



Client Needs Analysis Homeloan

Broker Details

From [Broker name]:	Alan Williams	Date :	
Aggregator :	FAST	Mobile :	0415 235 032
Address :	5 Dilgara Ave Davistown	Australian Credit Licence No :	388809
Email :	alan@moneybuckets.com.au		

Borrower Details

Borrower name 1:			
Borrower name 2:			
Guarantor:			
Loan Amount:	\$		

Broker Notes

Personal Details

Applicant 1			
Title (Mr/Mrs/Miss/Ms/Dr):		Gender:	
		<input type="checkbox"/> Male	<input type="checkbox"/> Female
Given name(s):			
Last name:			
Previous last name (if applicable)			
Date of birth		Marital Status	
Drivers license number		Permanent Australian resident?	
No adults in house	No of dependents	Ages of dependents	
Residential address:			
Postcode:			
At current address since:			
	month		Year
Current residential status:			
<input type="checkbox"/> Rent	<input type="checkbox"/> Home owned	<input type="checkbox"/> Home mortgaged	<input type="checkbox"/> Board
<input type="checkbox"/> Other			
Previous address (if current less than 2 years):			
Postcode:			
Time at previous address:			
	years		months
Postal address (if different from above)			
Postcode:			
Home telephone			
Work telephone:		Mobile:	
Email address:			
Have you ever been declared bankrupt or had any judgements or defaults issued against you by a Court or Tribunal?			
<input type="checkbox"/>			
If Yes, what was your bankruptcy discharge date?			
If Yes, please provide details in the Broker Notes.			

Applicant 2			
Title (Mr/Mrs/Miss/Ms/Dr):		Gender:	
		<input type="checkbox"/> Male	<input type="checkbox"/> Female
Given name(s):			
Last name:			
Previous last name (if applicable)			
Date of birth		Marital Status	
Drivers license number		Permanent Australian resident?	
No adults in house	No of dependents	Ages of dependents	
Residential address:			
Postcode:			
At current address since:			
	month		Year
Current residential status:			
<input type="checkbox"/> Rent	<input type="checkbox"/> Home owned	<input type="checkbox"/> Home mortgaged	<input type="checkbox"/> Board
<input type="checkbox"/> Other			
Previous address (if current less than 2 years):			
Postcode:			
Time at previous address:			
	years		months
Postal address (if different from above)			
Postcode:			
Home telephone			
Work telephone:		Mobile:	
Email address:			
Have you ever been declared bankrupt or had any judgements or defaults issued against you by a Court or Tribunal?			
<input type="checkbox"/>			
If Yes, what was your bankruptcy discharge date?			
If Yes, please provide details in the Broker Notes.			

Details of nearest relative (living in Australia but not with you)

Nearest relative name:

Relationship to applicant:

Address:

	Postcode:	
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Phone:

Details of nearest relative (living in Australia but not with you)

Nearest relative name:

Relationship to applicant:

Address:

	Postcode:	
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Phone:

Employment details

Applicant 1

Employer:

With current employer since:

	Month		Year
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Occupation:

Address:

Telephone number:

Annual gross income:

Secondary occupation:

Secondary income:

Other gross income: eg rental (annual)

Total income:	
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Previous occupation (if current less than 2 years):

Previous employer:

Time with previous employer:

	Years		Months
--	-------	--	--------

Applicant 2

Employer:

With current employer since:

	Month		Year
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Occupation:

Address:

Telephone number:

Annual gross income:

Secondary occupation:

Secondary income:

Other gross income: eg rental (annual)

Total income:	
---------------	--

Previous occupation (if current less than 2 years):

Previous employer:

Time with previous employer:

	Years		Months
--	-------	--	--------

Company / Partnership or Trust Details

Please complete the below section if the loan and security will be in a company or trust name

Company/partnership or trust:

ACN or ABN:

Registered address:

Postcode:

Principal place of business:

Postcode:

All Directors/guarantors/trustees:

Shareholders with > 25% holding:

Company or trust registered office address:

Postcode:

Self Employed Details

	Applicant 1	Applicant 2
Name		
Address		
ABN		
Income estimate		
Bank acct T/Over		
BAS Figures		
Tax return figures		

Accountant Details

Company Name:

Contact Name:

Address:

Telephone:

Fax:

Email:

Conveyancer Details

Company Name:

Contact Name:

Address:

Telephone:

Fax:

Email:

Will you be representing yourself?

