

**FACT FIND**Date: 

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**YOUR PERSONAL DETAILS – APPLICANT 1**
 Borrower    Guarantor    Mr    Mrs    Ms
**Name Details**
 Surname:    First Name:    Middle Name: 
**Current Residential Address**
  
 Suburb:    State:    Postcode: 

 Start Date:    Home/Mobile Phone:   
 Own    Mortgaged    Renting    Boarding    Other
**Previous Residential Address (if less than 3yrs in current residential address)**
  
 Start Date:    Rent /wk: 
**Personal Information**
 Date of Birth:    Driver's Licence No:    Licence Expiry: 

 Email: 

 Marital Status:    Mother's Maiden Name: 

 No. of dependents:    Age of dependents: 

 Nearest relative not living with you:    Relationship: 

 Address:    Ph. Number: 
**Current Employment**
 PAYG    Self Emp.    Contract    Full Time    Part Time    Casual

 Occupation:    Employer/Business Name: 

 Employer Address: 

 Suburb:    State:    Postcode: 

 Gross Salary /mth:    Start Date: 

 Contact Person:    Phone: 
**Previous Employment (if less than 3yrs in current employment)**
 PAYG    Self Emp.    Contract    Full Time    Part Time    Casual

 Occupation:    Employer/Business Name: 

 Employer Address: 

 Suburb:    State:    Postcode: 

 Contact Person:    Phone: 

 Start Date:    End Date: 
**YOUR PERSONAL DETAILS – APPLICANT 2**
 Borrower    Guarantor    Mr    Mrs    Ms
**Name Details**
 Surname:    First Name:    Middle Name: 
**Current Residential Address**
  
 Suburb:    State:    Postcode: 

 Start Date:    Home/Mobile Phone:   
 Own    Mortgaged    Renting    Boarding    Other
**Previous Residential Address (if less than 3yrs in current residential address)**
  
 Start Date:    Rent /wk: 
**Personal Information**
 Date of Birth:    Driver's Licence No:    Licence Expiry: 

 Email: 

 Marital Status:    Mother's Maiden Name: 

 No. of dependents:    Age of dependents: 

 Nearest relative not living with you:    Relationship: 

 Address:    Ph. Number: 
**Current Employment**
 PAYG    Self Emp.    Contract    Full Time    Part Time    Casual

 Occupation:    Employer/Business Name: 

 Employer Address: 

 Suburb:    State:    Postcode: 

 Gross Salary /mth:    Start Date: 

 Contact Person:    Phone: 
**Previous Employment (if less than 3yrs in current employment)**
 PAYG    Self Emp.    Contract    Full Time    Part Time    Casual

 Occupation:    Employer/Business Name: 

 Employer Address: 

 Suburb:    State:    Postcode: 

 Contact Person:    Phone: 

 Start Date:    End Date:

**Loan Details**

Primary reason for seeking credit:

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Loan amount:

Property Value:

Proposed Weekly Rent:

How long will you keep the property:

Security Property Address:

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**YOUR MONTHLY INCOME (WHAT YOU EARN)**

Employment: (gross)	Applicant 1:	Applicant 2:	Employment: (net)	Applicant 1:	Applicant 2:
Employment: (overtime)	Applicant 1:	Applicant 2:	Centrelink/Other:	Applicant 1:	Applicant 2:

**YOUR ASSETS (WHAT YOU OWN)**

Address:		Ownership:		Rental Income /mth:	Value:
Property 1:		<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2		
Property 2:		<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2		
Property 3:		<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2		
Property 4:		<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2		

Make:	Model:	Year:	Ownership:		Value:
Vehicle 1:			<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	
Vehicle 2:			<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	
Home Contents:	Insurer:		<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	
Shares:			<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	

Institution:	Account Number:	Ownership:		Value:
Savings 1:		<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	
Savings 2:		<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	
Superannuation:	Applicant 1:                      Applicant 2:			
Other:		<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	

