



FACT FIND SHEET

APPLICANT NAME AND CONTACT INFORMATION

Applicant# 1:									
Address:							Date of Birth:		
City:		State:		Postcode:			Dependants under 13:		
Phone:		Fax:		Mob:			E-mail:		
How long at current address (yrs):		If less than two years, previous address:							
Applicant# 2:									
Address:							Date of Birth:		
City:		State:		Postcode:			Dependants under 13:		
Phone:		Fax:		Mob:			Email:		
How long at current address (yrs):		If less than two years, previous address:							
Company Applicant:							ACN:		
Registered Business Address:		City:		State:		Postcode:			
Is a Unit, Discretionary or Hybrid trust involved? Yes <input type="checkbox"/> No <input type="checkbox"/> Which? Unit <input type="checkbox"/> Discretionary <input type="checkbox"/> Hybrid <input type="checkbox"/>									
Date business commenced:				ABN:		GST Regd: Yes <input type="checkbox"/> No <input type="checkbox"/>			
Business Structure - Sole Proprietor: <input type="checkbox"/>		Partnership: <input type="checkbox"/>		Company: <input type="checkbox"/>		Other: <input type="checkbox"/> detail -			
Solicitor:									
Address & Contact:							Telephone:		
Accountant:									
Address & Contact:							Telephone:		
EMPLOYMENT DETAILS									
APPLICANT 1					APPLICANT 2				
Occupation:					Occupation:				
Employer:					Employer:				
Employer Address:					Employer Address:				
Contact person:					Contact person:				
Contact Number:					Contact Number:				
Employment Type:		<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other			Employment Type:		<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other		
Employment Basis:		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual			Employment Basis:		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual		
Date Commenced:		/ /			Date Commenced:		/ /		
Gross Income		\$ <input type="checkbox"/> pw <input type="checkbox"/> pf <input type="checkbox"/> pm <input type="checkbox"/> pa			Gross Income		\$ <input type="checkbox"/> pw <input type="checkbox"/> pf <input type="checkbox"/> pm <input type="checkbox"/> pa		



BORROWING REQUIREMENTS

Purchase		Refinance / Equity Draw	
Purchase Type:	<input type="checkbox"/> Owner Occupation (land and improvements)	Purpose of Refinance:	<input type="checkbox"/> Better Rate <input type="checkbox"/> Access Equity
<input type="checkbox"/> Investment	<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Consolidate Debt	<input type="checkbox"/> Debt Restructure <input type="checkbox"/> Home Improvement
Does First Home Owner Grant Apply?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Owner Occupation (land and improvements)	<input type="checkbox"/> Investment – Weekly Rental \$ <input type="checkbox"/> Vacant Land
If Purchasing for Investment what expected rental? \$			
Security Address:		Security Address:	
Purchaser Name on Contract:		Current Name on Title:	
Purchase Price:	\$	Estimated Market Value:	\$
Purchase Costs:	\$	Current Debt:	\$
Applicant Contribution:	\$	Refinance Costs:	\$
Gifts/Grants:	\$	Additional Funds Req'd:	\$
TOTAL BORROWINGS REQUIRED	\$	TOTAL BORROWINGS REQUIRED	\$

INCOME AND EXPENSES

Applicant 1			Applicant 2		
Gross Income	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual	Gross Income	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual
Rental Income	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual	Rental Income	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual
Government Benefits	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual	Government Benefits	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual
Dividends	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual	Dividends	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual
Other	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual	Other	\$	<input type="checkbox"/> wkly <input type="checkbox"/> mth <input type="checkbox"/> annual
GROSS INCOME CONVERTED ANNUALLY \$			GROSS INCOME CONVERTED ANNUALLY \$		
Total monthly repayments <i>(from assets & liabilities)</i> \$			Repayments converted annually \$		
Net annual surplus income, NOT including this application \$					

APPLICANT DECLARATIONS

Has either applicant ever had difficulties meeting any fixed commitments, including mobile phone payments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has either applicant ever been an officer or shareholder of a company of which manager, receiver, and/or liquidator has been appointed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does either applicant have any unsatisfied judgement (s) entered in any court against any applicant or any company of which either applicant are or were an officer or shareholder?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has any application in respect of this loan ever been submitted by either applicant or any other person to any other Credit Provider(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No