Unsecured Creditors - List all outstanding debts							
Creditor Name	Type of debt	Owing	Credit Limit	Arrears/ Defaults	Joint	Refinance	Mthly Payment
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
SUBTOTAL		\$	SUBTOTAL				\$

Secured Creditors - List all outstanding debts							
Creditor Name	Type of debt	Owing	Credit Limit	Arrears/ Defaults	Joint	Refinance	Mthly Payment
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
SUBTOTAL		\$	SUBTOTAL				\$
TOTAL		\$					\$

Loan details

Loan 1

Loan 2

Loan 3

Loan amount (excluding LMI): _____

Go-between end debt (if applicable) _____

Capitalised LMI: _____

Loan term (years) _____

Rate: _____

Loan amount (excluding LMI): _____

Go-between end debt (if applicable) _____

Capitalised LMI: _____

Loan term (years) _____

Rate: _____

Loan amount (excluding LMI): _____

Go-between end debt (if applicable) _____

Capitalised LMI: _____

Loan term (years) _____

Rate: _____

Loan Type

Fully verified

Variable

Fixed

Interest only

Split

Fixed (years)

1 2 3 4 5

Repayment Type

Principal and interest

Interest only

Buy an owner occupied home/unit/land

Investment purchase/purposes

Build a home/unit

Refinancing existing loan

Consolidate debts

Home improvements

Other (specify below)

Loan Type

Fully verified

Variable

Fixed

Interest only

Split

Fixed (years)

1 2 3 4 5

Repayment Type

Principal and interest

Interest only

Buy an owner occupied home/unit/land

Investment purchase/purposes

Build a home/unit

Refinancing existing loan

Consolidate debts

Home improvements

Other (specify below)

Loan Type

Fully verified

Variable

Fixed

Interest only

Split

Fixed (years)

1 2 3 4 5

Repayment Type

Principal and interest

Interest only

Buy an owner occupied home/unit/land

Investment purchase/purposes

Build a home/unit

Refinancing existing loan

Consolidate debts

Home improvements

Other (specify below)

Reason(s) for Interest Only (if applicable)

Please indicate, by ticking one or more of the following, the reason for selecting an interest only product and provide a brief explanation

<input type="checkbox"/>	Temporary reduction in income	
<input type="checkbox"/>	Large non-recurring expenses	
<input type="checkbox"/>	Variable income	
<input type="checkbox"/>	Maximise cash flow	
<input type="checkbox"/>	Create funds for investment purposes	
<input type="checkbox"/>	Principal reductions in an offset facility	
<input type="checkbox"/>	Taxation, financial or accounting reasons	
<input type="checkbox"/>	Plan to convert to investment property	
<input type="checkbox"/>	Other reason (requires specific comment)	

Accounts to be paid out

Institution name:	Account number:
Institution name:	Account number:
Institution name:	Account number:
Institution name:	Account number:
Institution name:	Account number:
Institution name:	Account number:
Institution name:	Account number:
Institution name:	Account number:
Institution name:	Account number:

Details of security offered 1

(Secures all credit applied for on this form with the exception of unsecured credit cards)						
Security address:					Postcode:	
Certificate of title:		Purchase price/estimated value:		Deposit paid/Equity:		
Property type (House/Unit/Vacant land)		Unit size (sqm)		Land size:		
No of units in development		No of bedrooms		Number of bathrooms		
New development/never been occupied	<input type="checkbox"/>		Display/exhibition home:	<input type="checkbox"/>		
Off the plan purchase:	<input type="checkbox"/>		Specialised security:	<input type="checkbox"/>		
Non arm's length transaction:	<input type="checkbox"/>					
Name of security provider(s):						
Inspection contact (owner/real estate/property manager)				Contact number		

