



LOANS & MORTGAGES

Client Needs Analysis

HLM:

Date:/...../.....

Private and Confidential

First Applicant			
First Name		Surname	
Preferred Title		Date of Birth	
Home Phone		Street Address	
Work Phone		Suburb	
Mobile Phone		State	
Email		Postcode	
Second Applicant			
First Name		Surname	
Preferred Title		Date of Birth	
Home Phone		Street Address	
Work Phone		Suburb	
Mobile Phone		State	
Email		Postcode	
Employment/Income/Savings History			
Client One	Self-employed / PAYG	Client Two	Self-employed / PAYG
Occupation		Occupation	
Time (years)		Time(years)	
Employer/Business Name		Employer/Business Name	
Address and time (years) employed there		Address and time (years) employed there	
Gross Income per W/F/M/Y	\$	Gross Income per W/F/M/Y	\$
Other Income per W/F/M/Y	\$	Other Income per W/F/M/Y	\$
Number of dependents and ages of dependents		Number of dependents and ages of dependents	
Contacts			
Accountant			
Solicitor / Conveyancer			
Real Estate Agent			
Relative not living with you			
Contact details & address of relative			

Loan Needs And Requirements			
Property Purchase		Refinance / Debt Consolidation – Existing loan facilities / Borrowings	Mark [X] if yes
Property Value	\$	Owner Occupied Home Loan	[]
Plus legal and other costs	\$	Residential Property Investment Loan	[]
Less your contribution	\$	Investment other than residential property	[]
Loan amount required	\$	Credit Card / Personal Loan	[]
LVR		% Business	[]
		Equity Release	[]
		Variation (e.g. increase / conversion / rate)	[]
Are you consolidating credit cards/personal loans into the new loan or is the purpose for the loan an asset other than residential real estate e.g. car Yes [] No []			
If yes – Explain higher repayments in the short term VS lower repayments over long term			
Further Questions		Comments / Further Information	
When are you planning to retire?			
How are you planning to pay off this loan once you retire? (if applicable)			
What's important to you in your loan?		Mark [X] if yes	
Pay off your home loan quickly?			
• With your savings?		[]	
• Additional repayments?		[]	
• Merging your accounts into one?		[]	
Certainty of repayments (fixed rate)?		[]	
Fixed rate lock-in fee?		[]	
Access to additional repayments should you require them (redraw)?		[]	
By debit card?		[]	
By cheque book?		[]	
Option to increase your loan should you wish to make renovations etc?		[]	
Minimise your repayments by paying interest only?		[]	
Frequency of principal and interest		Weekly []	

repayments?	Fortnightly [] Monthly []		
Line of credit so you have access to a line of credit and make repayments based on the amount you draw down?	[]		
Variable rate that changes as interest rates move up and down? <ul style="list-style-type: none"> Ability to repay loan early without incurring fixed rate break costs? Make additional repayments and redraw against those repayments? 	[] []		
The most important factor (to you) in selecting a home loan is?			
Provide details/supporting comments			
Are there any other features you specifically need?			
Provide details/supporting comments			
Borrowing Requirements			
How much are you wishing to borrow?	\$	Term of the Loan (years)	
Statement Of Assets (What You Own Today)			
Real Estate			
	Address	Value	Rental Income
Property One (Please note if owner occupied or investment)		\$	Pw
Property Two (Please note if owner occupied or investment)		\$	Pw
Property Three (Please note if owner occupied or investment)		\$	Pw

Other Assets (Car, Savings, Shares, Super)			
Asset Type	Institution	Amount/Value	Rental Income
		\$	Pw
		\$	Pw
		\$	Pw
		\$	Pw
		\$	Pw
		\$	Pw

Statement Of Liabilities (What You Owe Today)					
Existing Mortgages					
	Address	Limit	Current Balance	Monthly Payment	Ongoing (Mark [X] if yes)
Property One		\$	\$	\$	Yes [] No []
Property Two		\$	\$	\$	Yes [] No []
Property Three		\$	\$	\$	Yes [] No []

Lease / Hire Purchase / Personal Loan / Other Liabilities					
Liability Type	Institution	Limit	Current Balance	Monthly Payment	Ongoing (Mark [X] if yes)
		\$	\$	\$	Yes [] No []
		\$	\$	\$	Yes [] No []
		\$	\$	\$	Yes [] No []

Credit and Store Card					
Liability Type	Institution	Limit	Current Balance	Monthly Payment	Ongoing (Mark [X] if yes)
		\$	\$	\$	Yes [] No []
		\$	\$	\$	Yes [] No []
		\$	\$	\$	Yes [] No []

Other Liabilities			
Description		Payment	Ongoing (Mark [X] if yes)
		\$	Yes [] No []
		\$	Yes [] No []
		\$	Yes [] No []
		\$	Yes [] No []
		\$	Yes [] No []
		\$	Yes [] No []
		\$	Yes [] No []
		\$	Yes [] No []
Deposit, Costs And Repayments			
Estimated Loan Costs			
Purchase Stamp Duty	\$	On purchase price	\$
Mortgage Insurance	\$		
Legal and other expenses	\$		
Loan Application Fee	\$		
Less FHOG (if applicable)	\$		
Additional Costs	\$		
Total Estimated Cost	\$		
Purchase Property at	\$	Estimated Rental income	\$ Pw
Refinance Mortgage with	\$	M/V \$	Over property at
Refinance Mortgage with	\$	M/V \$	Over property at
Renovations/other interest monies	\$		
Plus costs and stamp duties	\$		
Refinance other loans	\$		
Less Borrower Equity	\$		Property at
Total Amount Required	\$		
Total Security Value	\$	LVR	%
Loan Repayment Schedule			
Loan	Interest Rate	P & I Repayments	Repayment Frequency
\$	%	\$	Weekly / Fortnightly / Monthly

Final Serviceability Calculation

Product Recommendation

This is based on what you have told me about your requirements and objectives and the reasonable steps I have taken to verify your financial situation.

Provide details/supporting comments

This is because you said

Provide details/supporting comments

Loan Writer Signature		Date	
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Compliance Checklist

Has the client accepted your recommendation? Yes [] No [] If no, why?

Further comments

Another product selected? Yes [] No [] If yes, product _____

NOTE: The product recommendation must be suitable (not unsuitable) and be based on the client's financial situation, requirements and objectives. Products that are not suitable cannot be recommended.

Formal loan application taken?	Yes []	No []
Product and fees explained?	Yes []	No []
Quote provided and signed by the client?	Yes []	No []
Acknowledgement of the fixed rate lock-in terms and fees? (if applicable)	Yes []	No []
Date of contact with client		

Details of contract/approval

Other Needs		
Home and contents or landlords insurance process referral?	Yes []	No []
Has commission been disclosed	Yes []	No []
Home loan protection process referral?	Yes []	No []
Has commission been disclosed?	Yes []	No []
Referral Details		
Were you referred to me?	Yes []	No []
Name of referrer		
Amount of fee paid or to be paid	\$	
Has any referral payment been disclosed?	Yes []	No []
Referral Opportunity		
Does a referral opportunity exist?	Yes []	No []
Solicitor?	Yes []	No []
Real Estate Agent?	Yes []	No []
Accountant?	Yes []	No []
Has the client agreed to be referred?	Yes []	No []
Has any referral payment been disclosed?	Yes []	No []

Other Notes: