

Introducer company name:	<input type="text"/>	Broker ID:	<input type="text"/>
Primary contact:	<input type="text"/>	e-mail:	<input type="text"/>
Mobile number:	<input type="text"/>		
Secondary contact:	<input type="text"/>	e-mail:	<input type="text"/>
Mobile number:	<input type="text"/>		

Required response time: Today Next NSW banking day Preliminary & not urgent

Near & Non prime Loan Scenario Builder

Rapid & comprehensive: Increasing opportunities, certainty & confidence

Can you talk me through what you are hoping to achieve? (for example: renovation, relocation, debt consolidation, school fees, holiday, car etc.)

SECTION 1: High level requirements

<input type="radio"/> Non-genuine savings	<input type="radio"/> Relocation/Bridging	<input type="radio"/> Construction
<input type="radio"/> Exchanged contracts	<input type="radio"/> Services at peak debt	<input type="radio"/> Fixed price contract
<input type="radio"/> Off the plan	<input type="radio"/> Services at end debt	<input type="radio"/> Cost plus contract
<input type="radio"/> Pledge		<input type="radio"/> Owner builder from L/U
<input type="radio"/> Guided by a financial planner or property advisor/consultant		<input type="radio"/> Owner builder

SECTION 2: Borrowing entities (complete two forms for up to 4 borrowers)

<input type="radio"/> Natural person(s)	<input type="radio"/> Australian Corporation	<input type="radio"/> Discretionary trust
<input type="radio"/> Business partnership	<input type="radio"/> SMSF	<input type="radio"/> Unit trust
<input type="radio"/> Hybrid Trust	<input type="radio"/> Church (non-profit)	<input type="radio"/> Club/Association

Age of natural person(s) & Equifax credit score: 1. & 2. &

Occupation: 1. 2.

Marital status:

<input type="radio"/> Married with	<input type="checkbox"/> financially dependent family members, 18 & younger
<input type="radio"/> Single	<input type="radio"/> Separated
<input type="radio"/> De facto	<input type="radio"/> Engaged
	<input type="radio"/> Divorced

SECTION 3: Residency status

<input type="radio"/> Permanent (Aust) resident	<input type="radio"/> Expatriate	<input type="radio"/> Skilled migrant
<input type="radio"/> Non resident	<input type="radio"/> Visitor	Visa subclass reference number <input type="text"/>

SECTION 4: Facility details

<input type="radio"/> 1 st registered mortgage	<input type="radio"/> 2 nd registered mortgage	<input type="radio"/> Revolving line of credit
<input type="radio"/> Secured personal loan	<input type="radio"/> Unsecured personal loan	<input type="radio"/> Equity line of credit
<input type="radio"/> Portfolio loan	<input type="radio"/> Short term	<input type="radio"/> Non regulated
<input type="radio"/> Commercial loan		

SECTION 5:

Current state, together with special requirements

	(Property 1)	(Property 2)	(Property 3)	(Property 4)
Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance outstanding 1:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate:	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed
or:	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable
Repayment type:	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO
Balance outstanding 2:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate:	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed	<input type="text"/> . <input type="text"/> <input type="text"/> % Fixed
or:	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable	<input type="text"/> . <input type="text"/> <input type="text"/> % Variable
Repayment type:	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO	<input type="radio"/> P&I <input type="radio"/> IO
To be refinanced?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Further considerations:	Refinancing <input type="checkbox"/> credit card(s) and/or <input type="checkbox"/> consumer facilities(s) e.g. store cards, personal & car loans			
Personal cash out:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment cash out:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Paying out an ATO liability:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Cash out Working capital:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Business cash out:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

SECTION 6:

Loan options

	(security)	(term)		(security)	(term)
<input type="radio"/> Residential	(1-40)	<input type="text"/> years	<input type="radio"/> Unsecured personal	(2-7)	<input type="text"/> years
<input type="radio"/> Commercial	(1-30)	<input type="text"/> years	<input type="radio"/> Secured personal	(2-10)	<input type="text"/> years