**YOUR LIABILITIES (WHAT YOU OWE)**

**Mortgages**

Lender:	Limit:	Rate:	Balance:	M'thly Repay:	Owner Occupied / Investment:		Refinance:	Ownership:	
					<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment	<input type="checkbox"/>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
					<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment	<input type="checkbox"/>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
					<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment	<input type="checkbox"/>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
					<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment	<input type="checkbox"/>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2

**Personal Loans**

Lender:	Limit:	Rate:	Balance:	M'thly Repay:			Refinance:	Ownership:	
							<input type="checkbox"/>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
							<input type="checkbox"/>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2

**Credit Cards**

Lender:	Limit:	Rate:	Balance:	M'thly Repay:			Refinance:	Ownership:	
							<input type="checkbox"/>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2
							<input type="checkbox"/>	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2

**YOUR MONTHLY EXPENSES (WHAT YOU SPEND)**

Food/Housekeeping: (food, groceries, toiletries)		Home Phone & Internet:		Council Rates:		Strata Fees:	
Education: (school fees, uniforms, etc)		Mobile Phones:		Utilities: (electricity, gas, water)		Pay TV: (Foxtel, Netflix)	
Transport: (fuel, registration, public transport, tolls)		Health / Life Insurance:		Other Insurances: (home, car, income)		Property Maintenance:	
Child Care:		Child Maintenance:		Furniture/Household Goods:		Recreation & Entertainment: (holidays, magazines, books, alcohol, restaurants)	
Medical & Health:		Clothing & Personal Care: (clothing, footwear, cosmetics, personal care)		Rent/Board: (living with parents)		Other:	

**INVESTMENT PROPERTY EXPENSES**

Address:		Address:	
Utilities:	Council Rates:	Utilities:	Council Rates:
Strata Fees:	Property Maintenance:	Strata Fees:	Property Maintenance:
Address:		Address:	
Utilities:	Council Rates:	Utilities:	Council Rates:
Strata Fees:	Property Maintenance:	Strata Fees:	Property Maintenance:

**LOAN DETAILS**

- Variable Rate** (it is important to have an interest rate that fluctuates over the term of the loan in line with market interest rate changes)
- Fixed Rate** (it is important to have certainty about the interest rate and/or repayment for a fixed term)
- Fixed & Variable Rate** (it is important to have a combination of fixed and variable interest rates)
- Principal & Interest** (it is important to have repayments that include both the principal amount borrowed and the interest payable, so that the loan is repaid in full by the end of the loan's term)
- Interest Only** (it is important to make interest only repayments for a specified term)
- Interest Only in Advance** (it is important to have the ability to make an advanced or lump sum interest only repayment)
- Additional Payments / Pay off quickly** (it is important that the loan is paid off quickly and that additional payments are allowed without penalty)
- Multiple Account Splits** (it is important to have more than one loan sub account/s, or a separate account for savings/investment funds, for tax, accounting or personal expense purposes)
- Re-draw** (it is important to have access to additional repayment funds should it be required)
- Offset Account** (it is important to have a separate savings account linked to the loan that offsets the savings balance against the loan balance)
- Line of Credit** (it is important to have a revolving facility that allows you to draw to a limit via EFTPOS, ATM, Internet or Cheque)
- Top Up** (it is important to have access to additional funds for future use subject to sufficient equity)
- Product Flexibility** (it is important to have the ability to switch between a lender's mortgage products)
- Portability** (it is important to have the option to transfer the loan to an alternative property to save money and time)
- Loan Variations**
- Internet Banking**

**FINANCIAL SECURITY DETAILS**

Do you have home and contents insurance?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Have you missed a loan or credit card payment in the last 6mths?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Have you had any difficulties meeting your financial commitments in the past 2yrs?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you anticipate any material changes to your financial situation in the next 6mths?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Have you received any advice from your accountant or financial planner regarding your requirements or objectives?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you have any insurance that covers your lifestyle (life, income, total and permanent disability)?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

**ADDITIONAL DETAILS**

**Solicitor/Conveyancer Details**

Contact Name:	Business Name:	Contact No:	Email Address:
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

**Accountant Details**

Contact Name:	Business Name:	Contact No:	Email Address:
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

**NOTES**