

Home loan Health Check

Details	Last reviewed	Frequency	\$ Amount
Home loan Health Check			
How much can I borrow			
How do I pay my home off sooner			
Understanding investing property			
Investment loans			
Home improvement loans			
Other			

PERSONAL DETAILS

	Client 1	Client 2
Title	Mr / Mrs / Ms / Miss	Mr / Mrs / Ms / Miss
Full Legal Name:	First Middle Surname	First Middle Surname
Preferred Name:		
Gender	Male / Female	Male / Female
Marital Status	S / M / Defacto / Sep / Wid / Div	S / M / Defacto / Sep / Wid / Div
Dependants - ages		

CURRENT ADDRESS (Moved In: / /) (Approx)

ADDRESS (Only complete if changing address) No Change

Not known at this stage

Unit	No.	Street Name	Suburb	Post Code
MAILING ADDRESS (as above <input type="checkbox"/> or)				
PO Box		Suburb	Post Code	

CONTACT DETAILS - Preferred contact method

	Client 1	Client 2
Home	<input type="checkbox"/>	() same as 1 <input type="checkbox"/>
Work	<input type="checkbox"/>	<input type="checkbox"/>
Mobile	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>

EMPLOYMENT DETAILS – We required you last 3 years employment history.

Current	Client 1	Client 2
Employment Status	Employee PAYG/Self Employed <input type="checkbox"/> F/Time <input type="checkbox"/> P/Time <input type="checkbox"/> Casual	Employee PAYG/Self Employed <input type="checkbox"/> F/Time <input type="checkbox"/> P/Time <input type="checkbox"/> Casual
Employer Name		
Employer Address		
Employer Phone No		
Occupation		
Commencement Date	Mth Year	Mth Year
Income Received (excluding Super)	\$	\$

These are your current assets. Please list below. Do not include any properties being purchased.

Assets – All Applicants

Complete for ALL applicants List all assets individually or jointly owned – attach details if there is insufficient space.

Real estate property assets: (do not include properties being purchased with this transaction/only existing).

Address of the property	Property description eg: house, unit etc	Situation	Property ownership	Market value	Primary security
Property 1	<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Land <input type="checkbox"/> Construction	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify monthly rent	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 2	<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Land <input type="checkbox"/> Construction	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify monthly rent	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 3	<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Land <input type="checkbox"/> Construction	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify monthly rent	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Cheque, savings, term deposit and other accounts are:

Name of Institution e.g. name of bank, building society, etc	Account Type e.g. cheque, savings etc	Owner	Current Balance (approx)
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

Investments, including superannuation, life insurance, shares, unit trusts, etc are

Name of Institution e.g. name of bank, building society, etc	Investment Type e.g. super, insurance, shares etc	Owner	Current cash balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

Motor vehicles are:

Make and Model	Year	Owner	Market Value approx
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

Other assets, including household items and personal effects, cash, boats, tool of trade etc are:

Brief description of assets Do not provide a detailed list of assets	Owner	Market Value approx
Contents/Personal Belongings	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

Liabilities – All applicants – current – These are all current liabilities

Complete for ALL applicants

List all liabilities whether individually or jointly liable – attach details if there is insufficient space.

Housing loans, overdrafts and other loans (including those from my business company) that are secured by real estate property:

Street Address of property	Name of Lender	Monthly repayment approx	Borrower	Amount owing or LOC limit	Clearing from this load/refinance
Property 1		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 2		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 3		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

ALL CREDIT/LOANS

Credit Cards, store cards, unsecured overdrafts, etc are:

Other loans, including personal loans, vehicle leases, hire purchase, etc are:

Include details of credit cards, store cards, etc even if you have a nil balance

Name of Lender eg: name of bank, store, etc	Credit Type e.g. MasterCard, Visa, Personal Loan etc	Credit Limit	Minimum Monthly repayment	Borrower	Amount owing (balance)	Clearing this debt
			\$	<input type="checkbox"/> Person <input type="checkbox"/> Person	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
			\$	<input type="checkbox"/> Person <input type="checkbox"/> Person	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
			\$	<input type="checkbox"/> Person <input type="checkbox"/> Person	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
			\$	<input type="checkbox"/> Person <input type="checkbox"/> Person	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
			\$	<input type="checkbox"/> Person <input type="checkbox"/> Person	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
			\$	<input type="checkbox"/> Person <input type="checkbox"/> Person	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
			\$	<input type="checkbox"/> Person <input type="checkbox"/> Person	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Other liabilities, including provisional taxation, HECS, guarantees on loans/leases/maintenance etc are:

Brief description of other liabilities	Minimum monthly repayment	Debtor / Guarantor	Amount owing	Clearing this debt
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Comments _____

