

Introducer company name:	<input type="text"/>	Broker ID:	<input type="text"/>
Primary contact:	<input type="text"/>	e-mail:	<input type="text"/>
Mobile number:	<input type="text"/>		
Secondary contact:	<input type="text"/>	e-mail:	<input type="text"/>
Mobile number:	<input type="text"/>		

Required response time:  Today  Next NSW banking day  Preliminary & not urgent

# Near & Non prime Loan Scenario Builder

**Rapid & comprehensive: Increasing opportunities, certainty & confidence**

Can you talk me through what you are hoping to achieve? (for example: renovation, relocation, debt consolidation, school fees, holiday, car etc.)

## SECTION 1: High level requirements

<input type="radio"/> Non-genuine savings	<input type="radio"/> Relocation/Bridging	<input type="radio"/> Construction
<input type="radio"/> Exchanged contracts	<input type="radio"/> Services at peak debt	<input type="radio"/> Fixed price contract
<input type="radio"/> Off the plan	<input type="radio"/> Services at end debt	<input type="radio"/> Cost plus contract
<input type="radio"/> Pledge		<input type="radio"/> Owner builder from L/U
<input type="radio"/> Guided by a financial planner or property advisor/consultant		<input type="radio"/> Owner builder

## SECTION 2: Borrowing entities (complete two forms for up to 4 borrowers)

<input type="radio"/> Natural person(s)	<input type="radio"/> Australian Corporation	<input type="radio"/> Discretionary trust
<input type="radio"/> Business partnership	<input type="radio"/> SMSF	<input type="radio"/> Unit trust
<input type="radio"/> Hybrid Trust	<input type="radio"/> Church (non-profit)	<input type="radio"/> Club/Association

Age of natural person(s) & Equifax credit score: 1.  &  2.  &

Occupation: 1.  2.

Marital status:

<input type="radio"/> Married with <input type="checkbox"/> financially dependent family members, 18 & younger	<input type="radio"/> Separated	<input type="radio"/> Divorced
<input type="radio"/> Single	<input type="radio"/> Engaged	
<input type="radio"/> De facto		

## SECTION 3: Residency status

<input type="radio"/> Permanent (Aust) resident	<input type="radio"/> Expatriate	<input type="radio"/> Skilled migrant
<input type="radio"/> Non resident	<input type="radio"/> Visitor	Visa subclass reference number <input type="text"/>

## SECTION 4: Facility details

<input type="radio"/> 1 <sup>st</sup> registered mortgage	<input type="radio"/> 2 <sup>nd</sup> registered mortgage	<input type="radio"/> Revolving line of credit
<input type="radio"/> Secured personal loan	<input type="radio"/> Unsecured personal loan	<input type="radio"/> Equity line of credit
<input type="radio"/> Portfolio loan	<input type="radio"/> Short term	<input type="radio"/> Non regulated
<input type="radio"/> Commercial loan		

## SECTION 5:

## Current state, together with special requirements

	(Property 1)	(Property 2)	(Property 3)	(Property 4)
Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance outstanding 1:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate:	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed
or:	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable
Repayment type:	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO
Balance outstanding 2:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate:	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed
or:	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable
Repayment type:	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO
To be refinanced?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Further considerations:	Refinancing <input type="checkbox"/> credit card(s) and/or <input type="checkbox"/> consumer facilities(s) e.g. store cards, personal & car loans			
Personal cash out:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment cash out:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Paying out an ATO liability:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Cash out Working capital:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Business cash out:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

## SECTION 6:

## Loan options

	(security)	(term)		(security)	(term)
<input type="radio"/> Residential	(1-40)	<input type="text"/> years	<input type="radio"/> Unsecured personal	(2-7)	<input type="text"/> years
<input type="radio"/> Commercial	(1-30)	<input type="text"/> years	<input type="radio"/> Secured personal	(2-10)	<input type="text"/> years

## SECTION 7:

## Observations

<input type="radio"/> Short term/intermittent	<input type="radio"/> Government payment reliant	<input type="radio"/> Rental reliant
<input type="radio"/> Airbnb & Uber income	<input type="radio"/> Short term professional	<input type="radio"/> Working for family or friends
<input type="radio"/> Financially independent child	<input type="radio"/> Financially independent spouse	<input type="radio"/> Recent University graduates
<input type="radio"/> Casual/Part-time	<input type="radio"/> Commission reliant	<input type="radio"/> Fluctuating income
<input type="radio"/> Mortgage hostage	<input type="radio"/> Short term contractor	

