			MORT			MSt <b>001</b>			
			STR	EEI	MSt 003 quote number	& date			
New to	MSt		Introducer company name		ID	Aggregator/ACL holder			
MSt cus	stomer ID		Primary introducer contact		Mobile	e-mail			
Acc#			Secondary introducer contact		Mobile	e-mail			
Acc#			Role Broker	Aggregator	Mortgage manager	Surpass referrer Standard referrer			
$\bigcirc$	Top up		Claw back	Standard	Nil (0.94% risk fee loading to apply	v)			
$\bigcirc$	Internal refinance			Required prog	gression dates ASAP or	Approval in principal			
$\bigcirc$	Restructure	Security address 1 if a simultane	eous settlement is required			Letter of offer			
		Security address 2 if a <b>simultan</b>	eous settlement is required			Conditional approval			
		Security address 3 if a <b>simultan</b>	eous settlement is required			Unconditional approval			
		Security address 4 if a <b>simultan</b>	eous settlement is required			Settlement			

## —— Customer Information Collection Form —— Faster approvals & happy customers

										fees, holiday, car etc
Requirements	Purchase	Re	efinance	Cash	out		Owner oc	cupied		Investment
0	SMSF	Co	nstruction	Relo	cation		Developm	nent		Land bank
$\bigcirc$	Speculative	( ) Va	icant land	Resid	dential		Commerc	ial		Renovations
	Debt consolid	ation Ba	ıd credit	( Work	king capital		ATO liabil	itv		Business
	Down sizing		DIS	O NRAS			Equity rel			Pledge loan
										Fledge loan
	Agricultural 		dustrial		d use		Bankrupt	су		
Doc type	Full	Alt	i	Lo			No			
SECTION 1:	Appli	cants								
	∩Mr		Applicant of Miss Miss M		) Mx	Mr (	Mrs	Applic Miss	ant tw	
Title		- MIS	IVIISS UV	13			IVIIS	) 141155	U IVIS	S O DI O IVIX
Preferred name (options	<i>'</i> )									
First name										
Middle name										
Surname										
Previous name (if any)										
Gender										
Occupation & industry			&					8.		
Current Australian addre	SS						/			
Post settlement address							/			
. est settlement dudress										
Postal address Previous address details										
(if less than 3 years)										
Offshore address										
Marital status	Ом	arried to		Divorced & remarr	ried to	Marri	ed to		D	ivorced & remarried to
	○ A	pplicant		Non applicant		Appli	cant		N	on applicant
	O A	pplicant #		Applicant #		Appli	cant #		O A	oplicant #
	O Ar	pplicant to be in pdated once select	nput A	Applicant to be in updated once select	nput ted)	Applie (updat	cant to be	nput ted)	O Ai	oplicant to be input odated once selected)
	○ Er	ngaged to		De facto to		Enga	ged to		_ D	e facto to
	○ A	pplicant		Non applicant		Appli	cant		N	on applicant
	() A	pplicant #		Applicant #		Appli	cant #		( ) A	oplicant #
	() A	pplicant to be i	nput A	Applicant to be in	nput	Appli	cant to be	nput	( A	oplicant to be input
Relationship		pdated once select		i. i. de propies de la composition della composi	ted)	Coup	ed once selec	ted)		odated once selected) blings
Relationship		arent/Child		-riends			nt/Child			riends
		usiness partner		Step Parent/Chil	ì		ess partne			ep Parent/Child
Residential status	( ) At	ustralian citizer	n () [	Permanent resid	lent (	Austr	alian citize	n	P	ermanent resident
	Те	emporary reside	ent [	Expatriate		Temp	orary resid	ent	E	xpatriate
	O No	on resident		Refugee visa		Non r	esident		R	efugee visa
	○ Sk	killed migrant vis	a subclass re	ference number		Skilled	l migrant vis	a subcla	ass refe	erence number
			FIRB (appr	oved) Yes	No No			FIRE	(approv	ved) Yes No
https://www.ato.gov.au/general/other-langue	yes/in-detail/information	n-in-other-languages/foreig	n-investment-in-aust	raliawhat-you-need- toknov	v/#:~:text=Obtain%20	OFIRB%20appro	val&text=To%20app	y%20to%20pi	ırchase%20	Oresidential,new%20dwellings
Date & place of birth			&					&		
Drivers licence number			expiry date				_	expiry	date	
Licence issued in (state or to	rritory)		Card number					Card nu	mber	
Licence verification num	ber		DDL	Yes	) No			DDL		○ Yes ○ No
Passport number & expi	у		&					&		
Passport issued in (country										
Medicare card & ref num			&					8.		
Card colour			Valid to					Valid		
First name of children &	occupanta			y independent	Vac	No	Date of bir			
					Yes					
First name of children &				y independent	Yes	No	Date of bir			
First name of children &	occupants			y independent	Yes	No	Date of bir			
First name of children &	occupants		Financially	y independent	Yes	No	Date of bir	th		
Hint: All contact details r	<b>rust</b> be uniqu	ıe to each appl	licant <i>(no du</i>	uplicates)						
Contact phone number										
Contact phone number  Australian mobile numb	er									
·	er									
Australian mobile numb	er									
Australian mobile numb										
Australian mobile numb International number WhatsApp number										
Australian mobile numb International number WhatsApp number Personal email 1 Personal email 2										
Australian mobile numb International number WhatsApp number Personal email 1 Personal email 2 Business email										
Australian mobile numb International number WhatsApp number Personal email 1 Personal email 2										

