

IF MULTIPLE APPLICANTS:

If applicant(s) share common details (e.g. spouse), please write details to right hand side of each section following. If applicant(s) do not share common details (e.g. different assets/liabilities etc) please copy this fact finder and complete separately for each applicant.

Title

Mr Mrs Ms Miss

Other

First Name:**Middle Name:****Surname:****Maiden Name (if female):****Date of Birth:**

D / M / YR

Marital Status:

Single Divorced Married
 Widowed De facto Separated

No. Dependents:**Ages:****Residency Status:**

Citizen Resident

Non-Resident (specify country)

Preferred Contact

Home Phone:

Mobile Phone:

Work Phone:

Home Fax:

Work Fax:

Email:

Residential Address:

 Suburb State Post Code

/ / **Current Since (if less than 2 years previous address must be supplied)**

Current Residential Status:

Own Home Boarding Own Home –Mortgage

Caravan Renting

With Parents Other

Previous Address:

 Suburb State Post Code

/ / **Start Date** / / **End Date**

Prior Housing Situation:

Own Home Boarding Own Home –Mortgage

Caravan Renting

With Parents Other

Mailing Address

 Suburb State Post Code

Post Settlement Address

 Suburb State Post Code

Proof of Identity:

Birth Certificate OR Passport

Driver's Licence



Date of Issue: / / **Date Expire:** / /

Date of Issue: / / **Date Expire:** / /

Number:

Licence Number:

Place Issued:

Place Issued:

Self Employed Details

Self Employed ABN _____

Start Date: / / End Date: / /

(if less than 2 years, please provide previous employment details below)

Role:

PAYG Details

Employment Basis:

Full Time Part Time Contract
 Temporary Casual

Start Date: / / End Date: / /

(if less than 2 years, please provide previous employment details below)

Private Public

On Probation:

Role:

Employer Details:

Company:

Employer Name:

Address:

Suburb

State

Post Code

Contact Number:

Previous Employment Details

(if less than 2 years above, please provide previous employment details below)

Solicitor Details	
Company Name:	<input style="width: 90%;" type="text"/>
Solicitor Name:	<input style="width: 90%;" type="text"/>
Address:	
<input style="width: 98%;" type="text"/>	
<input style="width: 98%;" type="text"/>	
<input style="width: 98%;" type="text"/> Suburb	
<input style="width: 20%;" type="text"/> State	<input style="width: 20%;" type="text"/> Post Code
Contact Number:	<input style="width: 60%;" type="text"/>
Accountant Details	
Company Name:	<input style="width: 90%;" type="text"/>
Accountant Name:	<input style="width: 90%;" type="text"/>
Address:	
<input style="width: 98%;" type="text"/>	
<input style="width: 98%;" type="text"/>	
<input style="width: 98%;" type="text"/> Suburb	
<input style="width: 20%;" type="text"/> State	<input style="width: 20%;" type="text"/> Post Code
Contact Number:	<input style="width: 60%;" type="text"/>

If purchasing

Address of the property	Property description e.g. house, unit etc	Situation	Zoning IMPORTANT: Do not leave blank <i>e.g. Residential, Rural Residential, Rural, Commercial, Industrial</i>	Purchase Price
Property 1		<input type="checkbox"/> To be Owner occupied <input type="checkbox"/> To be Rented \$_____ pw		\$
Property 2		<input type="checkbox"/> To be Owner occupied <input type="checkbox"/> To be Rented \$_____ pw		\$

LOW DOC FACT FINDER - fax back to 1300 557 466

(Hegarty)

Assets (What I Own) – All People - Please copy blank form and complete for additional assets etc that may apply.

My real estate property assets are: (do not include properties being purchased with this transaction)

Address of the property	Property description e.g. house, unit etc	Situation	Market value	Property will be used as security	If used as security, please detail zoning. e.g. Residential, Rural Residential, Rural, Commercial, Industrial
Property 1		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented \$ _____ pw	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
Property 2		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented \$ _____ pw	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
Property 3		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented \$ _____ pw	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
Property 4		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented \$ _____ pw	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	

My 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	Ownership if not 100% owned by you	Current Balance
		%	\$
		%	\$
		%	\$
		%	\$

My 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	Ownership if not 100% owned by you	Current cash balance
		%	\$
		%	\$
		%	\$
		%	\$

My motor vehicles are:

Make and Model	Year Build	Ownership if not 100% owned by you	Market Value
		%	\$
		%	\$
		%	\$

My 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	Ownership if not 100% owned by you	Market Value
	%	\$
	%	\$
	%	\$

Liabilities (What I Owe) – All People

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

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

Address of security property	Name of Lender and account number	Interest rate per annum	Minimum monthly repayment	Ownership if not 100% your debt	Amount owing or limit	Clearing from this loan
Property 1		%	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 2		%	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 3		%	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 4		%	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

My credit cards, store cards, unsecured overdrafts, etc are:

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

Name of Lender e.g. name of bank, store, etc	Credit Type e.g. MasterCard, Visa, etc	Credit Limit	Minimum monthly repayment	Ownership if not 100% your debt	Amount owing	Clearing from this loan
		\$	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

My other loans, including personal loans, vehicle leases, hire purchase, etc are:

Name of Lender e.g. name of bank, store, etc	Credit Type e.g. MasterCard, Visa, etc	Minimum monthly repayment	Ownership if not 100% your debt	Amount owing	Clearing from this loan
		\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

My other liabilities, including ONGOING RENT, provisional taxation, HECS, guarantees on loans/leases etc are:

Brief description of other liabilities	Minimum monthly repayment	Ownership	Amount owing	Clearing from this loan
	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
	\$	%	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

WARNING:

We have had several applications fail in the past (or the loan amount reduced) because applicants did not disclose all liabilities. Please make sure you disclose all liabilities to avoid any issues during the Lender’s approval process. Please call and discuss if you wish to leave out any liabilities or commitments.

