact Number:

Position:

Time in Position:

Gross Annual Income:

Employer Contact Number:

Position:

Time in Position:

Gross Annual 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:	\$	\$	\$
Contents and Valuables:	\$	Loans as Guarantor:	\$	\$	\$
Other Assets:	\$	Other Liabilities:	\$	\$	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$	\$	\$
NET-WORTH POSITION:				\$	

INCOME		EXPENSES		Current	After Settlement
Borrower 1: Net Monthly Income	\$	Existing Mortgage (Home):		\$	\$
Borrower 2: Net Monthly Income	\$	Existing Mortgage (Investment):		\$	\$
Rental Income:	\$	Existing Mortgage (Other):		\$	\$
Other Income:	\$	Car Loans:		\$	\$
Government Benefits:	\$	Other Loans:		\$	\$
	\$	Credit Cards at 3% of limit:		\$	\$
	\$	School Expenses:		\$	\$
	\$	Rental cost/board:		\$	\$
	\$	Average Monthly Living Expenses:		\$	\$
	\$			\$	\$
TOTAL MONTHLY INCOME (A):	\$	Proposed Loan Repayments			\$
		TOTAL MONTHLY EXPENSES AFTER SETTLEMENT:			\$
		TOTAL MONTHLY EXPENSES AFTER SETTLEMENT WITH A 10% BUFFER (multiply by 1.1) (B):			\$
		NET SURPLUS (A – B) – must be positive to qualify:			\$

Notes



SELF EMPLOYED SECTION

BORROWERS

Entity Name:

Type of Entity:

Nature of Business:

Trustee:

Beneficiaries:

Complete the information below or obtain business financial records

FINANCIAL POSITION – BUSINESS ENTITY

Previous Financial Year		Current Financial Year	
Sales	\$ <input type="text"/>	Sales	\$ <input type="text"/>
Less cost of goods sold	\$ <input type="text"/>	Less cost of goods sold	\$ <input type="text"/>
Gross profit	\$ <input type="text"/>	Gross profit	\$ <input type="text"/>
Operating expenses	\$ <input type="text"/>	Operating expenses	\$ <input type="text"/>
Net Profit Before Tax	\$ <input type="text"/>	Net Profit Before Tax	\$ <input type="text"/>
ADD BACKS		ADD BACKS	
One off expenses	\$ <input type="text"/>	One off expenses	\$ <input type="text"/>
Interest	\$ <input type="text"/>	Interest	\$ <input type="text"/>
Depreciation	\$ <input type="text"/>	Depreciation	\$ <input type="text"/>
Directors fees	\$ <input type="text"/>	Directors fees	\$ <input type="text"/>
Other	\$ <input type="text"/>	Other	\$ <input type="text"/>
Sub Total	\$ <input type="text"/>	Net Profit Before Tax	\$ <input type="text"/>
Less Tax	\$ <input type="text"/>	Less Tax	\$ <input type="text"/>
TOTAL	\$ <input type="text"/>	TOTAL	\$ <input type="text"/>

ACCOUNTANT DETAILS

Firm Name:

Accountant Name:

Phone Number:

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

Yes No *If Yes, please provide further details*

Has there been consistent income over the past two years?

Yes No *If No, please provide further details*



LOAN OBJECTIVES

- | | | |
|--|--|--|
| <input type="checkbox"/> Purchase owner occupied | <input type="checkbox"/> Purchase an investment property | <input type="checkbox"/> Purchase land |
| <input type="checkbox"/> Construction for owner occupation | <input type="checkbox"/> Construction for investment | |
| <input type="checkbox"/> Refinance (provide reasons) | <input type="text"/> | |
| <input type="checkbox"/> Equity release/Top up (provide reasons) | <input type="text"/> | |
| <input type="checkbox"/> Other (provide details) | <input type="text"/> | |
| <input type="checkbox"/> Other (provide details) | <input type="text"/> | |
| <input type="checkbox"/> Other (provide details) | <input type="text"/> | |
| How long is the loan likely to be retained? | <input type="text"/> | |

LOAN REQUIREMENTS

Amount of credit/loan sought:	\$	Proposed loan term:	years
Requirements	Priority	Reason for requirements	
<input type="checkbox"/> Interest only	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Preserve cash flow <input type="checkbox"/> Tax benefits <input type="checkbox"/> Construction <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Fixed rate loan	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Concerned about interest rates <input type="checkbox"/> Stability of repayments <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Standard variable	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Offset account <input type="checkbox"/> Flexibility <input type="checkbox"/> Additional repayments <input type="checkbox"/> Full features <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Basic variable	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Low rate and fees with less features <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Introductory loan	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Low initial repayments <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Line of credit	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Easy access to funds <input type="checkbox"/> Flexibility <input type="checkbox"/> Additional repayments <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Low doc	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Financials and tax not completed <input type="checkbox"/> Income increased since last return <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Offset account	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Reduce interest <input type="checkbox"/> Benefits outweigh additional costs <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Redraw	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional	<input type="checkbox"/> Access to additional repayments <input type="checkbox"/> Other	<input type="text"/>
<input type="checkbox"/> Low rates	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional		<input type="text"/>
<input type="checkbox"/> Ability to make additional payments	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional		<input type="text"/>
<input type="checkbox"/> Other	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional		<input type="text"/>
<input type="checkbox"/> Other	<input type="checkbox"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/> Optional		<input type="text"/>



