

SECTION 2:

Annual income (PAYG)

Employer's name

1.

Employer's name (in full)

Time with current employer

years

and/or

 months

Occupation (as per pay slip)

Occupation (description)

Employment tenure

☐ Current

☐ Ending soon

☐ Previous and/or

Status & observations

☐ Permanent full-time

☐ Full-time (probation)

☐ Permanent casual

☐ Casual

☐ Short term/intermittent

☐ Airbnb & Uber income

☐ Financially independent child

☐ Mortgage hostage

☐ Higher duty

☐ Fluctuating income

☐ Rental reliant

☐ Recent University graduates

☐ Maternity leave (returning casual/part time)

☐ Workers (long term) compensation

☐ Workers (short term) Compensation

☐ Changing jobs soon

☐ Permanent part-time

☐ Self-employed

☐ Contractor (tax deducted)

☐ Contractor (self-employed)

☐ Government payment reliant

☐ Short term professional

☐ Financially independent spouse

☐ Commission/bonus reliant

☐ Stock (subject to vesting period) reliant

☐ Short term contractor

☐ Salary packaging

☐ Working for family or friends

☐ Maternity leave (returning full time)

☐ Maternity leave (not returning)

☐ Boarding house rent reliant

☐ Display (developer sourced) rent reliant (Deemed to be commercial & non regulated)

☐ Switching (to self-employed) soon

Experience in same line of work

years

and/or

 months

Tertiary qualifications:

Industry

Contact phone number

Contact details (for verifying employment) eg. paymaster

Mobile number

Gross PAYG income (before tax)

Gross overtime/penalties

Contractor (tax deducted)

Contractor (self-employed)

Family tax benefit A & B

Family carer income

Commonwealth Govt. pension

Gross overtime/penalties

Self-funded pension

Disability support pension (permanent for next five years)

Disability support pension (permanent for less than five years or more)

Workers compensation

Other income - pensions, FTB (before tax)

Fully maintained company car

☐ Yes

☐ No

Total annual income (individual)

Total monthly income (individual)

Total annual income (combined)

Total monthly income (combined)

Previous employment details: (if less than 3 years with current employer above)

Previous employer's name

Time with previous employer

years

and/or

 months

Occupation (as per pay slip)

Occupation (description)

Contact phone number

Contact details (for verifying details) e.g. paymaster

2.

years

and/or

 months

☐ Current

☐ Ending soon

☐ Previous and/or

☐ Permanent full-time

☐ Full-time (probation)

☐ Permanent casual

☐ Casual

☐ Short term/intermittent

☐ Airbnb & Uber income

☐ Financially independent child

☐ Mortgage hostage

☐ Higher duty

☐ Fluctuating income

☐ Rental reliant

☐ Recent University graduates

☐ Maternity leave (returning casual/part time)

☐ Workers (long term) compensation

☐ Workers (short term) Compensation

☐ Changing jobs soon

☐ Permanent part-time

☐ Self-employed

☐ Contractor (tax deducted)

☐ Contractor (self-employed)

☐ Government payment reliant

☐ Short term professional

☐ Financially independent spouse

☐ Commission/bonus reliant

☐ Stock (subject to vesting period) reliant

☐ Short term contractor

☐ Salary packaging

☐ Working for family or friends

☐ Maternity leave (returning full time)

☐ Maternity leave (not returning)

☐ Boarding house rent reliant

☐ Display (developer sourced) rent reliant (Deemed to be commercial & non regulated)

☐ Switching (to self-employed) soon

Experience in same line of work

years

and/or

 months

Tertiary qualifications:

Industry

Contact phone number

Contact details (for verifying employment) eg. paymaster

Mobile number

Gross PAYG income (before tax)

Gross overtime/penalties

Contractor (tax deducted)

Contractor (self-employed)

Family tax benefit A & B

Family carer income

Commonwealth Govt. pension

Gross overtime/penalties

Self-funded pension

Disability support pension (permanent for next five years)

Disability support pension (permanent for less than five years or more)

Workers compensation

Other income - pensions, FTB (before tax)

Fully maintained company car

☐ Yes

☐ No

Total annual income (individual)

Total monthly income (individual)

Total annual income (combined)

Total monthly income (combined)



SECTION 3:

Self employed?

