

# LOAN APPLICATION PROCESS & FORMS

Thank you for choosing Perry Finance to service your loan application. Following on the next 9 pages you will find the Perry Finance application form. It is important to complete each part thoroughly as missing information will delay the lender from processing your application on time. Please contact our office on **03 9900 6227** for any queries you have on completing the forms. Each page must be written clearly, signed and dated declaring all information provided is true and correct.

Below is a document check-list of supporting material the lender will require you to submit. You can either fax the documents to **03 8679 3389** or email them to **applications@perryfinance.com**.

## Document checkbox list:

- Application Form
- 100 Points of ID
- Purchase Contract
- Latest rates notices for all properties owned
- For SELF-EMPLOYED & COMPANY applicants – ALL of the following:
  - Last 2 Years Business Tax Returns\*
  - Last 2 Years Business Financial Statements (P&L, Balance sheet)\*
  - Last 2 Years Tax Returns of Directors/Partners/Guarantors\*
- Evidence of Income for PAYG applicants being:
  - 2 Payslips (less than 1 month old) or Letter of Employment (start date, employment status, title, income)
  - 2 Latest Tax Notice of Assessments\*
  - 2 Latest Payment Summaries\*
- Most recent Centrelink letter confirming Family Allowance, etc (if applicable)
- Declaration of Income and/or Affordability Form(s)
- Evidence of Rental Income (not from selling agent)
- 6 month Savings Statements
- Statutory Declaration of Gifted Funds (if applicable)
- Last 6 Months Statements on Loans being refinanced
- 3 Months Statements on all Loans held by borrower
- Last 6 months Credit Card Statements
- Latest 3 months rental statements or rental appraisal from all rented properties owned.

**\*Tax file numbers on ALL pages of documents sent MUST be removed or blotted out. All bank and credit card statements must be on bank or lender letterhead. Internet copies are not acceptable.**

## OUR EASY 7 STEP PROCESS

1. Tell us a bit about what you need – we conduct a short interview to find out a bit more about how we can help you
2. Book an appointment to see an adviser – one of our professional staff will make a time to see you
3. We will make an assessment of your borrowing capacity and provide with a funding table showing your current borrowing position
4. We will make loan product and structuring recommendations and send them to you.
5. You confirm with us you are happy to proceed and we submit your loan for processing. We'll let you know what documents we need, make sure you provide all of them to avoid any unnecessary delays
6. We keep you updated throughout the loan process
7. Your loan settles, but we don't stop there, we'll work with you to make sure your new loan set up is as hassle-free as possible

## SCHEDULE OF FEE FOR SERVICE

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Perry Finance prides itself on obtaining suitable and detailed financial solutions for their borrowers by assessing each financial situation on a case by case basis. In order to maintain this high level of customer service throughout the loan process, Perry Finance charge any new client a one off fee of \$495.00 (including GST) payable to Perry Finance prior to engaging in a financial contract and/or mortgage management. The fee does not apply to existing customers.

If you would like to pay by credit card, please fill in these details and return fax to **03 8679 3389** or email to **applications@perryfinance.com**

I, ..... authorise the charge of \$495.00 to the below credit or debit card details.

Name on card:.....

Card type (please tick):       VISA       MasterCard

Card number: ..... Exp: ..... 3 digits on back: .....

Signed:..... Date:.....

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## HOW TO PAY:



### by credit card

Pay via MasterCard or VISA by completing the above credit card authorisation form.



### by mail

Detach this section and mail your cheque to:

Oxford Wealth Management Pty Ltd  
**Level 30 / 35 Collins Street**  
**Melbourne VIC 3000**



### by direct deposit

To pay by direct deposit, please use your name as a reference and transfer to:

Oxford Wealth Management Pty Ltd  
Westpac Banking Corporation  
BSB: 033-157 Account Number: 326-288

**Amount Due: \$495.00**

# LOAN APPLICATION

## Applicant 1

Title: ..... First name: ..... Middle name: .....  
 Surname: ..... Date of birth: .....  
 Drivers licence number: ..... Drivers licence expiry date: ..... Marital status: .....  
 Maiden name: Mother's Maiden name: ..... Any dependants?: .....  
 Age/s of dependants: ..... Home phone: ..... Work phone: .....  
 Mobile number: ..... Email address: .....

### Current residential status (Please tick):

- Owner with Mortgage     Owner no mortgage     Renting     Boarding     Living with relatives     Supplied by employer

Current residential address: .....  
 Date moved in: ..... Date moved out: .....  
 If renting, what is the amount of rent you pay per month?: .....  
 Previous residential address (must include three years of residential history): .....  
 Date moved in: ..... Date moved out: .....  
 Name and address of nearest relative not living with you: .....  
 Relationship and phone number: .....