Instagram nandle

SECTION 2:	Annual income <i>(PAYG)</i>	
Employer's name	1.	2.
Employer's name (in full)		
Time with current employer	years and/or months	years and/or months
Occupation (as per pay slip)		
Occupation (description)		
Employment tenure	Current Ending soon Previous and/or	Current Ending soon Previous and/or
Status & observations	Permanent full-time Permanent part-time  Full-time (probation) Self-employed	Permanent full-time Permanent part-time  Full-time (probation) Self-employed
	Full-time (probation)  Self-employed  Contractor (tax deducted)	Full-time (probation)  Self-employed  Contractor (tax deducted)
	Casual Contractor (self-employed)	Casual Contractor (self-employed)
	Short term/intermittent Government payment reliant  Airbnb & Uber income Short term professional	Short term/intermittent Covernment payment reliant  Airbnb & Uber income Short term professional
	Financially independent child Financially independent spouse	Financially independent child Financially independent spouse
	Mortgage hostage Commission/bonus reliant	Mortgage hostage Commission/bonus reliant
	Higher duty  Stock (subject to vesting period) reliant  Fluctuating income  Short term contractor	Higher duty Stock (nubject to vesting period) Feliant Fluctuating income Short term contractor
	Rental reliant Salary packaging	Rental reliant Salary packaging
	Recent University graduates Working for family or friends	Recent University graduates Working for family or friends
	Maternity leave (returning full time)  Maternity leave (returning full time)	Maternity leave (returning casual/port time)  Maternity leave (returning full time)
	Workers (nong term) compensation  Maternity leave (not returning)  Workers (short term) compensation  Boarding house rent reliant	Workers (plang term) compensation  Maternity leave (not returning)  Workers (phort term) compensation  Boarding house rent reliant
	Changing jobs soon  Display (developer sourced) rent reliant (Deemed to be commercial & non regulated)	Changing jobs soon  Display (developer sourced) Tent reliant (Deemed to be commercial & non regulated)
Experience in same line of	Switching (to self-employed) soon	Switching (to self-employed) Soon
work	years and/or months	years and/or months
Tertiary qualifications:		
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	Yes No
Total annual income (individual)		
Total monthly income (individuo		
Total annual income (combined)		]
Total monthly income (combined		
	;; (if less than 3 years with current employer above)	
Previous employer's name		
Time with previous employe	years and/or months	years and/or months
Occupation (as per pay slip)		
Occupation (description)  Contact phone number		
Contact details (for verifying		
details) e.g. paymaster		

SECTION 3:	Self em	ployed?	No •Yes				
		Applicant o	one	Applio	cant two		
Industry & ATO code		8	×		&		
Trading and/or business	s name						
Available financial state	ments 3	6 9 12	2	nths			
Year of most recent fin	nancial statement	financial	year				
Self-employed		years and/or	months	years and/or	months		
ABN registered		years and/or	months	years and/or	months		
GST registered		years and/or	months	years and/or	months		
Number of directorship	ps						
Full Doc	Alt Doc (borrowers declaration of income income (total of 3 items))	& evidence from 2 sources of	Lo Doc (borrowers declaration of it	ncome & evidence from 1 source of income (total of 2 i single form only i.e. MSt 113)	No Doc (self-assessment)		
List of <b>acceptable</b> supp		e of income for Alt & Lo					
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							
Sole trader	Partnership	Corporation (i	ncluding companies & a	Current financial year	Not trading  Previous financial year		
Gross turnover							
Total business expense	es						
Net profit							
Addbacks							
Wag	ges						
Dep	preciation						
Inte	rest						
Writ	te offs						
Star	t up advertising						
Initi	al non reoccurring	ı expenses					
Abn	ormal items						
Dire	ector fees						
Divi	dends (related)						
Oth	er non reoccurring	g expenses					
Other income from sou	urces other than fr	om the primary busin	ess activities?				
Sale	e of an asset						
Сар	ital Gain						
Oth	er						