No

Yes

Applicant one		Applicant two	
Industry & ATO code	<div></div> & <div></div>	<div></div> & <div></div>	
Trading and/or business name	<div></div>		
Available financial statements	<div><div></div> 3 <div></div> 6 <div></div> 9 <div></div> 12 <div></div> 18 <div><div></div> 24</div> months</div>		
Year of most recent financial statement	<div></div> financial year		
Self-employed	<div></div> years and/or <div></div> months	<div></div> years and/or <div></div> months	
ABN registered	<div></div> years and/or <div></div> months	<div></div> years and/or <div></div> months	
GST registered	<div></div> years and/or <div></div> months	<div></div> years and/or <div></div> months	
Number of directorships	<div></div>		

Full Doc

Alt Doc

(borrowers declaration of income & evidence from 2 sources of income (total of 3 items))

Lo Doc

(borrowers declaration of income & evidence from 1 source of income (total of 2 items))
(Currently covered off in a single form only i.e. MSt 113)

No Doc

(self-assessment)

List of acceptable supplementary evidence of income for Alt & Lo doc applications only

- a) One of the following:
- i. Corresponding satisfactory Accountat's letter that supports the declared income or
 - ii. Corresponding satisfactory Accountat's letter that considers that the borrower/s is/are in a position to repay the proposed loan in accordance with the loan terms within their personal/operating cahs flows of the business and without undue hardship, or
- b) Latest 6 months Business Activity Statemets, or
- c) Latest 6 months business account transaction history supporting the declared income lever, or
- d) Last year Financial Statements no older than 18 months.

Sole trader

Partnership

Corporation (including companies & all trusts)

Trading

Not trading

Period	Current financial year	Previous financial year
Gross turnover	<div></div>	<div></div>
Total business expenses	<div></div>	<div></div>
Net profit	<div></div>	<div></div>
Addbacks		

Wages	<div></div>	<div></div>
Depreciation	<div></div>	<div></div>
Interest	<div></div>	<div></div>
Write offs	<div></div>	<div></div>
Start up advertising	<div></div>	<div></div>
Initial non reoccurring expenses	<div></div>	<div></div>
Abnormal items	<div></div>	<div></div>
Director fees	<div></div>	<div></div>
Dividends (related)	<div></div>	<div></div>
Other non reoccurring expenses	<div></div>	<div></div>

Other income from sources other than from the primary business activities?

Sale of an asset	<div></div>	<div></div>
Capital Gain	<div></div>	<div></div>
Other	<div></div>	<div></div>



SECTION 3a:

Current mortgages (excluding SMSF)?

No

Yes

	(Property one)	(Property two)	(Property three)	(Property four)
Name of financial institution				
Number & street name				
Suburb & postcode	<div></div> & <div></div>	<div></div> & <div></div>	<div></div> & <div></div>	<div></div> & <div></div>
Account number 1				
Initial (approved) loan amount 1				
Balance outstanding 1				
Available redraw 1				
Initial loan term 1	<div></div> years	<div></div> years	<div></div> years	<div></div> years
Current interest rate 1	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable
or	<div></div> % Fixed	<div></div> % Fixed	<div></div> % Fixed	<div></div> % Fixed
Remaining fixed term 1	<div></div> months	<div></div> months	<div></div> months	<div></div> months
To be refinanced?	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>
Reverting (from fixed to variable) rate 1	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable
Reverting (from IO to P&I) rate 1	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable
Repayment type 1	<div><div></div> P&I</div> <div><div></div> IO</div>	<div><div></div> P&I</div> <div><div></div> IO</div>	<div><div></div> P&I</div> <div><div></div> IO</div>	<div><div></div> P&I</div> <div><div></div> IO</div>
Remaining P&I period if IO	<div></div> years	<div></div> years	<div></div> years	<div></div> years
Deductible interest	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>
Account number 2				
Initial (approved) loan amount 2				
Balance outstanding 2				
Available redraw 2				
Initial loan term 2	<div></div> years	<div></div> years	<div></div> years	<div></div> years
Current interest rate 2	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable
or	<div></div> % Fixed	<div></div> % Fixed	<div></div> % Fixed	<div></div> % Fixed
Remaining fixed term 2	<div></div> months	<div></div> months	<div></div> months	<div></div> months
To be refinanced?	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>
Reverting (from fixed to variable) rate 2	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable
Reverting (from IO to P&I) rate 2	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable	<div></div> % Variable
Repayment type 2	<div><div></div> P&I</div> <div><div></div> IO</div>	<div><div></div> P&I</div> <div><div></div> IO</div>	<div><div></div> P&I</div> <div><div></div> IO</div>	<div><div></div> P&I</div> <div><div></div> IO</div>
Remaining P&I period if IO	<div></div> years	<div></div> years	<div></div> years	<div></div> years
Deductible interest?	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>
Annual (property) depreciation				
Registered owner(s)				
Percentage ownership				

SECTION 3b:

Current mortgages (inside SMSF)?

No

Yes

Mortgage Street Financial Services Pty Ltd (ABN 96 099 516 499) Australian Credit Licence: 383050.
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SECTION 3c:

Unencumbered real estate assets?

No

Yes

	(Property one)	(Property two)	(Property three)	(Property four)
Number & street name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb & postcode	<input type="text"/> & <input type="text"/>	<input type="text"/> & <input type="text"/>	<input type="text"/> & <input type="text"/>	<input type="text"/> & <input type="text"/>
Estimated value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Weekly rent	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual depreciation (if investment)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Registered owner(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Percentage ownership	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cash out/equity release	<div><div></div>Yes<div></div>No</div>	<div><div></div>Yes<div></div>No</div>	<div><div></div>Yes<div></div>No</div>	<div><div></div>Yes<div></div>No</div>

SECTION 3d:

Unencumbered assets other than real estate?

No

Yes

Superannuation fund(s)

Super fund manager	<input type="text"/>	applicant	<div><div></div>1<div></div>2<div></div>3<div></div>4</div>	Current value	<input type="text"/>
Super fund manager	<input type="text"/>	applicant	<div><div></div>1<div></div>2<div></div>3<div></div>4</div>	Current value	<input type="text"/>
Super fund manager	<input type="text"/>	applicant	<div><div></div>1<div></div>2<div></div>3<div></div>4</div>	Current value	<input type="text"/>
Super fund manager	<input type="text"/>	applicant	<div><div></div>1<div></div>2<div></div>3<div></div>4</div>	Current value	<input type="text"/>
Sub total					<input type="text"/>

Savings account and term deposits

Financial institution	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sub total				<input type="text"/>

Motor vehicles

	(Applicant one)	(Applicant two)	(Applicant three)	(Applicant four)
Make and model 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year built 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Value (see redbook.com.au) 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Make and model 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year built 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Value (see redbook.com.au) 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Make and model 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year built 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Value (see redbook.com.au) 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sub total				<input type="text"/>

Household contents	Other Assets
List value (hint - what is your home contents sum insured?) <input type="text"/>	Value of caravan, boat, shares etc. <input type="text"/>
Grand total <input type="text"/>	

SECTION 4:

Are there any loans (other than mortgages)?

No

Yes

Name of financial institution	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Type (personal loan, car loan, lease, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly repayment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount currently owing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current interest rate	<input type="text"/> % Fixed	<input type="text"/> % Fixed	<input type="text"/> % Fixed	<input type="text"/> % Fixed
or	<input type="text"/> % Variable	<input type="text"/> % Variable	<input type="text"/> % Variable	<input type="text"/> % Variable
To be refinanced?	<div><div></div>Yes<div></div>No</div>	<div><div></div>Yes<div></div>No</div>	<div><div></div>Yes<div></div>No</div>	<div><div></div>Yes<div></div>No</div>

SECTION 4a:

Are there any HECS/HELP debt(s)?

No

Yes

Applicant	<input type="text"/>	latest repayment	<input type="text"/>	Current balance	<input type="text"/>	To be refinanced?	<div><div></div>Yes<div></div>No</div>
Applicant	<input type="text"/>	latest repayment	<input type="text"/>	Current balance	<input type="text"/>	To be refinanced?	<div><div></div>Yes<div></div>No</div>

SECTION 5:

Are there any credit cards in existence? ☐No ☐Yes

Name of financial institution	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="radio"/> Visa	<input type="radio"/> Visa	<input type="radio"/> Visa	<input type="radio"/> Visa
	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard
	<input type="radio"/> AMEX	<input type="radio"/> AMEX	<input type="radio"/> AMEX	<input type="radio"/> AMEX
	<input type="radio"/> Other		<input type="radio"/> Other	
Credit limit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount currently owing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current usage	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive
Cleared in full every month	<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
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

SECTION 5a:

Are there any store cards? ☐No ☐Yes

Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="radio"/> Visa	<input type="radio"/> Visa	<input type="radio"/> Visa	<input type="radio"/> Visa
	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard
	<input type="radio"/> AMEX	<input type="radio"/> AMEX	<input type="radio"/> AMEX	<input type="radio"/> AMEX
	<input type="radio"/> Other		<input type="radio"/> Other	
Credit limit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount currently owing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current usage	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive
Cleared in full every month	<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
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

SECTION 5b:

Are there any Interest free cards? ☐No ☐Yes

Name of financial institution	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="radio"/> Visa	<input type="radio"/> Visa	<input type="radio"/> Visa	<input type="radio"/> Visa
	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard	<input type="radio"/> MasterCard
	<input type="radio"/> AMEX	<input type="radio"/> AMEX	<input type="radio"/> AMEX	<input type="radio"/> AMEX
	<input type="radio"/> Other		<input type="radio"/> Other	
Credit limit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount currently owing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current usage	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive
Cleared in full every month	<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
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

SECTION 5c:

Are there any Buy Now Pay Later facilities (e.g. Afterpay, humm, Zip Pay, LATITUDEPAY, payright)? ☐No ☐Yes

Name of financial institution	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit limit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount currently owing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current usage	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive	<input type="radio"/> Active <input type="radio"/> Inactive
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

SECTION 6:

Household expenses & payment cycles

Childcare

Per

week

fortnight

month

quarter

year

Childcare including nannies and non-compulsory pre-school.

Clothing and personal care

Per

week

fortnight

month

quarter

year

Clothing, footwear, personal care products, cosmetics, hair services and accessories (including travel goods, handbags, umbrellas, wallets, and baby - goods) for men, women, children and infants, including purchases, repairs and alterations.

General basic insurances

Per

week

fortnight

month

quarter

year

General basic insurances include ambulance, car (not recreation vehicles), travel, and personal belongings insurance. Excludes property (house and contents), health, sickness and personal accident, life, income protection and pet insurance.

Groceries

Per

week

fortnight

month

quarter

year

Groceries (food and non-alcoholic beverages), toiletries and cleaning products.

Higher education, vocational training and professional gees

Per

week

fortnight

month

quarter

year

Higher education and vocational training fees (including TAFE, business college, drama, music, dance) excluding HECS, and professional fees (union dues, professional association subscriptions, legal, accountant and tax agent fees).

Medical and health

Per

week

fortnight

month

quarter

year

Medical and health care services including GPs, specialists, physiotherapists, chiropractors, and opticians. Medicines, pharmaceuticals, prescriptions, glasses, purchase or hire of therapeutic appliances and equipment, hospital charges, nursing home charges. Excludes health insurance and ambulance insurance.

Pet care

Per

week

fortnight

month

quarter

year

Pet food, grooming, minding services, care products, health products, veterinarian fees.

Primary residence running costs

Per

week

fortnight

month

quarter

year

Costs associated with the primary residence, either owned or rented. Includes rates, water, sewage, repairs and maintenance, electricity, gas, heating oil and wood for fuel, purchase, hire and repair of household and outdoor furnishings and equipment, furnishings, floor coverings, linen, tableware, gardening tools, power tools, electrical, lights, trees, shrubs, plants, pool chemicals, home insurance, contents insurance and appliance insurance. Excludes body corporate fees, strata fees.

Public or government primary and secondary education

Per

week

fortnight

month

quarter

year

Public or government, primary and secondary school tuition, school and sports fees including compulsory kindergarten/reception/pre-primary/prep.

Recreation and entertainment

Per

week

fortnight

month

quarter

year

Meals in restaurants, hotels and clubs, fast food and takeaway including coffee. Alcoholic beverages and tobacco products. Purchase, hire, repair of recreational personal belongings including electronics, computers, games consoles, AV equipment, cameras. Toys, hobbies, stationery, arts, crafts, sports, camping, fishing and recreation equipment including musical instruments, accessories and lessons. Non-subscription TV, video, games, and audio content, books, newspapers, magazines (including physical material and digital content). Recreation, gym, and health and fitness studios fees, court hire, sports lessons, admission fees and tickets (sports, theatre, gallery, museum, music events). Domestic holidays (fares, fuel, accommodation, theme parks, zoos tours). Recreational gambling, including lottery-type games, scratch cards, poker machines, club and casino gaming, and sports betting. Excludes travel insurance.

Telephone, internet, pay TV and media streaming subscriptions

Per

week

fortnight

month

quarter

year

Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).

Transport

Per

week

fortnight

month

quarter

year

Public transport, taxis, ride-sharing and non-holiday domestic airfares (excludes overseas airfares). Running costs for essential vehicles including fuel, servicing, repairs, parking, tolls (excludes insurance) and registration of motor vehicles (excludes recreational vehicles such as caravans, trailers, motorcycles, boats and aircraft).

Body corporate fees, strata fees on owner occupied residence

Per

week

fortnight

month

quarter

year

Body corporate fees, strata fees on owner occupied principal place of residence. Excludes investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children.

Private schooling and tuition

Per

week

fortnight

month

quarter

year

Tuition fees, school fees and sports fees for private schooling, including independent schools (Catholic or non-Catholic) and private tuition including compulsory age kindergarten/reception/pre-primary/prep.

Sickness and personal accident insurance, life insurance

Per

week

fortnight

month

quarter

year

Sickness and personal accident insurance, life insurance.

Health insurance

Per

week

fortnight

month

quarter

year

Health insurance including hospital, medical and dental insurance (excludes separate ambulance insurance).

Investment property running costs

Per

week

fortnight

month

quarter

year

Costs associated with any property owned for investment purposes. Includes body corporate fees, strata fees, land tax, property management fees, rates, water, sewage, repairs and maintenance, electricity, gas, heating oil and wood for fuel, purchase, hire and repair of household and outdoor furnishings and equipment, furnishings, floor coverings, linen, tableware, gardening tools, power tools, electrical, lights, trees, shrubs, plants, pool chemicals, landlords insurance, home insurance, contents insurance and appliance insurance.

Secondary residence running costs

Per

week

fortnight

month

quarter

year

Costs associated with any secondary residence, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes body corporate fees, strata fees, land tax, property management fees, rates, water, sewage, repairs and maintenance, electricity, gas, heating oil and wood for fuel, purchase, hire and repair of household and outdoor furnishings and equipment, furnishings, floor coverings, linen, tableware, gardening tools, power tools, electrical, lights, trees, shrubs, plants, pool chemicals, landlords insurance, home insurance, contents insurance and appliance insurance.

Other

Per

week

fortnight

month

quarter

year

Other ongoing or recurring items not included within the other categories including, but not limited to pet insurance, insurance not elsewhere classified, registration, insurance and operation of recreational vehicles (such as caravans, trailers, motorcycles, boats and aircraft), overseas holidays, gifts, jewellery, household services including cleaning, gardening, housekeeping, security and pest control services.

Total monthly expenditure

\$

Total annual expenditure

\$

SECTION 8:

Customer declarations regarding financial circumstances

Do you meet your payments/commitments on time every time?

☐ Yes☐ No

Do you expect a reduction to your income over the next 3 years?
(e.g. extended leave, retirement, reduction in working hours or overtime)

☐ Yes☐ No

Do you expect an increase in your expenses over the next 3 years
(e.g. due to ill health, disability, end of an interest free period etc.)

☐ Yes☐ No

Do you expect a decrease in your cash flow/profits over the next 3 years *(e.g. due to ill health, disability etc.)*

☐ Yes☐ No

If 'Yes' selected for any of the above, please provide explanation including your strategy to continue to make the repayments.

How will the foreseeable change to circumstances be mitigated?

If the loan term is going to exceed your retirement age of 70, how is it intended that the loan be repaid without hardship?

☐ Not applicable or

☐ See below

☐ Sale of investment properties other than owner occupied property

☐ Evidence of equity *(e.g. AVM including rates notices & recent loan statements)*

☐ Accessing superannuation

☐ Recent super statements and/or audited SMSF financials

☐ Reduction of the loan balance &/or amortise loan to serviceable levels on post-retirement income

☐ Recent super statements and/or audited SMSF financials with calculations depicting ability to do so *(demonstrable; residual repayments serviceable on post retirement income)*

☐ Downsizing owner occupied property

☐ Proposed relocation suburb/region with calculations depicting ability to do so *(e.g. relocate to a suitable gold coast dwelling with sufficient equity to render any residual repayments serviceable on post retirement income)*

☐ Accelerated repayments

☐ Show working by generating an e-mms borrowing capacity *(in the same)*

Retirement strategy stress test

Retirement strategy stress test

Amount

Anticipated retirement in number of years into the loan contract

& corresponding scheduled balance of

Anticipated quantum of **lift** *(repayment acceleration)* in monthly repayments **without** hardship

Current balance of super

Projected value on anticipated *(assuming*

% annual growth) retirement

Current balance of SMSF super

Projected value on anticipated *(assuming*

% annual growth) retirement

Current net value of shares

Projected value on anticipated *(assuming*

% annual growth) retirement

Current net value in real estate (1)

Projected value on anticipated *(assuming*

% annual growth) retirement

Current net value in real estate (2)

Projected value on anticipated *(assuming*

% annual growth) retirement

Current net value in real estate (3)

Projected value on anticipated *(assuming*

% annual growth) retirement

Current net value in real estate (4)

Projected value on anticipated *(assuming*

% annual growth) retirement

Downsizing from anticipated loan balance of

down to

Current net value in business

Projected value on anticipated *(assuming "text" % annual growth)* retirement

Projected surplus/deficit at anticipated time of retirement

Pass if surplus is evident

Test for servicing on aged *(post retirement income)* pension if deficit of

assuming an approved

year loan of

, retiring

into the loan contract with an anticipated loan balance of

underpinned by a current super value in the

amount of

increasing at a net compounding rate of "X.XX" %, totaling

in "XX" years time.

Is there anything else that may reasonably be expected to have a bearing on your application for credit, knowing that if you leave such information out it may cause problems in making your loan repayments?

☐ Yes

☐ No

Explanation

Are you comfortable with your ability to make repayments under the proposed loan without difficulty?

☐ Yes

☐ No

Explanation

If refinancing or consolidating debts, please provide details of the resulting benefit to you.

Benefits of refinance:

Refinance reasons:

☐ Consolidate financials

☐ Cost reduction

☐ Specific features

☐ Convenience/Flexibility

☐ Quality of service

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MSt.

SECTION 9:

Customer declarations regarding financial circumstances

FEATURES		MUST HAVE	NICE TO HAVE	DON'T MIND	COMMENTS
Variable interest rate		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Fixed interest rate		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Relocation loan		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Portfolio loan		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Revolving line of credit		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Fixed interest rate		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/>	loan account split(s)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
100% interest offset feature		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Multiple interest offset accounts		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Redraw		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Ability to make additional payment		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Construction – progressive drawdown		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Owner builder <i>(licenced builder)</i>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Owner builder <i>(permit holder)</i>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Internet/online access		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Visa debit card		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Google Pay		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Apple Pay		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
ATM access		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Other features sought <i>(specify)</i>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

If seeking an interest only loan, please indicate by ticking one or more of the following reasons and provide a brief explanation

☐ Temporary reduction in income

☐ Large non recurring expenses

☐ Variable income

☐ Maximise cash flow

☐ Create funds for investment purposes

☐ Principle reductions in an offset facility

☐ Taxation, financial or accounting reasons

☐ Plan to convert to investment property

☐ Other reason *(requires specific comment)*

SECTION 9a:

Desired product *(subject to eligibility, validation & qualification criteria)*

MSt.
MORTGAGE
STREET

Good
Borrowers

MSt.
MORTGAGE
STREET

Specialist

☐ Ultra prime I

☐ Super prime I

☐ Premium I

☐ Optimax I

☐ Ultra prime II

☐ Super prime II

☐ Premium II

☐ Optimax II

☐ Ultra prime III

☐ Super prime III

☐ Premium III

☐ Optimax III

☐ Ultra prime IV

☐ Super prime IV

☐ Premium IV

☐ Optimax IV

☐ Ultra prime V

☐ Super prime V

☐ Premium V

☐ Optimax V

☐ Tolerant I

☐ Progressive I

☐ Receptive I

☐ Liberal I

☐ Tolerant II

☐ Progressive II

☐ Receptive II

☐ Liberal II

☐ Tolerant III

☐ Progressive III

☐ Receptive III

☐ Liberal III

☐ Tolerant IV

☐ Progressive IV

☐ Receptive IV

☐ Liberal IV

☐ Tolerant V

☐ Progressive V

☐ Receptive V

☐ Liberal V

SECTION 9b:

Broker declaration

Are any of the applicants related to you?

☐ No ☐ Yes

Details

Do you financial benefit from any other source?

☐ No ☐ Yes

Details

Do you charge customers any additional fees?

☐ No ☐ Yes

Details

Do you know the applicants personally?