APPLICANT'S NEEDS AND OBJECTIVES (referring broker to discuss & complete)

Term of loan requested	Years <input type="checkbox"/>	Months <input type="checkbox"/>	Reason:	Serviceability <input type="checkbox"/>	Cashflow <input type="checkbox"/>	Early Clearance <input type="checkbox"/>
Applicant attitude toward rate movements	Concerned <input type="checkbox"/>	Slightly concerned <input type="checkbox"/>	Unconcerned <input type="checkbox"/>			
Principal & interest	<input type="checkbox"/>	Interest only <input type="checkbox"/>				
Repayment cycle	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Half-yearly <input type="checkbox"/>	Interest in advance <input type="checkbox"/>	
Variable Rate Loan	Requires flexibility <input type="checkbox"/>		Wants to make additional repayments <input type="checkbox"/>			
Fixed Rate Loan	Requires stability of repayment & rate <input type="checkbox"/>			Wants to pay interest in advance <input type="checkbox"/>		
Land & Construction	Progressive drawdowns, interest only, then to P&I <input type="checkbox"/>					
Full Doc Loan	Has taxation completed & current <input type="checkbox"/>			Is a PAYG employee <input type="checkbox"/>		
Low Doc Loan	Self-employed <input type="checkbox"/>	Taxation not current <input type="checkbox"/>	Current financial information unavailable <input type="checkbox"/>			
Lite Doc Loan	Self-employed <input type="checkbox"/>	BAS and/or Accountant's Letter <input type="checkbox"/>	Trading A/C statements available <input type="checkbox"/>			
Non-Conforming Loan	Adverse credit history <input type="checkbox"/>		History of mortgage arrears <input type="checkbox"/>		Judgements / Bankruptcy <input type="checkbox"/>	

ASSETS AND LIABILITIES

Asset	Value	Liabilities	Value		
Property Address		Lender	Monthly Payment	Current Rate	Current Debt
	\$		\$	%	\$
	\$		\$	%	\$
	\$		\$	%	\$
	\$		\$	%	\$
	\$		\$	%	\$
Deposit paid on property purchase (if applicable)	\$	Overdraft	\$	%	\$
Cash funds in bank accounts	\$	Personal loans			
Motor Vehicles	\$		\$	%	\$
Make/Model	Year		\$	%	\$
	\$	Hire Purchase/Lease			
	\$				
Personal effects	\$			\$	\$
Superannuation	\$	Credit/charge cards			
Other (give details)		Type	Credit Limit	Provider	Outstanding balance
	\$		\$		\$
	\$		\$		\$
	\$		\$		\$
	\$	Other (give details)			
	\$		\$		\$
Total Value of Assets	\$	Total Value of Liabilities	\$		\$



CREDIT APPLICATION CHECKLIST

- COMPLETED CREDIT APPLICATION (this document)
- SUMMARY OF APPLICATION PURPOSE, APPLICANT'S BUSINESS AND ANTICIPATED BENEFITS OF LENDING
- ACCOUNTANT NAME AND CONTACT DETAILS PROVIDED
- ACCOUNTANTS AUTHORITY COMPLETED & SIGNED_(all commercial finance applications)
- BUSINESS COMMITMENT SCHEDULE COMPLETED_(all commercial finance applications)
- TRADE AND CREDIT REFERENCES PROVIDED_(all commercial finance applications)
- PRIVACY ACT AND BUSINESS PURPOSES DECLARATION SIGNED AS APPROPRIATE
- RATES NOTICES PERTAINING TO PROPOSED SECURITY PROPERTY
- MINIMUM 6 MONTHS STATEMENTS FOR ACCOUNTS BEING REFINANCED
- MINIMUM 3 MONTHS BUSINESS TRADING STATEMENTS
- IF SECURITY PROPERTIES ARE LEASED/TENANTED, COPIES OF ALL CURRENT LEASE DOCUMENTS
- IF APPLICANT IS A TRUST, A COPY OF THE RELEVANT TRUST DEED
- IF A REGISTERED VALUERS ASSESSMENT HAS BEEN RECENTLY COMPLETED, A COPY OF THAT ASSESSMENT

Union Fidelity Capital Funding Pty Ltd is not responsible for delays in processing resulting from incomplete applications for assistance

