

		Applicant 1	Applicant 2
Surname		Answer here	Answer here
Other names		Answer here	Answer here
Contact details	Address	Answer here	Answer here
	Phone (W) Phone (H)	Answer here	Answer here
	Mobile	Answer here	Answer here
	Email	Answer here	Answer here
Employment		Answer here	Answer here
How long?		Answer here	Answer here
Previous employer (if less than two years)		Answer here	Answer here
How long?		Answer here	Answer here
Employment type (FT/PT/casual/self-employed)		Answer here	Answer here
Gross income (p.a.)		Answer here	Answer here
Number of dependants		Answer here	Answer here
Motor vehicles: make/model/year/value \$		Answer here	Answer here
Loan purpose		Answer here	
Purchase price/valuation		Answer here	
Deposit on property		Answer here	
Loan amount		Answer here	
Borrowing capacity (using Genworth serviceability calculation)		Answer here	

Assets and liabilities

Assets		Liabilities		
Details	Market value	Details	Monthly payments	Amount owing
Owner occupied property at:	Answer here	Mortgage with:	Answer here	Answer here
Investment Property at:	Answer here	Mortgage with:	Answer here	Answer here
Cash at bank (includes fixed deposits)	Answer here	Car leasing	Answer here	Answer here
Other cash (includes offset accounts)	Answer here	Personal loans 1. 2.	Answer here	Answer here
Deposit paid on property (only if paid)	Answer here	Overdraft	Answer here	Answer here
Motor vehicles: 1. 2.	Answer here	Other loans: 1. 2.	Answer here	Answer here
Personal effects	Answer here	Credit card limit: Answer here	Answer here	Answer here
Business value (if self-employed)	Answer here	Credit card limit: Answer here	Answer here	Answer here
Shares and investments	Answer here	Other:	Answer here	Answer here
Superannuation	Answer here	Other:	Answer here	Answer here
Other assets (give details)	Answer here	Other:	Answer here	Answer here
Total assets	Answer here	Total liabilities	Answer here	Answer here

Surplus/deficiency: (Total assets *less* Total liabilities) \$ **Answer here**

CURRENT MONTHLY LIVING EXPENSES (Provide a breakdown of the total amount listed in the case study — use your discretion)	
Food/housekeeping	
Insurance (e.g. motor vehicles, home contents/ building, medical, life/income protection)	

Utilities (e.g. rates, gas, electricity, transport)	
Transport (e.g. public transport, petrol, registration, repairs)	
Education (e.g. school, college, university)	
Dependants support (e.g. childcare, child maintenance)	
Entertainment (include online subscriptions, e.g. Netflix/Stan)	
Other (detail below):	
MONTHLY LIVING EXPENSES	Answer here

Needs analysis

1	Name of your current lender?	Answer here
2	What type of loans do you have?	Answer here
3	Why did you choose this particular loan and lender?	Answer here
4	What is the interest rate on your current loan?	Answer here
5	What are your payments?	Amount
6		Frequency
7	Do you know the fees and charges?	Answer here
8	What is your proposed purpose for the new loan you are applying for?	Answer here
9	Branch access available with current lender	Answer here
10	Internet banking available with current lender	Answer here
11	Phone banking available with current lender	Answer here
12	Lenders not to be considered	Answer here
13	Type of loan sought	Answer here
14	Preferred Interest rate range	Answer here
15	Payment frequency	Answer here
16	Redraw	Answer here
17	Offset	Answer here
18	Salary crediting	Answer here
19	Low fees and charges	Answer here

Credit representative notes

Note: Providing substantive notes here is a compulsory part of your assessment.

Answer here

Anticipated fees and charges

Anticipated purchase price	Answer here
Deposit on property	Answer here
Total Loan amount	Answer here
LVR %	Answer here
Purchase costs	Answer here
Stamp duty – Transfer of Land	
Registration fee – Transfer of Land	Answer here
Solicitor/conveyancer fee	Answer here
Rates and land taxes (estimate)	Answer here
Pest inspection (estimate)	Answer here
Building inspection (estimate)	Answer here
Borrowing costs	Answer here
Application/establishment fee	
Valuation fee	Answer here
Security admin fee	Answer here
LMI	Answer here
Registration of mortgage	Answer here
Discharge/Release of mortgage fee	Answer here
Search fees	Answer here
Other	Answer here
Total purchase and borrowing costs	Answer here

Funds to complete

PURCHASE AND LOAN COSTS:		AVAILABLE FUNDS:	
Purchase price:	Answer here	Deposit if already paid to agent:	Answer here
Lender application/valuation fees:	Answer here	Cash savings:	Answer here
Stamp duty payable — Transfer of Land	Answer here	Sale proceeds:	Answer here
Registration fee - Transfer of Land	Answer here		
Registration of mortgage — Land Titles Office	Answer here	Gift:	Answer here
Solicitors fees:	Answer here	FHOG:	Answer here
Other	Answer here	Other:	Answer here
Lenders mortgage insurance — added to loan	Answer here	Other:	Answer here
TOTAL COSTS (A):	Answer here	TOTAL OWN FUNDS (D):	Answer here
LOAN AMOUNT REQUESTED (B):	Answer here	OWN FUNDS REQUIRED (A-B) = C:	Answer here
	Answer here		Answer here