SECTION 7:

Observations

<input type="radio"/> Short term/intermittent	<input type="radio"/> Government payment reliant	<input type="radio"/> Rental reliant
<input type="radio"/> Airbnb & Uber income	<input type="radio"/> Short term professional	<input type="radio"/> Working for family or friends
<input type="radio"/> Financially independent child	<input type="radio"/> Financially independent spouse	<input type="radio"/> Recent University graduates
<input type="radio"/> Casual/Part-time	<input type="radio"/> Commission reliant	<input type="radio"/> Fluctuating income
<input type="radio"/> Mortgage hostage	<input type="radio"/> Short term contractor	

SECTION 8:

Self employed

Industry:	<input type="text"/>	<input type="radio"/> Full doc	<input type="radio"/> Lo doc	<input type="radio"/> No doc
Self-employed:	<input type="text"/> years and/or <input type="text"/> months	Financials:	<input type="text"/> years and/or <input type="text"/> months	
ABN registered:	<input type="text"/> years and/or <input type="text"/> months	GST registered:	<input type="text"/> years and/or <input type="text"/> months	

SECTION 9:

Securities

Security address 1:

& land size:

Value:

Loan amount:

LVR:

 %

- | | | | |
|---|--|---|--|
| <input type="radio"/> Construction (as per section 1 above) | <input type="radio"/> Refinance | <input type="radio"/> Green (energy efficient by approved builder) construction | <input type="radio"/> Hold extended term |
| <input type="radio"/> Purchase | <input type="radio"/> IO for <input type="text"/> <input type="text"/> years | <input type="radio"/> Sell soon after | <input type="radio"/> Fixed for <input type="text"/> years |
| <input type="radio"/> P&I and/or | <input type="radio"/> Investment | <input type="radio"/> Variable or | <input type="radio"/> Display home |
| <input type="radio"/> Owner occupied | <input type="radio"/> Limited torrens title | <input type="radio"/> Personal holiday home | <input type="radio"/> Units & apartments |
| <input type="radio"/> Torrens title | <input type="radio"/> Approved for development | <input type="radio"/> Bushfire affected | <input type="radio"/> Retail/Residential |
| <input type="radio"/> Medium density residential | <input type="radio"/> Residential in industrial zone | <input type="radio"/> Flood affected | <input type="radio"/> Retail |
| <input type="radio"/> Rural | <input type="radio"/> Mixed use | <input type="radio"/> Hound breeder/trainer | <input type="radio"/> Office |
| <input type="radio"/> Rural residential | <input type="radio"/> Heritage listed | <input type="radio"/> Light industrial | <input type="radio"/> Warehouse |
| <input type="radio"/> Vacant land | <input type="radio"/> Located in an island | <input type="radio"/> Heavy industrial | <input type="radio"/> Commercial/Industrial |
| <input type="radio"/> Old systems | <input type="radio"/> Retirement | <input type="radio"/> Development site | <input type="radio"/> NRAS |
| <input type="radio"/> Residential | <input type="radio"/> NDIS | <input type="radio"/> Agricultural farm | <input type="radio"/> Villa |
| <input type="radio"/> Hobby farm | | <input type="radio"/> Town house | |

Units & apartments:

- m² Living area excluding garages & balconies (min 30) Number of dwellings per title:
- Dual key Student accommodation High density Hotel/Resort
- City location Serviced/Managed

Security address 2:

& land size:

Value:

Loan amount:

LVR:

 %

- | | | | |
|---|--|---|--|
| <input type="radio"/> Construction (as per section 1 above) | <input type="radio"/> Refinance | <input type="radio"/> Green (energy efficient by approved builder) construction | <input type="radio"/> Hold extended term |
| <input type="radio"/> Purchase | <input type="radio"/> IO for <input type="text"/> <input type="text"/> years | <input type="radio"/> Sell soon after | <input type="radio"/> Fixed for <input type="text"/> years |
| <input type="radio"/> P&I and/or | <input type="radio"/> Investment | <input type="radio"/> Variable or | <input type="radio"/> Display home |
| <input type="radio"/> Owner occupied | <input type="radio"/> Limited torrens title | <input type="radio"/> Personal holiday home | <input type="radio"/> Units & apartments |
| <input type="radio"/> Torrens title | <input type="radio"/> Approved for development | <input type="radio"/> Bushfire affected | <input type="radio"/> Retail/Residential |
| <input type="radio"/> Medium density residential | <input type="radio"/> Residential in industrial zone | <input type="radio"/> Flood affected | <input type="radio"/> Retail |
| <input type="radio"/> Rural | <input type="radio"/> Mixed use | <input type="radio"/> Hound breeder/trainer | <input type="radio"/> Office |
| <input type="radio"/> Rural residential | <input type="radio"/> Heritage listed | <input type="radio"/> Light industrial | <input type="radio"/> Warehouse |
| <input type="radio"/> Vacant land | <input type="radio"/> Located in an island | <input type="radio"/> Heavy industrial | <input type="radio"/> Commercial/Industrial |
| <input type="radio"/> Old systems | <input type="radio"/> Retirement | <input type="radio"/> Development site | <input type="radio"/> NRAS |
| <input type="radio"/> Residential | <input type="radio"/> NDIS | <input type="radio"/> Agricultural farm | <input type="radio"/> Villa |
| <input type="radio"/> Hobby farm | | <input type="radio"/> Town house | |

Units & apartments:

- m² Living area excluding garages & balconies (min 30) Number of dwellings per title:
- Dual key Student accommodation High density Hotel/Resort
- City location Serviced/Managed

SECTION 9:

Securities continued

Security address 3:

& land size:

Value:

Loan amount:

LVR:

 %

- | | | | |
|---|--|---|--|
| <input type="radio"/> Construction (as per section 1 above) | <input type="radio"/> Refinance | <input type="radio"/> Green (energy efficient by approved builder) construction | <input type="radio"/> Hold extended term |
| <input type="radio"/> Purchase | <input type="radio"/> IO for <input type="text"/> <input type="text"/> years | <input type="radio"/> Sell soon after | <input type="radio"/> Fixed for <input type="text"/> years |
| <input type="radio"/> P&I and/or | <input type="radio"/> Investment | <input type="radio"/> Variable or | <input type="radio"/> Display home |
| <input type="radio"/> Owner occupied | <input type="radio"/> Limited torrens title | <input type="radio"/> Personal holiday home | <input type="radio"/> Units & apartments |
| <input type="radio"/> Torrens title | <input type="radio"/> Approved for development | <input type="radio"/> Bushfire affected | <input type="radio"/> Retail/Residential |
| <input type="radio"/> Medium density residential | <input type="radio"/> Residential in industrial zone | <input type="radio"/> Flood affected | <input type="radio"/> Retail |
| <input type="radio"/> Rural | <input type="radio"/> Mixed use | <input type="radio"/> Hound breeder/trainer | <input type="radio"/> Office |
| <input type="radio"/> Rural residential | <input type="radio"/> Heritage listed | <input type="radio"/> Light industrial | <input type="radio"/> Warehouse |
| <input type="radio"/> Vacant land | <input type="radio"/> Located in an island | <input type="radio"/> Heavy industrial | <input type="radio"/> Commercial/Industrial |
| <input type="radio"/> Old systems | <input type="radio"/> Retirement | <input type="radio"/> Development site | <input type="radio"/> NRAS |
| <input type="radio"/> Residential | <input type="radio"/> NDIS | <input type="radio"/> Agricultural farm | <input type="radio"/> Villa |
| <input type="radio"/> Hobby farm | | <input type="radio"/> Town house | |

Units & apartments:

- m² Living area excluding garages & balconies (min 30) Number of dwellings per title:
- Dual key Student accommodation High density Hotel/Resort
- City location Serviced/Managed

Security address 4:

& land size:

Value:

Loan amount:

LVR:

 %

- | | | | |
|---|--|---|--|
| <input type="radio"/> Construction (as per section 1 above) | <input type="radio"/> Refinance | <input type="radio"/> Green (energy efficient by approved builder) construction | <input type="radio"/> Hold extended term |
| <input type="radio"/> Purchase | <input type="radio"/> IO for <input type="text"/> <input type="text"/> years | <input type="radio"/> Sell soon after | <input type="radio"/> Fixed for <input type="text"/> years |
| <input type="radio"/> P&I and/or | <input type="radio"/> Investment | <input type="radio"/> Variable or | <input type="radio"/> Display home |
| <input type="radio"/> Owner occupied | <input type="radio"/> Limited torrens title | <input type="radio"/> Personal holiday home | <input type="radio"/> Units & apartments |
| <input type="radio"/> Torrens title | <input type="radio"/> Approved for development | <input type="radio"/> Bushfire affected | <input type="radio"/> Retail/Residential |
| <input type="radio"/> Medium density residential | <input type="radio"/> Residential in industrial zone | <input type="radio"/> Flood affected | <input type="radio"/> Retail |
| <input type="radio"/> Rural | <input type="radio"/> Mixed use | <input type="radio"/> Hound breeder/trainer | <input type="radio"/> Office |
| <input type="radio"/> Rural residential | <input type="radio"/> Heritage listed | <input type="radio"/> Light industrial | <input type="radio"/> Warehouse |
| <input type="radio"/> Vacant land | <input type="radio"/> Located in an island | <input type="radio"/> Heavy industrial | <input type="radio"/> Commercial/Industrial |
| <input type="radio"/> Old systems | <input type="radio"/> Retirement | <input type="radio"/> Development site | <input type="radio"/> NRAS |
| <input type="radio"/> Residential | <input type="radio"/> NDIS | <input type="radio"/> Agricultural farm | <input type="radio"/> Villa |
| <input type="radio"/> Hobby farm | | <input type="radio"/> Town house | |

Units & apartments:

- m² Living area excluding garages & balconies (min 30) Number of dwellings per title:
- Dual key Student accommodation High density Hotel/Resort
- City location Serviced/Managed



SECTION 10:

Conduct: ● Pay on time every time or ● see below

Most recent default listing dates: / / 20 and/or / / 20

default(s) paid / / 20 totalling \$,

default(s) continue to remain unpaid totalling \$, \$, in council arrears

Monthly repayment(s) in arrears: mortgage(s) personal/car loan(s) credit card(s)

Filed for bankruptcy on / / 20 and still in bankruptcy or

Discharge from bankruptcy on / / 20

Current scheme of arrangement paid on time or month(s) in arrears

Current part IX agreement paid on time or month(s) in arrears

	Strengths	Weaknesses	Mitigants
Scenario Highlight	<input type="text"/>	<input type="text"/>	<input type="text"/>
Servicing	<input type="text"/>	<input type="text"/>	<input type="text"/>

- Visit us at ComHub for priority & faster turnaround times
- Talk to us about every situation at the home of **rate for risk** (quotes only valid for 14 days unless a non-refundable application fee is prepaid)
- Unencumbered cars, quads, jet skis and any other assets can also be offered as security
- Unsecured personal & Commercial loans available to MSt customers only
- Withdrawn submitted applications prior to approval attract a \$100 admin charge inclusive of any out of pocket expenses e.g. valuation(s) & legal costs
- No refunds can be entertained post formal approval



Unacceptable

- Title: Moiety, Purple, Company & Stratum
- Security: Schools, Brothels, Day spas, Caravan parks, Hostels, time share & poorly maintained & mobile homes
- Documentation: Income details over 60 days at time of approval, false, tampered & misleading information, valuations over 90 days at time of approval, self-employed financials over 18 months at time of approval
- Purpose: Loans of convenience
- Income: Austudy, rental assistance, farm producing & unemployment related income
- Lo/No doc applications with recent financials on file
- Extending the rate lock period beyond 90 days & refund post finance approval