### Current employment status (Please tick):

- Full time     Self Employed     Part Time     Other - Please specify .....

Name of current employer (Or business if self employed): .....  
 Date started: ..... Occupation: .....  
 Address of employer: ..... Employer phone: .....  
 ABN (If applicable): ..... Trust name and details: .....  
 Gross annual salary: ..... Monthly gross salary: ..... Monthly nett salary: .....

*NB. Figures to not include bonus/overtime*

Name and address and contact of previous employer (must include three years of employment history with start and finish dates):  
 Employer name: .....  
 Date started: ..... Date finished: .....  
 Other income to declare (ie rent, FTB allowance etc): ..... Monthly amounts: .....  
 Do you have life, trauma or TDP insurance: .....  
 If yes, please name insurer: .....  
 Will you be requiring mortgage protection insurance: .....  
 List any company directorships: 1. .... 2. .... 3. ....

# LOAN APPLICATION

## Applicant 2

Title: ..... First name: ..... Middle name: .....  
 Surname: ..... Date of birth: .....  
 Drivers licence number: ..... Drivers licence expiry date: ..... Marital status: .....  
 Maiden name: Mother's Maiden name: ..... Any dependants?: .....  
 Age/s of dependants: ..... Home phone: ..... Work phone: .....  
 Mobile number: ..... Email address: .....

### Current residential status (Please tick):

Owner with Mortgage     Owner no mortgage     Renting     Boarding     Living with relatives     Supplied by employer

Current residential address: .....  
 Date moved in: ..... Date moved out: .....  
 If renting, what is the amount of rent you pay per month?: .....  
 Previous residential address (must include three years of residential history): .....  
 Date moved in: ..... Date moved out: .....  
 Name and address of nearest relative not living with you: .....  
 Relationship and phone number: .....

### Current employment status (Please tick):

Full time     Self Employed     Part Time     Other - Please specify .....

Name of current employer (Or business if self employed): .....  
 Date started: ..... Occupation: .....  
 Address of employer: ..... Employer phone: .....  
 ABN (If applicable): ..... Trust name and details: .....  
 Gross annual salary: ..... Monthly gross salary: ..... Monthly nett salary: .....  
*NB. Figures to not include bonus/overtime*  
 Name and address and contact of previous employer (must include three years of employment history with start and finish dates):  
 Employer name: .....  
 Date started: ..... Date finished: .....  
 Other income to declare (ie rent, FTB allowance etc): ..... Monthly amounts: .....  
 Do you have life, trauma or TDP insurance: .....  
 If yes, please name insurer: .....  
 Will you be requiring mortgage protection insurance: .....  
 List any company directorships: 1. .... 2. .... 3. ....

## ASSETS (What I own)

My real estate property assets are (Do not include property/s being purchased with this transaction):

Address of security property	Property description <i>Eg. House, Unit etc</i>	Situation <i>Owner occupied or rented?</i>	If rented <i>Amount of rental income per month</i>	Property ownership % <i>Eg. Applicant 1 or Applicant 2</i>	Market value <i>Amount</i>	Property used as security <i>Yes or no</i>
1.			\$		\$	
2.			\$		\$	
3.			\$		\$	
4.			\$		\$	

Cheques, saving, term deposits & other accounts

Name of institution <i>Eg. Name of bank, credit union etc</i>	Account Type <i>Eg. Cheque, Savings etc</i>	Current balance <i>Amount</i>
1.		\$
2.		\$
3.		\$
4.		\$

Investments, superannuation, life insurance, unit trusts etc

Name of institution <i>Eg. Name of Super Fund, Insurance Company etc</i>	Investment type <i>Eg. Super, Insurance, Shares etc</i>	Owner <i>Eg. Applicant 1 or Applicant 2</i>	Current cash balance <i>Amount</i>
1.			\$
2.			\$
3.			\$
4.			\$

Motor Vehicles

Make, model and year built <i>Eg. Ford Falcon 2001</i>	Owner <i>Eg. Applicant 1 or Applicant 2</i>	Market value <i>Amount</i>
		\$
		\$
		\$
		\$

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

Brief description of other assets <i>Eg. Personal effects and household items (including furniture, electrical goods, clothing, jewellery etc</i>	Owner <i>Eg. Applicant 1 or Applicant 2</i>	Market value <i>Amount</i>
1.		\$
2.		\$
3.		\$
4.		\$

I, ..... declare all information to be true and correct. Signed: ..... Date: .....