ADDITIONAL NOTES ON REQUIREMENTS AND OBJECTIVES

SECURITY PROPERTY 1

Property Type:	<input type="text"/>	Property Address:	<input type="text"/>
Estimated Value:	\$ <input type="text"/>	Source of Value Estimate:	<input type="text"/>
Name on Title	<input type="text"/>	Rental Income:	\$ <input type="text"/>

SECURITY PROPERTY 2

Property Type:	<input type="text"/>	Property Address:	<input type="text"/>
Estimated Value:	\$ <input type="text"/>	Source of Value Estimate:	<input type="text"/>
Name on Title	<input type="text"/>	Rental Income:	\$ <input type="text"/>

ESTIMATED TRANSACTION COSTS

Refinance/Exit Costs: If existing loan is refinanced	\$ <input type="text"/>	Proceeds of Property Sale:	\$ <input type="text"/>
Existing Loan Payout:	\$ <input type="text"/>	New Loan 1:	\$ <input type="text"/>
Purchase Price:	\$ <input type="text"/>	New Loan 2:	\$ <input type="text"/>
Application Fees:	\$ <input type="text"/>	Grant:	\$ <input type="text"/>
Legal Fees:	\$ <input type="text"/>	Savings:	\$ <input type="text"/>
Stamp Duty:	\$ <input type="text"/>	Gift:	\$ <input type="text"/>
Other Costs:	\$ <input type="text"/>	Other Funds:	\$ <input type="text"/>
TOTAL COSTS	\$ <input type="text"/>	TOTAL FUNDS	\$ <input type="text"/>

CREDIT HISTORY

1.	Has there ever been, or are there currently in progress, any financial judgments or legal proceedings against any of the borrowers?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
2.	Are any of the borrowers having difficulty meeting existing commitments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
3.	If "yes" has been indicated in answer to question 2 above, are any existing debts currently in arrears?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
4.	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 <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
5.	If "yes" to question 3 or question 4 above, have the borrowers formally or informally applied for hardship with their existing lender?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>

If 'yes' to any of the questions, please provide additional notes



CHANGES TO CURRENT CIRCUMSTANCES

Does the borrower anticipate any change to their income over the next 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does the borrower anticipate any change in expenditure over the next 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are there any geographical factors that may contribute to higher living expenses?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<i>If "Yes" to any of the above, please provide details and expected impact of changes:</i>		

PROTECTING LIFESTYLE AND ASSETS

Does the borrower have any insurance to protect their lifestyle, e.g. life, TPD, income protection?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<i>If 'Yes', what cover is in place?</i>		
Would the borrower like to be contacted regarding life insurance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does the borrower have home and contents insurance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If No, would the borrower like to be contacted regarding home and contents insurance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>



Privacy Disclosure Statement and Consent

PJ HOME LOANS (ACN 141 693 647, Australian Credit Licence 389319)

2/106 Foster St, Dandenong Vic 3175

Phone: 03 9792 4747

How and why we collect your personal information

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

Providing Your Personal Information to Other Organisations

In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas.

- Organisations which provide finance or other products to you or to whom an application has been made.
- Finance consultants, accountants and auditors, conveyancers and legal advisers, insurers, printers and mailing services.
- Any associates, related entities, contractors and our mortgage aggregator (Vow Financial Pty Ltd).
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services.
- Any person where we are required by law to do so.
- 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.

Your rights

You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

Consent to receive marketing Information

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

I/we do not wish to receive marketing information from PJ Home Loans	<input type="checkbox"/>
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Consent to receive documents electronically

If you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

I/we do not wish to receive documents electronically from PJ Home Loans	<input type="checkbox"/>
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If your personal information is not provided

If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

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

Applicant 1 name _____

Applicant 2 name _____

Applicant 1 signature _____

Applicant 2 signature _____

Date of signature _____

Date of signature _____








PJ HOME LOANS

Client Names: _____
 Broker Name: _____
 Date: _____

Duty of Care – Important Notice

As your new loan will result in a change in your financial commitments, PJ Home Loans strongly recommend that you review your insurance cover to protect you and your family from the serious financial consequences of death, disability, or loss of income.

What cover do you currently have in place?

Product	Description	Existing cover \$\$		Current Insurer
		You	Partner	
Life Insurance 	Pays lump sum if you or your partner dies in order to relinquish debt and fund family living expenses (eg education and child care)			
Total & Permanent disablement Insurance 	Provides lump sum payment to fund consequences of permanent disablement.			
Trauma Insurance 	Provides tax free lump sum on diagnosis of a serious specified injury or illness such as Heart Attack, Cancer or Stroke.			
Income Protection Insurance 	Replaces up to 75% of Salary when unable to work due to Injury or illness.			
Business Overhead Insurance 	Covers up to 100% of the allowable Business Overheads for 12 months.			

To address your incurred financial commitments, review your existing insurance arrangements and to help you find the most cost and tax effective cover of your circumstances please see one of our Risk Specialists.

- Yes please arrange for the Risk Specialist to contact me to complete a no obligation Risk Review.
- I hereby acknowledge that I have declined to have an assessment of my personal Risk Insurance Requirements performed in conjunction with my current loan application to PJ Home Loans. In so doing I absolve PJ Home Loans of the adverse consequences that may affect my (or my Estate's capacity) to service the balance of the Loan and I am satisfied that my existing insurance cover meets my needs, as stated above.

.....
 Client Signature

.....
 Client Signature