		es (excluding SM		
	(Property one)	(Property two)	(Property three)	(Property four)
Name of financial institution				
Number & street name				
Suburb & postcode	&	8	8	&
Account number 1				
Initial (approved) loan amount 1				
Balance outstanding 1				
Available redraw 1				
Initial loan term 1	years	years	years	years
Current interest rate 1	% Variable	% Variable	% Variable	% Variable
Current interest rate i	% variable	% variable	% variable	% Variable
or	% Fixed	% Fixed	% Fixed	% Fixed
Remaining fixed term 1	months	months	months	months
To be refinanced?	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
Reverting (from fixed to variable) rate 1	% Variable	% Variable	% Variable	% Variable
	Of Marinhia	W.Variable	Or Mariable	O( Mariable
Reverting (from 10 to P&I) rate 1	% Variable	% Variable	% Variable	% Variable
Repayment type 1	P&I O IO	P&I O IO	P&I O IO	P&I O IO
Remaining P&I period if IO	years	years	years	years
Deductible interest	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
Account number 2				
Initial (approved) loan amount 2				
Balance outstanding 2				
Available redraw 2				
Initial loan term 2	years	years	years	years
Current interest rate 2	% Variable	% Variable	% Variable	% Variable
	% Fixed	% Fixed	% Fixed	% Fixed
or				
Remaining fixed term 2	months	months	months	months
To be refinanced?	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
Reverting (from fixed to variable) rate 2	% Variable	% Variable	% Variable	% Variable
Reverting (from 10 to P&I) rate 2	% Variable	% Variable	% Variable	% Variable
Repayment type 2	P&I O	P&I O	P&I O IO	P&I O
			Pai	
Remaining P&I period if IO	years	years	years	years
Deductible interest?	○ Yes ○ No	○ Yes ○ No	Yes No	○ Yes ○ No
Annual (property) depreciation				
Registered owner(s)				
5				
Percentage ownership				
SECTION 3b: C	urrent mortgage	es (inside SMSF)	? ● No ●`	Yes
	(Property one)	(Property two)	(Property three)	(Property four)
Name of financial institution	(Property one)			(Property four)
	(Property one)			(Property four)
Number & street name		(Property two)	(Property three)	
	(Property one)			(Property four)
Number & street name		(Property two)	(Property three)	
Number & street name  Suburb & postcode		(Property two)	(Property three)	
Number & street name  Suburb & postcode  Account number 1		(Property two)	(Property three)	
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1		(Property two)	(Property three)	
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1	&	(Property two)	(Property three)	&
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1	& & years	(Property two)  &  years	(Property three)  &  years	&
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1	&	(Property two)	(Property three)	&
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1	& & years	(Property two)  &  years	(Property three)  &  years	&
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1	& & years	(Property two)  &  &  years	(Property three)  &  years  % Variable	&
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1	& & & & & & & & & & & & & & & & & & &	(Property two)  8x  9x  years  9x Variable	(Property three)  &  was a second of the sec	&
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1	& & years  % Variable  months	(Property two)  84  96 Variable  96 Fixed  months	(Property three)  &  &  years  % Variable  months	% Variable  % Fixed  months
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1	& & & & & & & & & & & & & & & & & & &	(Property two)  8  9 years  9 Variable  months  Yes  No	(Property three)  &  &  &  years  % Variable  months  Yes No	% Variable  % Fixed  months  Yes No
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Reverting (from 10 to P&I) rate 1	% Fixed  % Fixed  % Ves No  % Variable  % Variable	(Property two)  8  96 Variable  96 Variable  No  96 Variable  97 Ves  No  98 Variable	(Property three)  &  &  &  years  % Variable  months  Yes No  % Variable	% Variable  Wes No % Variable  % Variable  % Variable
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Reverting (from 10 to P&I) rate 1  Repayment type 1	% Variable  Yes No % Variable	(Property two)  8  9  9  9  9  9  9  Prixed  No  9  9  No  9  9  No	(Property three)  &  &  years  % Variable  months  Yes No  % Variable	% Variable    Wariable   Wariable
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Reverting (from 10 to P&I) rate 1	% Fixed  % Fixed  % Ves No  % Variable  % Variable	(Property two)  8  96 Variable  96 Variable  No  96 Variable  97 Ves  No  98 Variable	(Property three)  &  &  &  years  % Variable  months  Yes No  % Variable	% Variable  % Fixed  months  Yes No % Variable  % Variable  10
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Reverting (from 10 to P&I) rate 1  Repayment type 1	% Variable  Wears  % Variable  No  % Variable  % Variable  10	(Property two)  8  8  9  Years  Yes No  9  Variable  9  Variable  10	(Property three)  &  &  &  &  years  % Variable  Months  Yes No  % Variable  % Variable  10	% Variable  Wears  Weariable
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Reverting (from 10 to P&I) rate 1  Repayment type 1  Remaining P&I period if IO	% Variable  Wears  % Variable  No  % Variable  P&I  P&I  IO  years	(Property two)  84  96 Variable  96 Variable  Mo  97 Ves No  98 Variable  98 Variable  10 years	(Property three)  &	% Variable  % Fixed  months  Yes No  % Variable  % Variable  10  years
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest	% Variable  Wears  % Variable  No  % Variable  P&I  P&I  IO  years	(Property two)  84  96 Variable  96 Variable  Mo  97 Ves No  98 Variable  98 Variable  10 years	(Property three)  &	% Variable  % Fixed  months  Yes No  % Variable  % Variable  10  years
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2	% Variable  Wears  % Variable  No  % Variable  P&I  P&I  IO  years	(Property two)  84  96 Variable  96 Variable  Mo  97 Ves No  98 Variable  98 Variable  10 years	(Property three)  &	% Variable  % Fixed  months  Yes No  % Variable  % Variable  10  years
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Reverting (from 10 to P&I) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2	% Variable  Wears  % Variable  No  % Variable  P&I  P&I  IO  years	(Property two)  84  96 Variable  96 Variable  Mo  97 Ves No  98 Variable  98 Variable  10 years	(Property three)  &	% Variable  % Fixed  months  Yes No  % Variable  % Variable  10  years
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2	% Variable  Wears  % Variable  No  % Variable  P&I  P&I  IO  years	(Property two)  84  96 Variable  96 Variable  Mo  97 Ves No  98 Variable  98 Variable  10 years	(Property three)  &	% Variable  % Fixed  months  Yes No  % Variable  % Variable  10  years
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Reverting (from 10 to P&I) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2	% Variable  Wears  % Variable  No  % Variable  P&I  P&I  IO  years	(Property two)  84  96 Variable  96 Variable  Mo  97 Ves No  98 Variable  98 Variable  10 years	(Property three)  &	Sk
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Reverting (from 10 to P&I) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2	& & & & & & & & & & & & & & & & & & &	(Property two)  8  96 Variable  96 Variable  97 Ves No  98 Variable  98 Variable  99 Variable  No  Yes No  No  Yes No	(Property three)  &	Sk
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2	&	(Property two)	(Property three)  &	years   years   years
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2	& & & & & & & & & & & & & & & & & & &	(Property two)  (A second of the second of t	(Property three)  &	years  % Variable  % Fixed  months  Yes No  % Variable  years  Yes No  Yes No  Yes No
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2	& & & & & & & & & & & & & & & & & & &	(Property two)  (Property two)  (A second of the second of	(Property three)  (Representation of the second of the sec	Section   Sect
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2	& & & & & & & & & & & & & & & & & & &	(Property two)  (Respectively two)  (Respectiv	(Property three)  &	years  // Variable  // Ves No  // Variable  // Ves No
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2	& & & & & & & & & & & & & & & & & & &	(Property two)  (Property two)  (A second of the second of	(Property three)  (Representation of the second of the sec	Section   Sect
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2  To be refinanced?	& & & & & & & & & & & & & & & & & & &	(Property two)  8  8  96 Fixed  96 Fixed  No  96 Variable  96 Variable  97 Ves  No  10  Yes  No  Yes  No  Yes  No  Yes  No  Yes  No  Yes  No  No  No  No  No  No  No  No  No  N	(Property three)	Section   Sect
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2	& & & & & & & & & & & & & & & & & & &	(Property two)	(Property three)	Section   Sect
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2	& & & & & & & & & & & & & & & & & & &	(Property two)  (Respectively two)  (Respectiv	(Property three)  (Recomplete of the second	Wariable
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2  Reverting (from fixed to variable) rate 2  Reverting (from fixed to variable) rate 2  Reverting (from lo to P&I) rate 2  Reverting (from lo to P&I) rate 2	Second	(Property two)  (Response to the content of the con	(Property three)  (Representation of the property three)  (Representation of three)  (Representation of the property three)  (Representation of three)  (Representation of three)  (Representation of three)	Second
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2	& & & & & & & & & & & & & & & & & & &	(Property two)  (Respectively two)  (Respectiv	(Property three)  (Recomplete of the second	Wariable
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2  Reverting (from fixed to variable) rate 2  Reverting (from fixed to variable) rate 2  Reverting (from lo to P&I) rate 2  Reverting (from lo to P&I) rate 2	Second	(Property two)  (Response to the content of the con	(Property three)  (Representation of the property three)  (Representation of three)  (Representation of the property three)  (Representation of three)  (Representation of three)  (Representation of three)	Second
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  or  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2  Repayment type 2  Remaining P&I period if IO  Deductible interest?	Second	(Property two)  (Response to the content of the con	(Property three)  (Representation of the property three)  (Representation of three)  (Representation of the property three)  (Representation of three)  (Representation of three)  (Representation of three)	Wears   Wear
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  ro  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2  Repayment type 2  Remaining P&I period if IO  Deductible interest?  Annual (property) depreciation	Second	(Property two)  (Response to the content of the con	(Property three)  (Representation of the property three)  (Representation of three)  (Representation of the property three)  (Representation of three)  (Representation of three)  (Representation of three)	Second
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  ro  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2  Repayment type 2  Remaining P&I period if IO  Deductible interest?  Annual (property) depreciation  Registered owner(s)	Second	(Property two)  (Response to the content of the con	(Property three)  (Representation of the property three)  (Representation of three)  (Representation of the property three)  (Representation of three)  (Representation of three)  (Representation of three)	Second
Number & street name  Suburb & postcode  Account number 1  Initial (approved) loan amount 1  Balance outstanding 1  Available redraw 1  Initial loan term 1  Current interest rate 1  or  Remaining fixed term 1  To be refinanced?  Reverting (from fixed to variable) rate 1  Repayment type 1  Remaining P&I period if IO  Deductible interest  Account number 2  Initial (approved) loan amount 2  Balance outstanding 2  Available redraw 2  Initial loan term 2  Current interest rate 2  ro  Remaining fixed term 2  To be refinanced?  Reverting (from fixed to variable) rate 2  Repayment type 2  Remaining P&I period if IO  Deductible interest?  Annual (property) depreciation	Second	(Property two)  (Response to the content of the con	(Property three)  (Representation of the property three)  (Representation of three)  (Representation of the property three)  (Representation of three)  (Representation of three)  (Representation of three)	Second