Send to broker@mortgagestreet.com.au ASAP



SECTION 11:

Feedback & indications subject to validation

Security address 1: PC category:

Product details: Super prime Premium Optimax I Optimax II Optimax III

Repayments by direct credit Gap funding by way of 2nd mortgage Loan term in years:

Risk fee: % or \$ Application fee: \$

Establishment fee: % or \$ Annual facility fee: \$

Monthly facility management fee: % or \$ Settlement fee: \$

Construction admin fee: \$ Discharge fee: \$

Rate lock fee: 0 1 5 % or \$ 7 5 0 *whichever is the higher*

Repayment type: Principal & interest Interest only LoC for years

Doc type: Full doc Lo doc No doc Portfolio loan

Variable interest rate: % or % fixed for years (1-5)

LMI at cost QS at cost Legals at cost

Pledge loan supported by parent's property with MSt Valuation at cost \$300 1st valuation subsidy

Post settlement event:

Stepping up to: % in months time

Stepping down to: % in months time *assuming good conduct and/or an OC whichever is the later*

/ / 20

Security address 2: PC category:

Product details: Super prime Premium Optimax I Optimax II Optimax III

Repayments by direct credit Gap funding by way of 2nd mortgage Loan term in years:

Risk fee: % or \$ Application fee: \$

Establishment fee: % or \$ Annual facility fee: \$

Monthly facility management fee: % or \$ Settlement fee: \$

Construction admin fee: \$ Discharge fee: \$

Rate lock fee: 0 1 5 % or \$ 7 5 0 *whichever is the higher*

Repayment type: Principal & interest Interest only LoC for years

Doc type: Full doc Lo doc No doc Portfolio loan

Variable interest rate: % or % fixed for years (1-5)

LMI at cost QS at cost Legals at cost

Pledge loan supported by parent's property with MSt Valuation at cost \$300 1st valuation subsidy

Post settlement event:

Stepping up to: % in months time

Stepping down to: % in months time *assuming good conduct and/or an OC whichever is the later*

/ / 20

SECTION 11:

Feedback & indications subject to validation continued

Security address 3: PC category:

Product details: Super prime Premium Optimax I Optimax II Optimax III

Repayments by direct credit Gap funding by way of 2nd mortgage Loan term in years:

Risk fee: % or \$ Application fee: \$

Establishment fee: % or \$ Annual facility fee: \$

Monthly facility management fee: % or \$ Settlement fee: \$

Construction admin fee: \$ Discharge fee: \$

Rate lock fee: 0 1 5 % or \$ 7 5 0 *whichever is the higher*

Repayment type: Principal & interest Interest only LoC for years

Doc type: Full doc Lo doc No doc Portfolio loan

Variable interest rate: % or % fixed for years (1-5)

LMI at cost QS at cost Legals at cost

Pledge loan supported by parent's property with MSt Valuation at cost \$300 1st valuation subsidy

Post settlement event:

Stepping up to: % in months time

Stepping down to: % in months time *assuming good conduct and/or an OC whichever is the later*

/ / 20

Security address 4: PC category:

Product details: Super prime Premium Optimax I Optimax II Optimax III

Repayments by direct credit Gap funding by way of 2nd mortgage Loan term in years:

Risk fee: % or \$ Application fee: \$

Establishment fee: % or \$ Annual facility fee: \$

Monthly facility management fee: % or \$ Settlement fee: \$

Construction admin fee: \$ Discharge fee: \$

Rate lock fee: 0 1 5 % or \$ 7 5 0 *whichever is the higher*

Repayment type: Principal & interest Interest only LoC for years

Doc type: Full doc Lo doc No doc Portfolio loan

Variable interest rate: % or % fixed for years (1-5)

LMI at cost QS at cost Legals at cost

Pledge loan supported by parent's property with MSt Valuation at cost \$300 1st valuation subsidy

Post settlement event:

Stepping up to: % in months time

Stepping down to: % in months time *assuming good conduct and/or an OC whichever is the later*

/ / 20