Details of Security Offered 2

(Secures all credit applied for on this form with the exception of unsecured credit cards)						
Security address:					Postcode:	
Certificate of title:		Purchase price/estimated value:		Deposit paid/Equity:		
Property type (House/Unit/Vacant land)		Unit size (sqm)		Land size:		
No of units in development		No of bedrooms		Number of bathrooms		
New development/never been occupied	<input type="checkbox"/>		Display/exhibition home:	<input type="checkbox"/>		
Off the plan purchase:	<input type="checkbox"/>		Specialised security:	<input type="checkbox"/>		
Non arm's length transaction:	<input type="checkbox"/>					
Name of security provider(s):						
Inspection contact (owner/real estate/property manager)				Contact number		

Details of Security Offered 3						
(Secures all credit applied for on this form with the exception of unsecured credit cards)						
Security address:					Postcode:	
Certificate of title:		Purchase price/estimated value:		Deposit paid/Equity:		
Property type (House/Unit/Vacant land)		Unit size (sqm)		Land size:		
No of units in development		No of bedrooms		Number of bathrooms		
New development/never been occupied	<input type="checkbox"/>		Display/exhibition home:	<input type="checkbox"/>		
Off the plan purchase:	<input type="checkbox"/>		Specialised security:	<input type="checkbox"/>		
Non arm's length transaction:	<input type="checkbox"/>					
Name of security provider(s):						
Inspection contact (owner/real estate/property manager)				Contact number		

Construction Loan Summary

	Construction costs	
Plus	Land purchase cost:	
Plus	Total fees for loan & purchase	
Equals	Total cost:	
	Loan amount	
Less	Construction cost (as above)	
Equals	Loan funds available for land:	
Plus	FHOG (if applicable)	
Equals	Maximum available at settlement:	
Less	Bank fees	
Plus	Deposit paid to builder-receipt supplied:	
Equals	Shortfall/Surplus for purchase of land:	
	Borrowers contribution (Land cost +/- shortfall/surplus)	

Construction Purpose

Construction Purpose Build/Major Renovation:	
Construction description:	
Additional improvement description:	
Builder Details	
Builders name:	
Builders address:	
Builders ABN:	
Builders licence number:	
Sales person:	
Phone number:	
State of issue:	
Is this a fixed price contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Land agent / Conveyancer / Solicitor details

Land agent:	Sales person:	Telephone number:
If you wish to authorise the Bank to disclose limited information about the progress and result of this application to the agent named above, please tick here		
Conveyancer/Solicitor	Telephone number	
Email address:	Fax number:	
Deliver documentation to:		

Discuss Risks and Advantages to Decisions

Principle and Interest or Interest Only

Variable, Fixed or Mixed Interest

Reason For Choice

Loan Objective and Time Frames

Suggested Lenders

Client History

Include timeline of any defaults or hardship, including reasons and reasons for late payments.
Where did available money go to? How much, when and where?

Mortgage Arrears - Check Last 6 Months

Work Circumstances - Past and ongoing

Health Issues

Relationship issues

Exit Strategy

Anything else we should know

Customer Requirements and Objectives

1. Customers borrowing requirements and objectives and resulting benefits (eg. refinancing at a lower interest rate to reduce loan payments)

2. Specific features requested, and any associated risks or costs (eg. fixed rate, offset account)

3. How does the product meet the customer's requirements and objectives? (eg. 3 years fixed rate provides repayment stability and access to offset for budgeting flexibility)