If you have an existing Mortgage and it is a line of credit, please make sure you detail what the limit is and how much is owing.

Further Notes

Please kindly fax back ALL 8 pages even if any are blank so that we know all pages have been received.

PLEASE SIGN PRIVACY STATEMENT BELOW

Australian Finance Group Limited
 ABN 11 066 385 822



Consent to Disclose Personal Information to AFG

Australian Finance Group Limited (AFG) ABN 11 066 385 822 and its Appointed Agent, are required to collect, use and disclose your personal information to provide the products and services requested by you or on your behalf. Appointed Agent means the Appointed Agent specified below and includes successors, assigns and transferees.

PURPOSE FOR COLLECTING PERSONAL INFORMATION

You agree that AFG and its Appointed Agent may collect, use and disclose your personal information for the following purposes:

1. Processing and tracking your requested services and products;
2. Processing commission payments to AFG and its Appointed Agent;
3. Marketing and sales promotion so as to inform you of any similar or new products and services which may be of benefit to you in the future;
4. Administrative operations including statistical reports, accounting, record keeping, development and testing of systems and the training of staff and appointed agents;
5. Complying with legislative and regulatory requirements; and
6. Developing, establishing and administering alliances and other arrangements with other organisations relating to the promotion, administration and use of our respective products and services.

DISCLOSURE OF PERSONAL INFORMATION

You agree and consent that AFG and its Appointed Agent may disclose your personal information to each other. You also agree and consent that AFG and its Appointed Agent may disclose your personal information to the following types of organisations for the purposes outlined above:

1. Banks, non-banks and other financial institutions;
2. AFG's related corporations;
3. Organisations with whom AFG have alliances and arrangements and any agents used by AFG and its business partners in administering such an alliance or arrangement; and
4. Any person(s) or contractor(s) engaged by AFG.

ACCESS TO YOUR PERSONAL INFORMATION

All your personal information held by AFG will be used and disclosed in accordance with the AFG Privacy Policy, available on the AFG web site at www.afgonline.com.au. Subject to the provisions of the Privacy Act 1988 (Cth), you can arrange access to your personal information held by AFG and its Appointed Agent by calling the AFG Helpline on 1800 063 210.

If you do not provide AFG and its Appointed Agent with the requested personal information, AFG will not be able to supply you with the products and services requested by you or on your behalf.

You have the right at any time to request AFG and its Appointed Agent not to telephone you or provide you with any further information about products and services and not to disclose your information to any other organisations (including related corporations) for that purpose. You may do this by calling the AFG Helpline on 1800 063 210.

Commission Disclosure Acknowledgement

I/we refer to my/our Application to the Lender and acknowledge that I/we have been made aware that if the Lender approves the Application and I/we proceed to accept the Lender's subsequent offer of a loan or overdraft facility, the Lender will pay AFG a fee for an amount agreed between the Lender and AFG for the Appointed Agent's work in the preparation and administration of the Application. I/we also acknowledge that AFG has the right to pay a fee to the Appointed Agent and AFG and the Appointed Agent may pay a fee to any referring party for any assistance with completing this finance application and also for introducing you to AFG and / or the Appointed Agent.

Finance Broking Contract Acknowledgement

NSW residents only

I/we refer to my/our Application to the Lender and acknowledge I/we have been made aware that in certain circumstances the Finance Broker is required to enter a Finance Broking Contract with the borrower prior to undertaking work on an application. The broker has explained that I/we may make an application to the Consumer Trade & Tenancy Tribunal no later than 3 years after an alleged non compliance, unjust conduct or charging of excessive commission and that they must keep full particulars of the transaction for 7 years.

APPLICANT/S ACKNOWLEDGEMENT

I/we acknowledge that I/we have read the above and agree that my/our personal information may be passed to AFG to be used as stated above. I/we also consent to AFG paying a fee to the Appointed Agent for this transaction. I/we understand that if I/we do not sign this consent and acknowledgement form, the Appointed Agent will not be able to complete my/our services and products requested, and all my/our personal information will be discarded in a safe and secure manner.

Full Name of Applicant 1	Signature of Applicant 1	Date
Full Name of Applicant 2	Signature of Applicant 2	Date
Full Name of Applicant 3	Signature of Applicant 3	Date
Full Name of Applicant 4	Signature of Applicant 4	Date
Name of Appointed Agent John Hegarty		Name of Appointed Agent's Organisation (if applicable) Webloan Pty Ltd (t/as lowdocloans.com.au)