SECTIO	N 30	:: Uı	nenc	umber	ed r	ed real estate assets? • No					)	●Yes							
			(	Property one	)	(Pro	perty	y two)			(P	roperty	thre	e)			(Prope	erty four	1
Number & st	reet na	me																	
Suburb & pos	stcode			&				&					&					&	
Estimated va	alue																		
Weekly rent																			
Annual depr	eciation	(if investment)																	
Registered o	wner <i>(s)</i>	)																	
Percentage (	owners	hin																	
				O V (			$\bigcirc$	<b>/</b>					M (	<u> </u>				\\\\\(\)	
Cash out/equ	uity reie	ease		( Yes (	No	(	) \	res ( )	No				Yes (	) No	0			Yes (	) No
SECTIO	N 3c	d: U	nenc	umber	ed a	ssets c	oth	er th	an	re	al	esta	ite î	?		•	No	•Ye	es
Superannua	tion fur	nd(s)																	
Super fund n	manage	er				applicant		1	2	$\bigcirc$	3	<u> </u>	C	urrent	valu	ıe			
Super fund n	manage	er				applicant		1	2		3	O 4	C	urrent	: valu	ıe [			
Super fund r						applicant		1	2		3			urrent					
									2										
Super fund r	nanage	er				applicant			2	$\bigcirc$	3	<u> </u>		urrent		ie [			
													Sı	ub tot	al				
Savings acco	ount an	d term dep	osits																
Financial ins	titution	I																	
Account nun	nber																		
Balance																			
												Su	b tot	:al					
Motor vehicl	les																		
			(4	applicant one	e)	(App	lican	nt two)			(A)	oplican	t thre	ee)			(Applic	ant foui	·)
Make and mo	odel 1																		
Year built 1																			
Value (see re	dbook.	com.au)1																	
Make and mo	odel 2																		
Year built 2																			
Value (see re	edhook (	com au) 2																	
		com.duj z																	
Make and mo	odel 3																		
Year built 3																			
Value (see re	dbook.d	com.au) 3																	
												Su	b tot	al					
Household c	ontent	S				Other As	sets												
List value (hir home conter						Value of o	carav	/an, boa	t, sha	ares e	etc.								
												Gr	and t	total					
0-0-10						( .1							10				<b>0</b> ) (		1
SECTIO	N 4:	A	re th	ere any	/ loa	ns (oth	er	thar	m	or	tg	ages	s)?	•	No	(	●Ye:	5	
Name of fina																			
Loan Type (p loan, lease, e		l loan, car																	
Account nun	nber																		
Monthly repa	ayment																		
Amount curr	rently o	wing																	
Current inter	rest rate	9		% Fixed			% F	ixed				%	Fixed					% Fixed	
or				% Variable				/ariable				%	Variable	÷				% Variable	
To be refinar	nced?			Yes	No	(		res ( )	No				Yes(	No				Yes	No
						`							Ì						
SECTIO	N 4a	Ai	re th	ere any	/ HE	CS/HEL	Р	debt	(s)	?	<b>O</b> N	lo	ΟY	es					
Applicant		latest repay	ment		Curre	nt balance					Te	o be re	finan	ced?			C	Yes (	No
Applicant	Applicant latest repayment Current				nt balance					T	o be re	finan	ced?			С	Yes	No	

SECTION 5:	Are there any cre	dit cards in exist	ence? •No •	Yes
Name of financial institution				
Account number				
	Visa	Visa	Visa	Visa
	MasterCard	MasterCard	MasterCard	MasterCard
	AMEX	AMEX	AMEX	AMEX
	Other		Other	
Credit limit				
Amount currently owing				
Current usage	Active Inactive	Active Inactive	Active Inactive	Active Inactive
Cleared in full every month	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
To be refinanced?	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
SECTION 5a:	Are there any sto	re cards? ● N	o ●Yes	
Name of financial institution:				
Account number				
	Visa	Visa	Visa	Visa
	MasterCard	MasterCard	MasterCard	MasterCard
	AMEX	AMEX	AMEX	AMEX
	Other		Other	
Credit limit				
Amount currently owing				
Current usage	Active Inactive	Active Inactive	Active Inactive	Active Inactive
Cleared in full every month	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
To be refinanced?	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
SECTION 5b:	Are there any Int	erest free cards?	●No ●Yes	
Name of financial institution				
Account number				
	Visa	Visa	Visa	Visa
	MasterCard	MasterCard	MasterCard	MasterCard
	AMEX	AMEX	AMEX	AMEX
	Other		Other	
Credit limit				
Amount currently owing				
Current usage	Active   Inactive	Active Inactive	Active Inactive	Active Inactive
Cleared in full every month	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
To be refinanced?	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No
SECTION 5c:	Are there any Buy Nov	w Pay Later facilities @	.g. Afterpay, humm, Zip Pay, LATITUDE <b>PAY</b> , p	<sub>ayright)</sub> ? ●No ●Yes
Name of financial institution				
Account number				
Credit limit				
Amount currently owing				
Current usage	Active   Inactive	Active Inactive	Active Inactive	Active Inactive
To be refinanced?	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No	○ Yes ○ No

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V2.25 05 September 2023



SECTION 6:	lousehold e	xper	rses	& payr	nent cy	cle	s				
Childcare		Per C	weel	· O	fortnight	$\bigcirc$	month		quarter		year
Childcare including nannies and non-comput	sory pre-school.										
Clothing and personal care		Per C	week	· O	fortnight	$\bigcirc$	month		quarter		year
Clothing, footwear, personal care products, purchases, repairs and alterations.	cosmetics, hair services and a	occessories (	(including	travel goods, han	dbags, umbrellas,	wallets,	and baby - goods	) for me	n, women, childr	en and ir	fants, including
General basic insurances		Per C	) weel	· O	fortnight	$\bigcirc$	month		quarter		year
General basic insurances include ambulance protection and pet insurance.	c, car (not recreation vehicles),	travel, and	personal b	elongings insurar	oce. Excludes prope	erty (hou	se and contents), h	nealth, si	ckness and perso	nal accid	lent, life, income
Groceries		Per C	week	· O	fortnight	$\bigcirc$	month		quarter		year
Groceries (food and non-alcoholic beverages)	, toiletries and cleaning produc	cts.									
Higher education, vocational training and professional gees		Per C	week	· O	fortnight	$\bigcirc$	month		quarter		year
Higher education and vocational training fee and tax agent fees).	es (including TAFE, business co	llege, dram	a, music, d	ance) excluding F	ECS, and professio	nal fees	(union dues, profes	ssional a	ssociation subscr	iptions, le	gal, accountant
Medical and health		Per C	week	· O	fortnight	$\bigcirc$	month		quarter		year
Medical and health care services including equipment, hospital charges, nursing home c					cines, pharmaceut	icals, pr	escriptions, glasses	s, purcho	ase or hire of the	rapeutic	appliances and
Pet care		Per C	weel	· O	fortnight		month		quarter		year
Pet food, grooming, minding services, care pr	oducts, health products, veteri	narian fees.									
Primary residence running costs		Per C	weel	(	fortnight		month		quarter		year
Costs associated with the primary residence, outdoor furnishings and equipment, furnishing appliance insurance. Excludes body corporate	ings, floor coverings, linen, tab										
Public or government primary and secondary education	rees, strata rees.	Per C	weel	(	fortnight		month		quarter		year
Public or government, primary and secondary	y school tuition, school and spo	orts fees incl	luding com	pulsory kindergai	ten/reception/pre- <sub>l</sub>	primary/	/prep.				
Recreation and entertainment		Per C	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 (fores, 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 C	weel	· O	fortnight	$\bigcirc$	month		quarter		year
Telephone accounts (home and mobile), inter	rnet, pay TV and media stream.	ing subscrip	otions (suc	h as Netflix and Sp	ootify).						
Transport		Per C	week	· O	fortnight	$\bigcirc$	month		quarter		year
Public transport, taxis, ride-sharing and non registration of motor vehicles (excludes recreated)						icles inc	luding fuel, servicii	ng, repai	irs, parking, tolls	(excludes	insurance) and
Body corporate fees, strata fees on owner occupied residence		Per C	) week	·	fortnight	$\bigcirc$	month		quarter		year
Body corporate fees, strata fees on owner occ residences maintained for parents or children		ence. Exclud	des investn	nent properties, se	econdary residence	s, and p	roperties maintain	ed for ot	her purposes suc	h as holic	lay properties or
Private schooling and tuition		Per C	week	· O	fortnight	$\bigcirc$	month		quarter		year
Tuition fees, school fees and sports fees for pro-	ivate schooling, including inde	pendent sch	hools (Cath	olic or non-Catho	lic) and private tuit	ion inclu	ding compulsory a	ge kinde	ergarten/reception	n/pre-prin	nary/prep.
Sickness and personal accidentinsurance, life insurance	t	Per C	) week	· O	fortnight	$\bigcirc$	month		quarter		year
Sickness and personal accident insurance, life	e insurance.										
Health insurance		Per C	week	· O	fortnight	$\bigcirc$	month		quarter		year
Health insurance including hospital, medical	and dental insurance (exclude	s separate (	ambulance	e insurance).							
Investment property running costs		Per C	) week	· O	fortnight	$\bigcirc$	month		quarter		year
Costs associated with any property owned fo heating oil and wood for fuel, purchase, hire a plants, pool chemicals, landlords insurance, h	nd repair of household and out	tdoor furnisl	hings and e	equipment, furnisl							
Secondary residence running costs		Per C	) weel		fortnight		month		quarter	$\bigcirc$	year
Costs associated with any secondary resident children) are allowed to live in rent-free. Inclu purchase, hire and repair of household and landlords insurance, home insurance, content	des body corporate fees, strato outdoor furnishings and equip	a fees, land t ment, furni	tax, proper	ty management f	ees, rates, water, se	ewage, re	epairs and mainter	nance, el	ectricity, gas, hea	ting oil ai	nd wood for fuel,
Other		Per C	) weel	· O	fortnight		month		quarter	$\bigcirc$	year
Other ongoing or recurring items not included (such as caravans, trailers, motorcycles, boats											eational vehicles
Total monthly expenditure	\$			То	tal annual ex	pend	iture \$				