	You	Partner	Combined
Income	\$	\$	\$
Other Borrowers	\$	\$	\$

Expense Details				
	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			
	You	Partner	Old Position	New Position
Rates and Strata Fees	\$	\$	\$	\$
Rent/board	\$	\$	\$	\$
Electricity, Gas & Water	\$	\$	\$	\$
Telephone - mobile, home, internet, pay tv	\$	\$	\$	\$
Health insurance	\$	\$	\$	\$
Other insurance	\$	\$	\$	\$
Child Care	\$	\$	\$	\$
School fees and expenses	\$	\$	\$	\$
Child support & maintenance payments	\$	\$	\$	\$
Payments to other secured creditors	\$	\$	\$	\$
Rental payments for household goods	\$	\$	\$	\$
Payments to other unsecured creditors	\$	\$	\$	\$
Car payments to secured creditor	\$	\$	\$	\$
Car rego, insurance, maintenance	\$	\$	\$	\$
Other household expenses (please detail)	\$	\$	\$	\$
SUB TOTAL	\$	\$	\$	\$
Groceries	\$	\$	\$	\$
Entertainment, alcohol, cigarettes etc	\$	\$	\$	\$
Clothes, shoes, hairdressers etc	\$	\$	\$	\$
Other exp for children (sport, music etc)	\$	\$	\$	\$
Medical/Chemist	\$	\$	\$	\$
Tolls & Car fuel	\$	\$	\$	\$
Transport & expenses	\$	\$	\$	\$
Incidentals	\$	\$	\$	\$
SUB TOTAL	\$	\$	\$	\$
LIVING COST WITHOUT MORTGAGE	\$	\$	\$	\$
MORTGAGE PAYMENTS	\$	\$	\$	\$
EXPENSE TOTAL	\$	\$	\$	\$
SURPLUS +/-	\$	\$	\$	\$

Declaration

These declarations apply to both applicants. Interview where possible.

This is where you make representations to Starlight Home Loans about you and the loan. Starlight Home Loans will rely on the representations that all the applicants make and therefore you must be truthful and accurate.

	Applicant 1		Applicant 2	
	Y	N	Y	N
Bankruptcy Are you or have you ever been insolvent or bankrupt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If YES - please supply details

Liquidation/receivership Have you been a Director or shareholder in a company where an administrator or receiver has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Australian residency Are you an Australian citizen or have Australian residency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Future Changes	Y	N	Y	N
1. Are you aware of any significant changes to your circumstances that will adversely affect your ability to make contractual loan repayments? (If no please proceed to Business Purpose Declaration on page 10)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. If YES, what kind of change are you expecting? (please explain)

a. Temporary decrease in disposable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Permanent decrease in disposable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Anticipated large expenditure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. How will you continue to make repayments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a. Secured additional income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Use of savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Reducing expenditure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Sale of assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The application reflects the change in circumstances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You need to contact your financial advisor with regard to your insurance coverage in view of your intention to take out a mortgage.

Business Purpose Declaration

I/ We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- Business purpose; or
- Investment purposes other than investment in residential property

IMPORTANT: You should ONLY tick/select this declaration if this loan is wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. By ticking/selecting either of the purposes above and signing this declaration you may LOSE your protection under the National Credit Code.

Nominations

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.

By nominating a person, you give up the right to be provided with multiple copies of information direct from the lender, and nominate one person to receive this information.

Nomination:

I/ We nominate:
[full name of person nominated] to receive notices and other documents under the National Credit Code on behalf of me/ all of us.

Any borrower who has signed this form can advise the lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the lender will from then on provide each joint borrower with their own separate copy of any notice or other document under the National Credit Code.

Declaration - all applicants

I/we:

- Understand that the approval of any application for a home loan product is subject to the lenders' applicable lending criteria and I/we may need to meet additional requirements before an application can be approved.
- Warrant that all information provided in this application and any accompanying supporting documents, are true, correct and complete and that Starlight Home Loans will rely upon it as such.
- Understand that this application does not represent a quote, pre-qualification or an offer for credit by Starlight Home Loans and that Starlight Home Loans may reject my/our application at its sole discretion.
- Acknowledge that Starlight Home Loans recommends that I/we obtain independent legal and financial advice in relation to this application, and in some circumstances I/we will be required to obtain such advice.
- Are unaware of any matters now or in the foreseeable future, which will or may have a negative impact on my/our credit rating, financial position or ability to meet my/our obligations under a loan contract, should Starlight Home Loans offer, and I/we accept it.

By signing below, you make the above declarations and agree that all the information that you have provided is true and correct:

Applicant 1

Applicant 2

Name of applicant:

Name of applicant

Signed: Date:

Signed: Date:

Guarantor 1

Guarantor 2

Name of guarantor:

Name of guarantor:

Signed: Date:

Signed: Date: