

Preparing your Home Loan Application

What are you Looking to do?	
<input type="checkbox"/> Buy your first home to live in	
Have you or your partner ever received the First Home Owner Grant (FHOG)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much do you expect to pay for it?	\$
How much are you planning to contribute to the purchase (excluding FHOG)?	\$
<input type="checkbox"/> Buy a new home and sell the one you currently live in	
How much do you expect to pay for the new property?	\$
How much are you planning to contribute towards the purchase?	\$
<input type="checkbox"/> Buy a new property for investment purpose	
How much do you expect to pay for it?	\$
How much are you planning to contribute towards the purchase?	\$
<input type="checkbox"/> Refinance your current property	
How much is it worth?	
<input type="checkbox"/> Build a new property	
How much do you expect to pay for the land?	
How much do you expect to pay for the construction of the property?	
How much do you expect the property to be worth on completion?	
How much are you planning to contribute towards the project?	
<input type="checkbox"/> Consolidate debt into your mortgage	
How much debt are you looking to consolidate?	
<input type="checkbox"/> Other	
Please specify	

Have you brought a property/ signed a contract of sale?	
If you have bought a property	
If you have signed a contract of sale subject to finance	

Mortgage details – fixed or variable?	
At this stage, have you decided what type of mortgage you are looking for?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, do you want one where you have the security of knowing what your repayments will be ongoing? (fixed)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Or, do you want to pay off the mortgage ASAP? (variable)	<input type="checkbox"/> Yes <input type="checkbox"/> NO
Other	

Please specify	
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Your General Details		
	Applicant 1	Applicant 2
Name		
Relationship		
Who do you bank with currently?		
Date of birth		
Current address		
When did you move into this address?		
If less than 2 years, previous address		
When did you move into your previous address?		
Home phone		
Mobile phone		
Email address		

Your assets & liabilities (estimates if necessary)						
Assets					\$	
Residential home					\$	
Investment property					\$	
Superannuation					\$	
Home contents					\$	
Savings (specify which financial institution)					\$	
Other major assets (specify)					\$	
					\$	
Liabilities (home loans, car loans, personal loans etc.)						
Lender	Loan	Owing	Interest rate %	Repayments	Fees	
		\$	%	\$ per	\$ per	
		\$	%	\$ per	\$ per	
		\$	%	\$ per	\$ per	
		\$	%	\$ per	\$ per	

Your employment & income details		
	Applicant 1	Applicant 2
Occupation (indicate if self-employed)		
Name and address of employer		
Telephone number		
Date started		
Are you on probation at work? (if so, for how long?)		
Taxable income (indicate if monthly, annually etc.)		
Does this include any super/ bonus/ commission overtime etc? (give details)		
If less than 2 years, previous occupation		
Name and address of previous employer		
When did you start working for this employer?		
Do you have any other income? (e.g. rental income, centrelink payments etc. – give details)		

Your expenses		
	Applicant 1	Applicant 2
Do you have a partner who is financially dependent on you?		
Do you have any dependant children? (if yes, how many and how old)		
Do you own a car? (if yes specify model, year and value)		
What rent do you pay? (if applicable)		
Do you have any credit cards (if yes, what is the total credit limit)		
Do you have any credit issues we should be aware of (e.g. defaults)?		