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SECTION 7: Sec	curity Valuation ty	ype.	Add Security
Copy of CoreLogic CM			Checked & included
Copy of valuation on h  Address	and	Postcode	Zoning Land size Ha
Loan amount required	Current security v	alue	LVR % Clear
Population	Green rated Yes No	Postcode category S&P	Capital
Current name(s) on title (if refinar	ce only)		Value
(security)	(term)	(security)	(term)
Residential	(1-40) years	Unsecured personel	(2-7) years
Commercial/Industrial	(1-30) years	Secured personal	(2-10) years
Proposed name(s) on title at settle	ement		
Single Joint tenants		en individual percentage owner	Shin (totaling 190%)
Purchase	Previous property owners	Current property owner	
	FHOG	For all applicants	For less than all applicants
Licenced real-estate agent	Absent licensed agent	Guided by a financial pla	anner or property advisor/consultant
O P&I	O IO for years	Variable or	○ Fixed for years
Oeposit paid	O Non genuine savings	○ Gift of	Vendor rebate of
	Oate exchanged		
Sell soon after	O Hold extended term	Off the plan (recent)	Off the plan (Over 12 months)
Refinance	\$4\$ (no cash out other than costs)	& consumer loa	n(s) to be consolidated
From Bank		cialist non Bank Vendor fi	
Cash out	Specific Control of Specif	vendor II	· ····ste (non regulated)
Controlled personal		Uncontrolled personal	
Controlled investment		Uncontrolled investment	
Controlled business		Uncontrolled business	
Controlled working capital		Uncontrolled working capita	
Australian tax office (ATO) liabilit	: <b>y</b>		
Controlled payment		Uncontrolled payment	
Total		Total	
Construction Arm's le	ength licensed builder Fixed price	ce Cost plus %	Builder rebate
		olding owner builder	Collaborative Quantity surveyor
	encement Slab Frame	C Lock up	licensed builder)
Land value/cost	+ Cost of improvements	= Final	value/cost
Construction to commence	in (months) 6 12 (	18 24 More than	Unknown
Required construction perio	n in <i>(months)</i> 6 0 12	18	Unknown
Relocation/Bridging	Servicing at peak debt	Servicing at end debt on	ly End debt
Disposal of target property str	ategy Exchanged on	Listed on	Not listed Onn't know (and/or not sure)
Propose interim repayment	plan Regular & timely	Capitalise target	Capitalise all
Annual depreciation for this invest	ment property		
Owner occupied	Investment	Personal holiday home	# of dwellings (on single title)
Owner occupied	Investment	Personal holiday home	# of dwellings (on single title)
Free standing home	Duplex	Terrace	Townhouse
Free standing home	Duplex	Terrace	Townhouse
Free standing home  Number of bedrooms:	Duplex  Number of bathrooms:	<ul><li>Terrace</li><li>Number of garages:</li></ul>	Townhouse  Number of levels:
Free standing home  Number of bedrooms:  Torrens title	Duplex  Number of bathrooms:  Limited torrens title	<ul><li>Terrace</li><li>Number of garages:</li><li>Bushfire affected</li></ul>	Townhouse  Number of levels:  Living area: m²
Free standing home  Number of bedrooms:  Torrens title  Medium density residential	Duplex  Number of bathrooms:  Limited torrens title  Approved for development	<ul><li>Terrace</li><li>Number of garages:</li><li>Bushfire affected</li><li>Flood affected</li></ul>	Townhouse  Number of levels:  Living area: m²  Retail/Residential
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial	Townhouse  Number of levels:  Living area: m²  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land	Townhouse  Number of levels:  Living area: m²  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines	Townhouse  Number of levels:  Living area: m²  Retail/Residential  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Ap	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  above table which are applicable)  proved (unfulfilled)  Approv	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat  Vineyard &/or distillery
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Applications:	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  above table which are applicable)  proved (unfulfilled)  Approved (unfulfilled)  Approved (unfulfilled)	Townhouse  Number of levels:  Living area: m²  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat  Vineyard &/or distillery  ed (partly fulfilled)  Approved (completely fulfilled)
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Ap  Not (display/market) rent reliant	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  are above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant	Townhouse  Number of levels:  Living area: m²  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat  Vineyard &/or distillery  ed (partly fulfilled)  Approved (completely fulfilled)  ed (partly fulfilled)  Approved (completely fulfilled)  Rent (developer sourced/provided) reliance
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Ap  Not (display/market) rent reliant	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  above table which are applicable)  proved (unfulfilled)  Approved (unfulfilled)  Approved (unfulfilled)	Townhouse  Number of levels:  Living area: m²  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat  Vineyard &/or distillery  ed (partly fulfilled)  Approved (completely fulfilled)  ed (partly fulfilled)  Approved (completely fulfilled)  Rent (developer sourced/provided) reliance
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Ap  Not (display/market) rent reliant  further  months	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  are above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant	Townhouse   Number of levels:
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Ap  Not (display/market) rent reliant  further months	Terrace  Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,	Townhouse  Number of levels:  Living area: m²  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat  Vineyard &/or distillery  ed (partly fulfilled)  Approved (completely fulfilled)  ed (partly fulfilled)  Rent (developer sourced/provided) reliance  for a further months
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Ap  Not (display/market) rent reliant  further months	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (m	Townhouse  Number of levels:  Living area: m²  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat  Vineyard &/or distillery  ed (partly fulfilled)  Approved (completely fulfilled)  ed (partly fulfilled)  Rent (developer sourced/provided) reliance  for a further months
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  App  Not (display/market) rent reliant  further months  Bedrooms  Student accommodation	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (m	Townhouse   Number of levels:
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on a Classification)  Dual key  Without separate	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Ap  Not (display/market) rent reliant  further months  Bedrooms  Student accommodation  Assingle title)  Bedrooms	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (not be applicable)  Bathrooms  Garages  Serviced (or managed)  Be	Townhouse   Number of levels:
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on a control of the control of contro	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the lodged (no determination) Appended (no deter	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (managed)  Better of Wider metro	Number of levels: Living area:
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on other composition)  Classification  Dual key  Without separate  Bathroom  Postcode nuances  Inner composite in the composition of this development specific in the composition of the composition of this development specific in the composition of the c	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Application of internal living area expressingle title)  Bedrooms  Student accommodation  Ins)  Laundry  Ity Density  High  Medium  Medium  Cifics  Units	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (managed)  Bathrooms  Garages  Serviced (or managed)  Metro  Wider metro  Levels Built prior to 31/12/2011	Townhouse  Number of levels:  Living area:
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on a control of the control of contro	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the lodged (no determination) Appended (no deter	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (managed)  Bathrooms  Garages  Serviced (or managed)  Metro  Wider metro  Levels Built prior to 31/12/2011	Number of levels: Living area:
Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on a)  Classification  Dual key  Without separate  Bathroom  Postcode nuances  Inner co	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination)  Lodged (no determination)  Application of internal living area expressingle title)  Bedrooms  Student accommodation  Ins)  Laundry  Ity Density  High  Medium  Medium  Cifics  Units	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (manages)  Serviced (or managed)  Beathrooms  Garages  Serviced (or managed)  Metro  Wider metro  Levels Built prior to 31/12/2011  torrens  Leasehold	Townhouse  Number of levels:  Living area:
Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on a)  Classification  Dual key  Without separate  Bathroom  Postcode nuances  Inner co	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the language of internal living area expressed of intern	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (manages)  Serviced (or managed)  Beathrooms  Garages  Serviced (or managed)  Metro  Wider metro  Levels Built prior to 31/12/2011  torrens  Leasehold	Townhouse  Number of levels:  Living area:
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on a)  Classification  Dual key  Without separate  Numbers of this development specific particulars  Strata  Valuation feedback, observation, residence in the service of the ser	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the language of internal living area expressed of intern	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (n)  Bathrooms  Garages  Serviced (or managed)  Bether with the street of the stre	Townhouse  Number of levels:  Living area:
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on a construction)  Postcode nuances  Inner construction belowered.	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the located (no determination) Appoint (display/market) rent reliant further months  Mot (display/market) rent reliant further months  Bedrooms  Student accommodation  Student accommodation  Student accommodation  Community High Medium (cifics Units Community Limited)  Wy Valex reference #	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (m  Bathrooms  Garages  Serviced (or managed)  Bet  Metro  Wider metro  Levels Built prior to 31/12/2011  torrens  Leasehold	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat  Vineyard &/or distillery  ed (party fulfilled)  Approved (completely fulfilled)  Rent (developer sourced/provided) Teliance  for a further months  Residential  Non metro  Yes No  Retirement Company  Retratings. They are to be read in  Ing
Free standing home  Number of bedrooms:  Torrens title  Medium density residential  Rural  Services to street  Easement below structure  Leasehold  Rural residential  Vacant (registered) land  Old systems  Residential  Hobby farm  Town house  Boarding house  Development application  Application for subdivision  Display home  Display home in village, for a  Units & apartments with  Number of separate Dwellings (on a construction)  Postcode nuances  Inner construction belower to the section below to the section to the section below to the section below to the section to the section to the section below to the section to	Duplex  Number of bathrooms:  Limited torrens title  Approved for development  Residential in industrial zone  Services to locality  Non-invasive easement  Residential on commercial zone  Industrial  Heritage listed  Located in an island  Retirement  NDIS  Mixed use (select option(s) from the Lodged (no determination) Application)  Lodged (no determination) Application are application)  Not (display/market) rent reliant further months  m² of internal living area expressed in a single title) Bedrooms  Student accommodation  Student accommodation  Mixed use (select option(s) from the latest properties of the latest	Number of garages:  Bushfire affected  Flood affected  Hound breeder/trainer  Services to the town  Boundary encroachmen  Practice in a house  Light industrial  Heavy industrial  Development site  Agricultural farm  Unregistered vacant land  Near high voltage lines  Re above table which are applicable)  proved (unfulfilled)  Approv  Market rent reliant  Display home on street,  xcluding garages & balconies (manages)  Serviced (or managed)  Bethrooms  Garages  Serviced (or managed)  Metro  Wider metro  Levels Built prior to 31/12/2011  torrens  Leasehold  Market Risk Ratings	Townhouse  Number of levels:  Living area:  Retail/Residential  Retail  No services evident  Villa  Easily converted to residential  Office  Warehouse  Commercial  NRAS  Mining town  House & granny flat  Vineyard &/or distillery  ed (party fulfilled)  Approved (completely fulfilled)  Rent (developer sourced/provided) Teliance  for a further months  Residential  Non metro  Yes No  Retirement Company  Retratings. They are to be read in  Ing
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SECTION 8:	Customer	declarations re	garding f	inancial circum	stances			
Do you meet your payment	ts/commitments on	time every time?			○ Yes ○ No			
Do you expect a reduction to (e.g. extended leave, retirent					Yes No			
Do you expect an increase i	n your expenses ove	er the next 3 years			○ Yes ○ No			
(e.g. due to ill health, disabi		•	'e.a. due to ill hed	alth. disability etc.)	○ Yes ○ No			
If 'Yes' selected for any of	the above, please	provide explanation inc	luaing your str	ategy to continue to mak	te the repayments.			
How will the foreseeable ch circumstances be mitigated								
If the loan term is going to	exceed your retirem	ent age of 70, how is it int	ended that the l	oan be repaid without hard	Iship?			
O Not applicable or	See below							
Sale of investment pro	perties other than o	rties other than owner occupied property						
<ul><li>Evidence of equity</li></ul>	y (e.g. AVM including	g rates notices & recent lo	an statements)					
Accessing superannua	-		,					
		and CMCE financials						
	ements and/or audit							
Reduction of the loan I	balance &/or amortis	se loan to serviceable leve	ls on post-retirer	ment income				
	ements and/or audit ceable on post retire		calculations depi	cting ability to do so (demo	onstrable; residual			
Downsizing owner occ	cupied property							
		th calculations depicting al repayments serviceable		e.g. relocate to a suitable g eent income)	old coast dwelling with			
Accelerated repaymen	its							
<ul><li>Show working by</li></ul>	generating an e-mn	ns borrowing capacity (in	the same)					
Retirement strategy stress	test							
Retirement strategy stress	test Amou	unt						
Anticipated retirement in n	umber of years into	the loan contract & 6	corresponding so	cheduled balance of				
Anticipated quantum of <b>lift</b>								
	. (repayment acceler	1						
Current balance of super		Projected value on anti						
Current balance of SMSF su	per	Projected value on anti			tirement			
Current net value of shares		Projected value on anti	icipated (assumir	% annual growth) re	tirement			
Current net value in real est	cate (1)	Projected value on anti	icipated (assumir	% annual growth) re	tirement			
Current net value in real est	cate (2)	Projected value on anti	cipated (assumir	ng % annual growth) re	tirement			
Current net value in real est	cate (3)	Projected value on anti	cipated (assumir	ng % annual growth) re	tirement			
Current net value in real est	cate (4)	Projected value on anti	cipated (assumir	ng % annual growth) re	tirement			
Downsizing from anticipate	ed loan balance of	down to						
Current net value in busine	ss	Projected value on anti	icipated (assumir	ng "text" % annual growth) re	etirement			
Projected surplus/deficit at	anticipated time of	retirement	Pass if surplus i	is evident				
Test for servicing on aged (				ssuming an approved	vear loan of			
		nticipated loan balance of		underpinned by a current s				
amount of		compounding rate of "X.X		in "XX" years				
Is there anything else that r information out it may caus				ation for credit, knowing the	at it you leave such			
○ Yes ○ No	Explanation							
Are you comfortable with y	our ability to make r	epayments under the pro	posed loan with	out difficulty?				
○ Yes ○ No	Explanation							
If refinancing or consolidati	ing debts, please pro	ovide details of the resulti	ng benefit to you	u.				
Benefits of refinance:								
Refinance reasons:	Consolidate fir	nancials Cost re	eduction	Specific features				
	Convenience/F	Flexibility Quality	of service					