Duplicate page if you have more to declare.

## LIABILITIES (What I owe)

My housing loans, overdrafts and other loans (Including those from my own business company) that are secured by mortgages are:

Address of security property <i>Eg. 1 Smith St, Richmond 3121</i>	Name of lender and account number <i>Eg. Cheque, Savings etc</i>	Interest rate per annum <i>Percentage</i>	Minimum monthly repayment <i>Amount</i>	Borrower <i>Eg. Applicant 1 or Applicant 2</i>	Amount owing <i>State amount</i>	Clearing from this loan? <i>Yes or no</i>
Property 1			\$		\$	
Property 2			\$		\$	
Property 3			\$		\$	

My credit cards, unsecured overdraft, etc are (Include even if has a nil balance):

Name of lender <i>Eg. Name of Bank/Store etc</i>	Credit type <i>Eg. Mastercard, Visa Card etc</i>	Credit limit <i>Amount</i>	Minimum monthly repayment <i>Amount</i>	Borrower <i>Eg. Applicant 1 or Applicant 2</i>	Amount owing <i>State amount</i>	Clearing from this loan? <i>Yes or no</i>
1.		\$	\$		\$	
2.		\$	\$		\$	
3.		\$	\$		\$	
4.		\$	\$		\$	

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

Name of lender <i>Eg. Name of Bank/Store etc</i>	Credit type <i>Eg. Personal loan, lease etc</i>	Minimum monthly repayment <i>Amount</i>	Borrower <i>Eg. Applicant 1 or Applicant 2</i>	Amount owing <i>State amount</i>	Clearing from this loan? <i>Yes or no</i>
1.		\$		\$	
2.		\$		\$	
3.		\$		\$	
4.		\$		\$	

I, ..... declare all information to be true and correct. Signed: ..... Date: .....

Duplicate page if you have more to declare.

## CURRENT MONTHLY EXPENSES

Rent / Current Mortgage \$ .....	Rates \$ .....	Car \$ .....
Transport \$ .....	Entertainment / Leisure \$ .....	Private School / Childcare \$ .....
Utilities \$ .....	Insurances \$ .....	General Living Expenses \$ .....
Other \$ .....	Total \$ .....	

## PURPOSE OF LOAN

### Your requirements and objectives

What is your loan for?: .....

.....

.....

#### Properties Being Refinanced - Amount required to repay existing loans and related transaction costs:

Payout figure approximately: \$ ..... Cost approximately: \$ ..... Total: \$ .....

#### Properties Being Purchased - Loan required by you:

Loan amount: \$ ..... Term: ..... Years: .....

Repayment (including and recurring fees): Up to \$per month interest only repayments on the amount of the loan outstanding from time to time.

Interest rate: Up to ..... % per annum. A higher interest tare may apply if the loan is in default. If there is a general increase in the market interest tares, the rate will be correspondingly increased.

Special loan features: .....redraw facility/internet banking/card access/telephone banking/other.

## LOAN SECURITY

#### First Property - Detail of property to be mortgaged: (If more than one security property, give details of the additional properties on a separate form)

Address of the property: .....

.....Postcode: .....

Market value of the property: \$ ..... Property type, e.g. house, villa, land: .....

Type of title (Please tick):

Freehold       Leasehold       Strata       Company       Old system

Title particulars/number if known: .....Approximate land area: .....m<sup>2</sup>/ha

Will you rent out the property? (Please tick):       No       Yes      Specify rental per month: \$.....

Who will rent out the property? (Please tick):

Person 1 only       Person 2 only       Person 1 & 2 jointly       Other - Please specify .....

# LOAN SECURITY

## Second Property - Detail of property to be mortgaged: (If more than one security property, give details of the additional properties on a separate form)

Address of the property: .....  
.....Postcode: .....

Market value of the property: \$ ..... Property type, e.g. house, villa, land: .....

Type of title (Please tick):

- Freehold
- Leasehold
- Strata
- Company
- Old system

Title particulars/number if known: .....Approximate land area: .....m<sup>2</sup>/ha

Will you rent out the property? (Please tick):  No  Yes Specify rental per month: \$.....

Who will rent out the property? (Please tick):

- Person 1 only
- Person 2 only
- Person 1 & 2 jointly
- Other - Please specify .....

# ESTABLISHING CLIENT NEEDS

What are your expectations for an ideal Broker relationship? .....

.....  
.....

The purpose of the loan is to: .....

.....  
.....

Tell us about it. (e.g. Property description, location and current condition):.....

.....  
.....