☐ No ☐ Yes

Details

Is all the information in this application accurate?

☐ No ☐ Yes

Details

Does the applicant benefit financially from you?

☐ No ☐ Yes

Details

Have you complied with all regulatory requirements?

☐ No ☐ Yes


Details

The product(s) has been assessed as **NOT UNSUITABLE** for the customer on the basis that the product(s) is consistent with the customers' requirements and objectives, and the customer can comply with finance obligations without substantial hardship.

☐ Yes ☐ No

- 
- 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*)
 - I, II, III, IV & V in product naming convention, denotes loan amount levels (per single security) i.e. loans **to** \$1,000,000.00, \$2,000,000.00, \$3,000,000.00, \$4,000,000.00 & 5,000,000.00 respectively
 - Unencumbered cars, quads, jet skis and any other assets can also be offered as security
 - Unsecured personal & Commercial loans available to MSt customers only
 - All loan statements are electronic (*paper statements are supplied on demand at \$10.00 each*)
 - 2nd mortgages are only available behind a Mortgage Street loan
 - An additional valuation is not required for the 2nd mortgage
 - SMSF: A corporate trustee is required & all legal entities contained within the SMSF including the bare trust must be established prior to the purchase (*see MSt 032*)
 - Independent legal & financial advice may be required for:
 - SMSF
 - Companies and/or trust loans
 - Borrowers over 65 years of age
 - Withdrawn submitted applications prior to approval attract a \$100.00 admin charge inclusive of any out of pocket expenses e.g. valuation(s) & legal costs
 - Change of name and/or spelling administration fee \$100.00
 - You may “Add Sticky Note” (*by right click on your mouse*) anywhere on this form for **additional** useful notes
 - The credit cote applies when the borrower is a natural person or strata corporation; when credit is provided wholly or predominantly for personal, domestic, household; to purchase, renovate, or to refinance credit previously provided for this purpose
 - Buy a discount for life of loan (*prepayment of 1% buys a 0.5% discount in rate*)
 - Understanding current interest liabilities and/or pertinent points will trigger an updated scenario request
 - Where there is a mismatch in MSt 003 rates offered & native rates with ones CRM; the higher of the two will prevail
 - Undisclosed caveats, court orders &/or writs require a prepaid \$300.00 admin fee & DLA1 approval
 - Declined applications, trigger a refund of application fee less \$100 and out pf pocket expenses e.g. valuation
 - No refunds can be entertained post formal approval
 - Recommendation: 1 security per TN (*partial discharges are not advisable*)
 - 0.35% additional loading to apply to multiple securities per TN
 - Super prime applications with 2 or more TN's benefit from discounted legals
 - Approvals valid for 90 days
 - Legal, government fees & searches are **always** charged out at cost to the borrower
 - We recommend an additional free loan split for works required outside a fixed price building contract, **specified** for any worthwhile purpose (*e.g. fencing, pool, driveway, landscaping, car, holiday, furniture etc.*)
 - All simple post approval variations attract a \$300.00 admin fee charged to loan account (*e.g. construction variations, IO conversions, IO extensions during construction period & top ups*)
 - Complex variations attract an admin fee up to \$750.00 charged to loan account
 - Construction loans commence at interest only for the first 12 (*24 may be requested*) months
 - You are able to can check validity of the Builder's Licence details through state government websites online. We recommend that you advise your client do this before entering into any building contracts.
 - Rate reviews during construction **cannot** be entertained

Unacceptable

- 
- Title: : Moiety, Purple, Shared, Company & Stratum
 - Split contract construction loans when common walls are **shared** with a 3rd (*unrelated*) party owner
 - Land size over 40 Ha (*100 acres*)
 - 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 financial over 18 months at time of approval
 - Purpose: Loans of convenience
 - Front end loaded progress draw down schedules
 - Undisclosed liabilities, mortgages & caveats
 - Income: Austudy, rental assistance, farm producing & unemployment related income
 - Undisclosed assets
 - Alt/Lo/No doc applications with recent financials on file (*out of date financials are permitted with **acceptable** supplementary evidence of income*)
 - Politically exposed person
 - Illegal immigrant
 - Borrower with a criminal record and/or incarcerated
 - Extending the rate lock period beyond 90 days & refund post finance approval
 - Fixed rate equity release and/or distributions to an external bank account over \$20,000.00 per annum
 - Rebates post discharge of loan



Send to broker@mortgagestreet.com.au ASAP