SECTION 9:	Customer d	eclarations	regarding	financial circums	tances
FEATURES	MUST HAV	/E NICE TO HAVE	DON'T MIND	СОММЕ	NTS
Variable interest rate					
Fixed interest rate					
Relocation loan	0	$\bigcirc$	$\bigcirc$		
Portfolio loan	loan				
Revolving line of credit					
Fixed interest rate					
loan account split(s)					
100% interest offset feature	re				
Multiple interest offset ac					
	Courts				
Redraw					
Ability to make additional					
Construction – progressiv					
Owner builder (licenced builde	()				
Owner builder (permit holder)					
Internet/online access					
Visa debit card					
Google Pay	$\bigcirc$				
Apple Pay	$\bigcirc$				
ATM access					
Other features sought (sp	pecify)				
If seeking an interest only	loan, please indicate by	ticking one or more	e of the following r	easons and provide a brief expl	anation
Temporary reduction	on in income				
Large non recurring	g expenses				
Variable income					
Maximise cash flow	,				
Create funds for inv	estment purposes				
Principle reduction	s in an offset facility				
Taxation, financial of	or accounting reasons				
Plan to convert to i	nvestment property				
Other reason (requi	ires specific comment)				
	,				
SECTION 9a:	Desired pro	duct (subject	to eligibility, v	/alidation & qualification	on criteria)
		Ultra prime I	Super prime I	Premium I	Optimax I
M <sub>St.</sub> Go	od O	Ultra prime II	Super prime II	Premium II	Optimax II
MORTGAGE STREET	rrowers	Ultra prime III Ultra prime IV	Super prime III  Super prime IV		Optimax IV
		Ultra prime V	Super prime V	Premium V	Optimax V
	$\bigcirc$	Tolerant I	Progressive I	Receptive I	Liberal I
	$\bigcirc$	Tolerant II	Progressive II	Receptive II	Liberal II
MORTGAGE	ecialist	Tolerant III	Progressive III	Receptive III	Liberal III
STREET	$\bigcirc$	Tolerant IV	Progressive IV	Receptive IV	Liberal IV
		Tolerant V	Progressive V	Receptive V	Liberal V

M<sub>St.</sub>

SECTION 9b:	Broker declarat	ion
Are any of the applicants re	elated to you?	O No O Yes
Details		
Do you financial benefit fro	om any other source?	O No Yes
Details		
Do you charge customers a	any additional fees?	O No Yes
Details		
Do you know the applicant	s personally?	O No Yes
Details		
Is all the information in this	s application accurate?	O No Yes
Details		
Does the applicant benefit	financially from you?	O No Yes
Details		
Have you complied with al	l regulatory requirements?	O No O Yes
Details		
		for the customer on the basis that the product(s) is consistent with the customers'

- 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)

Yes No

- 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)
- 2<sup>nd</sup> mortgages are only available behind a Mortgage Street loan
- An additional valuation is not required for the 2<sup>nd</sup> 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