### What type of loan do you require? (Please tick)

- Principle and Interest
- Interest Only
- Interest Only Period
- Fixed Rate
- Commercial
- Business
- Residential
- Refinance

Have you borrowed money before? How satisfied were you with those products and lenders? .....

.....  
.....

### Conveyancing

Have you organised your settlement? Yes  No  Can we introduce you to a conveyancer? Yes  No

### Home and Contents Insurance

Is it important to you to protect your home and its content? Yes  No

Who are you currently insured with? ..... and are you happy with the policy? Yes  No

Can we supply you with a quote with your house and contents policy needs? Yes  No



# ESTABLISHING CLIENT NEEDS

## Insurance & Financial Planning

### Expression of Interest – Simple life insurance (General Advice) OR Financial Planning Referral

“The Government’s National Consumer Credit Protection (NCCP) legislation is designed to protect you and ensure that you can afford the requested credit. It is therefore our duty to ensure that if things go wrong, you, your family and your assets are protected.”

Please select 1 of the following 3 Options

#### Option 1 – Simple insurance (General Advice)

I/we confirm that we are interested in:  Simple insurance

In taking a mortgage you are exposed to risks in the event of injury, illness, or even death to a debt. We can assist you to acquire protection that will provide you and your loved ones a lump sum payment in the event of death or illness. We can explain how this product works. You determine if it suits your needs and if you agree we then implement your decision.

SIGNED:

Applicant 1: ..... Date: .....

Applicant 2: ..... Date: .....

#### Option 2 – Financial Plan

I/we confirm that we are interested in:  Superannuation Review  Financial Planning Review

By signing below I/we agree, confirm and acknowledge that our mortgage broker;

1. Has given me/us this form, as well as their financial planner referral partner or insurance provider contact details, and I/we are contacting you at our own free will
2. Has provided ONLY general advice OR offered a mere referral to a specialist
3. Has advised me/us that he/she may receive a commission from their financial planner referral partner or insurance provider if I/we choose to proceed with their proposal. I/we understand this does not adversely affect the cost of these services and this commission will be fully disclosed to me/us
4. By referring me/us to their financial planner referral partner or insurance provider, they will not be held responsible for any advice provided by their financial planner referral partner
5. May provide the details in this Financial Needs Analysis to their financial planner referral partner/ Insurance Provider in order to assist them in calculating my/our risk protection needs

SIGNED:

Applicant 1: ..... Date: .....

Applicant 2: ..... Date: .....

#### Option 3 – Acknowledgement of risk and decline of free review

Perry Finance has offered a complimentary review to ensure that my/our family and assets are protected adequately. By signing this document I/we have declined this review and take full responsibility for my/our risk coverage. I/we decline this review because:

SIGNED:

Applicant 1: ..... Date: .....

Applicant 2: ..... Date: .....

# ESTABLISHING CLIENT NEEDS

## Your Loan

Which of the following are important to you in your loan?

- Rate: What is important about the rate to you?
- Pay of Quickly: Is it important to you to pay off your loan quickly
- Smart Pay: Is it important to you to use your savings to pay off the property sooner?
- Offset: Is it important to you to keep your funds for living expenses separate from your loan account?
- Additional Payments: Is it important to you to make additional payments on your loan?
- Fixed Payments: Is it important to you to have repayments that are at a fixed level?
- Portability: Is it important to you to have the option to transfer this loan to an alternative property and save money and the time?
- Top Up: Is it important to you to have access to additional funds should you wish to make renovations etc?
- Interest Only (IPL): Is it important to you to minimise your repayments by paying interest only?
- Redraw: Is it important to you to have access to additional repayments funds should you require it?

# CLIENT CREDIT HISTORY

1. Has there ever been, or are there currently in progress, any financial judgements or legal proceedings against any of the borrowers? (please tick):  Yes  No  
 If yes, please provide details: .....
  
2. Are any of the borrowers experiencing any financial anxiety from existing commitments? (please tick):  Yes  No  
 If yes, please provide details: .....
  
3. If "yes" has been indicated in answer to question 2 above, are any existing debts currently in arrears? (please tick):  Yes  No  
 If yes, please provide details: .....
  
4. If "yes" to either question 2 or question 3 above, have the borrowers employed any strategies with respect to reducing current anxiety and/or clearing any/all instance of arrears on existing debt? (please tick):  Yes  No  
 If yes, please provide details: .....
  
5. If "yes" to question 3 or 4 above, have the borrowers formally or informally applied for hardship with their existing lender? (please tick):  Yes  No  
 If yes, please provide details: .....