## SECTION 8:

## Self employed

Industry:	<input type="text"/>	<input type="radio"/> Full doc	<input type="radio"/> Lo doc	<input type="radio"/> No doc
Self-employed:	<input type="text"/> years and/or <input type="text"/> months	Financials:	<input type="text"/> years and/or <input type="text"/> months	
ABN registered:	<input type="text"/> years and/or <input type="text"/> months	GST registered:	<input type="text"/> years and/or <input type="text"/> months	

# SECTION 9:

# Securities

Security address 1:

& land size:

Value:

\$

Loan amount:

\$

LVR:

%

- |   |  |   |  |
|---|--|---|--|
| <input type="radio"/> Construction (as per section 1 above) | <input type="radio"/> Refinance  | <input type="radio"/> Green (energy efficient by approved builder) construction | <input type="radio"/> Hold extended term                   |
| <input type="radio"/> Purchase                              | <input type="radio"/> IO for <input type="text"/> <input type="text"/> years | <input type="radio"/> Sell soon after   | <input type="radio"/> Fixed for <input type="text"/> years |
| <input type="radio"/> P&I and/or                            | <input type="radio"/> Investment   | <input type="radio"/> Variable or   | <input type="radio"/> Display home                         |
| <input type="radio"/> Owner occupied                        | <input type="radio"/> Limited torrens title                                  | <input type="radio"/> Personal holiday home                                     | <input type="radio"/> Units & apartments                   |
| <input type="radio"/> Torrens title                         | <input type="radio"/> Approved for development                               | <input type="radio"/> Bushfire affected   | <input type="radio"/> Retail/Residential                   |
| <input type="radio"/> Medium density residential            | <input type="radio"/> Residential in industrial zone                         | <input type="radio"/> Flood affected  | <input type="radio"/> Retail                               |
| <input type="radio"/> Rural                                 | <input type="radio"/> Mixed use  | <input type="radio"/> Hound breeder/trainer                                     | <input type="radio"/> Office                               |
| <input type="radio"/> Rural residential                     | <input type="radio"/> Heritage listed  | <input type="radio"/> Light industrial  | <input type="radio"/> Warehouse                            |
| <input type="radio"/> Vacant land                           | <input type="radio"/> Located in an island                                   | <input type="radio"/> Heavy industrial  | <input type="radio"/> Commercial/Industrial                |
| <input type="radio"/> Old systems                           | <input type="radio"/> Retirement   | <input type="radio"/> Development site  | <input type="radio"/> NRAS                                 |
| <input type="radio"/> Residential                           | <input type="radio"/> NDIS   | <input type="radio"/> Agricultural farm   | <input type="radio"/> Villa                                |
| <input type="radio"/> Hobby farm                            |  | <input type="radio"/> Town house  |  |

Units & apartments:

- m<sup>2</sup> Living area excluding garages & balconies (min 30)      Number of dwellings per title:
- Dual key       Student accommodation       High density       Hotel/Resort
- City location       Serviced/Managed

Security address 2:

& land size:

Value:

\$

Loan amount:

\$

LVR:

%

- |   |  |   |  |
|---|--|---|--|
| <input type="radio"/> Construction (as per section 1 above) | <input type="radio"/> Refinance  | <input type="radio"/> Green (energy efficient by approved builder) construction | <input type="radio"/> Hold extended term                   |
| <input type="radio"/> Purchase                              | <input type="radio"/> IO for <input type="text"/> <input type="text"/> years | <input type="radio"/> Sell soon after   | <input type="radio"/> Fixed for <input type="text"/> years |
| <input type="radio"/> P&I and/or                            | <input type="radio"/> Investment   | <input type="radio"/> Variable or   | <input type="radio"/> Display home                         |
| <input type="radio"/> Owner occupied                        | <input type="radio"/> Limited torrens title                                  | <input type="radio"/> Personal holiday home                                     | <input type="radio"/> Units & apartments                   |
| <input type="radio"/> Torrens title                         | <input type="radio"/> Approved for development                               | <input type="radio"/> Bushfire affected   | <input type="radio"/> Retail/Residential                   |
| <input type="radio"/> Medium density residential            | <input type="radio"/> Residential in industrial zone                         | <input type="radio"/> Flood affected  | <input type="radio"/> Retail                               |
| <input type="radio"/> Rural                                 | <input type="radio"/> Mixed use  | <input type="radio"/> Hound breeder/trainer                                     | <input type="radio"/> Office                               |
| <input type="radio"/> Rural residential                     | <input type="radio"/> Heritage listed  | <input type="radio"/> Light industrial  | <input type="radio"/> Warehouse                            |
| <input type="radio"/> Vacant land                           | <input type="radio"/> Located in an island                                   | <input type="radio"/> Heavy industrial  | <input type="radio"/> Commercial/Industrial                |
| <input type="radio"/> Old systems                           | <input type="radio"/> Retirement   | <input type="radio"/> Development site  | <input type="radio"/> NRAS                                 |
| <input type="radio"/> Residential                           | <input type="radio"/> NDIS   | <input type="radio"/> Agricultural farm   | <input type="radio"/> Villa                                |
| <input type="radio"/> Hobby farm                            |  | <input type="radio"/> Town house  |  |

Units & apartments:

- m<sup>2</sup> Living area excluding garages & balconies (min 30)      Number of dwellings per title:
- Dual key       Student accommodation       High density       Hotel/Resort
- City location       Serviced/Managed



## SECTION 9:

## Securities continued

Security address 3:

& land size:

Value:

\$

Loan amount:

\$

LVR:

%

- |   |  |   |  |
|---|--|---|--|
| <input type="radio"/> Construction (as per section 1 above) | <input type="radio"/> Refinance  | <input type="radio"/> Green (energy efficient by approved builder) construction | <input type="radio"/> Hold extended term                   |
| <input type="radio"/> Purchase                              | <input type="radio"/> IO for <input type="text"/> <input type="text"/> years | <input type="radio"/> Sell soon after   | <input type="radio"/> Fixed for <input type="text"/> years |
| <input type="radio"/> P&I and/or                            | <input type="radio"/> Investment   | <input type="radio"/> Variable or   | <input type="radio"/> Display home                         |
| <input type="radio"/> Owner occupied                        | <input type="radio"/> Limited torrens title                                  | <input type="radio"/> Personal holiday home                                     | <input type="radio"/> Units & apartments                   |
| <input type="radio"/> Torrens title                         | <input type="radio"/> Approved for development                               | <input type="radio"/> Bushfire affected   | <input type="radio"/> Retail/Residential                   |
| <input type="radio"/> Medium density residential            | <input type="radio"/> Residential in industrial zone                         | <input type="radio"/> Flood affected  | <input type="radio"/> Retail                               |
| <input type="radio"/> Rural                                 | <input type="radio"/> Mixed use  | <input type="radio"/> Hound breeder/trainer                                     | <input type="radio"/> Office                               |
| <input type="radio"/> Rural residential                     | <input type="radio"/> Heritage listed  | <input type="radio"/> Light industrial  | <input type="radio"/> Warehouse                            |
| <input type="radio"/> Vacant land                           | <input type="radio"/> Located in an island                                   | <input type="radio"/> Heavy industrial  | <input type="radio"/> Commercial/Industrial                |
| <input type="radio"/> Old systems                           | <input type="radio"/> Retirement   | <input type="radio"/> Development site  | <input type="radio"/> NRAS                                 |
| <input type="radio"/> Residential                           | <input type="radio"/> NDIS   | <input type="radio"/> Agricultural farm   | <input type="radio"/> Villa                                |
| <input type="radio"/> Hobby farm                            |  | <input type="radio"/> Town house  |  |

Units & apartments:

- m<sup>2</sup> Living area excluding garages & balconies (min 30)  Number of dwellings per title:
- Dual key  Student accommodation  High density  Hotel/Resort
- City location  Serviced/Managed

Security address 4:

& land size:

Value:

\$

Loan amount:

\$

LVR:

%

- |   |  |   |  |
|---|--|---|--|
| <input type="radio"/> Construction (as per section 1 above) | <input type="radio"/> Refinance  | <input type="radio"/> Green (energy efficient by approved builder) construction | <input type="radio"/> Hold extended term                   |
| <input type="radio"/> Purchase                              | <input type="radio"/> IO for <input type="text"/> <input type="text"/> years | <input type="radio"/> Sell soon after   | <input type="radio"/> Fixed for <input type="text"/> years |
| <input type="radio"/> P&I and/or                            | <input type="radio"/> Investment   | <input type="radio"/> Variable or   | <input type="radio"/> Display home                         |
| <input type="radio"/> Owner occupied                        | <input type="radio"/> Limited torrens title                                  | <input type="radio"/> Personal holiday home                                     | <input type="radio"/> Units & apartments                   |
| <input type="radio"/> Torrens title                         | <input type="radio"/> Approved for development                               | <input type="radio"/> Bushfire affected   | <input type="radio"/> Retail/Residential                   |
| <input type="radio"/> Medium density residential            | <input type="radio"/> Residential in industrial zone                         | <input type="radio"/> Flood affected  | <input type="radio"/> Retail                               |
| <input type="radio"/> Rural                                 | <input type="radio"/> Mixed use  | <input type="radio"/> Hound breeder/trainer                                     | <input type="radio"/> Office                               |
| <input type="radio"/> Rural residential                     | <input type="radio"/> Heritage listed  | <input type="radio"/> Light industrial  | <input type="radio"/> Warehouse                            |
| <input type="radio"/> Vacant land                           | <input type="radio"/> Located in an island                                   | <input type="radio"/> Heavy industrial  | <input type="radio"/> Commercial/Industrial                |
| <input type="radio"/> Old systems                           | <input type="radio"/> Retirement   | <input type="radio"/> Development site  | <input type="radio"/> NRAS                                 |
| <input type="radio"/> Residential                           | <input type="radio"/> NDIS   | <input type="radio"/> Agricultural farm   | <input type="radio"/> Villa                                |
| <input type="radio"/> Hobby farm                            |  | <input type="radio"/> Town house  |  |

Units & apartments:

- m<sup>2</sup> Living area excluding garages & balconies (min 30)  Number of dwellings per title:
- Dual key  Student accommodation  High density  Hotel/Resort
- City location  Serviced/Managed

**SECTION 10:**

**Conduct: ● Pay on time every time or ● see below**

Most recent default listing dates:   /   / 20   and/or   /   / 20

default(s) paid   /   / 20   totalling \$    ,

default(s) continue to remain unpaid totalling \$    ,    \$    ,    in council arrears

Monthly repayment(s) in arrears:  mortgage(s)  personal/car loan(s)  credit card(s)

Filed for bankruptcy on   /   / 20   and still in bankruptcy or

Discharge from bankruptcy on   /   / 20

Current scheme of arrangement paid  on time or   month(s) in arrears

Current part IX agreement paid  on time or   month(s) in arrears

	Strengths	Weaknesses	Mitigants
Scenario Highlight	<input type="text"/>	<input type="text"/>	<input type="text"/>
Servicing	<input type="text"/>	<input type="text"/>	<input type="text"/>

- Visit us at ComHub for priority & faster turnaround times
- Talk to us about every situation at the home of **rate for risk** (quotes only valid for 14 days unless a non-refundable application fee is prepaid)
- Unencumbered cars, quads, jet skis and any other assets can also be offered as security
- Unsecured personal & Commercial loans available to MSt customers only
- Withdrawn submitted applications prior to approval attract a \$100 admin charge inclusive of any out of pocket expenses e.g. valuation(s) & legal costs
- No refunds can be entertained post formal approval



**Unacceptable**

- Title: Moiety, Purple, Company & Stratum
- Security: Schools, Brothels, Day spas, Caravan parks, Hostels, time share & poorly maintained & mobile homes
- Documentation: Income details over 60 days at time of approval, false, tampered & misleading information, valuations over 90 days at time of approval, self-employed financials over 18 months at time of approval
- Purpose: Loans of convenience
- Income: Austudy, rental assistance, farm producing & unemployment related income
- Lo/No doc applications with recent financials on file
- Extending the rate lock period beyond 90 days & refund post finance approval



**SECTION 11:**

**Feedback & indications subject to validation**

Security address 1:  PC category:

Product details:  Super prime  Premium  Optimax I  Optimax II  Optimax III

Repayments by direct credit  Gap funding by way of 2<sup>nd</sup> mortgage Loan term in years:

Risk fee:     % or \$     Application fee: \$

Establishment fee:     % or \$     Annual facility fee: \$

Monthly facility management fee:    % or \$     Settlement fee: \$

Construction admin fee: \$     Discharge fee: \$

Rate lock fee:  0  1  5 % or \$  7  5  0 *whichever is the higher*

Repayment type:  Principal & interest  Interest only  LoC for   years

Doc type:  Full doc  Lo doc  No doc  Portfolio loan

Variable interest rate:     % or     % fixed for  years (1-5)

LMI at cost  QS at cost  Legals at cost

Pledge loan supported by parent's property with MSt  Valuation at cost  \$300 1<sup>st</sup> valuation subsidy

Post settlement event:

Stepping up to:     % in   months time

Stepping down to:     % in   months time *assuming good conduct and/or an OC whichever is the later*

/   / 20

Security address 2:  PC category:

Product details:  Super prime  Premium  Optimax I  Optimax II  Optimax III

Repayments by direct credit  Gap funding by way of 2<sup>nd</sup> mortgage Loan term in years:

Risk fee:     % or \$     Application fee: \$

Establishment fee:     % or \$     Annual facility fee: \$

Monthly facility management fee:    % or \$     Settlement fee: \$

Construction admin fee: \$     Discharge fee: \$

Rate lock fee:  0  1  5 % or \$  7  5  0 *whichever is the higher*

Repayment type:  Principal & interest  Interest only  LoC for   years

Doc type:  Full doc  Lo doc  No doc  Portfolio loan

Variable interest rate:     % or     % fixed for  years (1-5)

LMI at cost  QS at cost  Legals at cost

Pledge loan supported by parent's property with MSt  Valuation at cost  \$300 1<sup>st</sup> valuation subsidy

Post settlement event:

Stepping up to:     % in   months time

Stepping down to:     % in   months time *assuming good conduct and/or an OC whichever is the later*

/   / 20

SECTION 11:

Feedback & indications subject to validation continued

Security address 3:  PC category:

Product details:  Super prime  Premium  Optimax I  Optimax II  Optimax III

Repayments by direct credit  Gap funding by way of 2<sup>nd</sup> mortgage Loan term in years:

Risk fee:     % or \$     Application fee: \$

Establishment fee:     % or \$     Annual facility fee: \$

Monthly facility management fee:    % or \$     Settlement fee: \$

Construction admin fee: \$     Discharge fee: \$

Rate lock fee:  0  1  5 % or \$  7  5  0 *whichever is the higher*

Repayment type:  Principal & interest  Interest only  LoC for   years

Doc type:  Full doc  Lo doc  No doc  Portfolio loan

Variable interest rate:     % or     % fixed for  years (1-5)

LMI at cost  QS at cost  Legals at cost

Pledge loan supported by parent's property with MSt  Valuation at cost  \$300 1<sup>st</sup> valuation subsidy

Post settlement event:

Stepping up to:     % in   months time

Stepping down to:     % in   months time *assuming good conduct and/or an OC whichever is the later*

/   / 20

Security address 4:  PC category:

Product details:  Super prime  Premium  Optimax I  Optimax II  Optimax III

Repayments by direct credit  Gap funding by way of 2<sup>nd</sup> mortgage Loan term in years:

Risk fee:     % or \$     Application fee: \$

Establishment fee:     % or \$     Annual facility fee: \$

Monthly facility management fee:    % or \$     Settlement fee: \$

Construction admin fee: \$     Discharge fee: \$

Rate lock fee:  0  1  5 % or \$  7  5  0 *whichever is the higher*

Repayment type:  Principal & interest  Interest only  LoC for   years

Doc type:  Full doc  Lo doc  No doc  Portfolio loan

Variable interest rate:     % or     % fixed for  years (1-5)

LMI at cost  QS at cost  Legals at cost

Pledge loan supported by parent's property with MSt  Valuation at cost  \$300 1<sup>st</sup> valuation subsidy

Post settlement event:

Stepping up to:     % in   months time

Stepping down to:     % in   months time *assuming good conduct and/or an OC whichever is the later*

/   / 20