

Preparing your home loan application

What are you looking to do?

Buy your first home to live in

Have you or your partner ever received the First Home Owners Grant (FHOG)?

Yes No

How much do you expect to pay for it?

\$

How much are you planning to contribute to the purchase (excluding FHOG)?

\$

Buy a new home and sell the one you live in

How much do you expect to pay for the new property?

\$

How much are you planning to contribute towards the purchase?

\$

Buy a new property for investment purposes

How much do you expect to pay for it?

\$

How much are you planning to contribute towards the purchase?

\$

Refinance your property, if yes how much is it worth?

\$

Build a new property

How much do you expect to pay for the land?

\$

How much do you expect to pay for the construction?

\$

How much are you planning to contribute towards the project?

\$

Consolidate debt into your mortgage

How much debt are you looking to consolidate?

\$

Other – Please specify

Have you bought a property/signed a contract of sale?

If you have bought a property, when is the expected settlement date?

If you have signed a contract of sale subject to finance, when does the clause expire?

Mortgage details – FIXED or VARIABLE?

At this stage have you decided what type of mortgage you are looking for?

Yes No

If Yes, do you want the security of knowing what the repayments will be ongoing? (Fixed)

Yes No

Or do you want to pay off the mortgage as you go but be subject to fluctuation on rates? (Variable)

Yes No

Other – Please specify

Your General Details		
	Applicant 1	Applicant 2
Name		
Relationship		
Who do you currently bank with?		
Date of Birth		
Current Address		
When did you move into this address?		
If less than 2 years, previous address		
When did you move into the previous address?		
Home Phone Number		
Mobile Number		
Email Address		

Your Assets (estimates if necessary)	Value
Residential Home	\$
Investment Property	\$
Superannuation	\$
Home Contents	\$
Savings (please specific with financial institution)	\$
Other major assets (please specify)	\$
	\$
	\$

Your Liabilities (home loans, car loans, personal loans etc)					
Lender	Loan Type	Amount Owing	Interest Rate	Repayments	Fees
		\$	%	\$ per	\$ per
		\$	%	\$ per	\$ per
		\$	%	\$ per	\$ per
		\$	%	\$ per	\$ per
		\$	%	\$ per	\$ per

Your Employment and Income Details

	Applicant 1	Applicant 2
Occupation (please indicate if self employed)		
Name and address of employer		
Telephone Number		
Contact Person		
Date Started		
Are you on probation (if so, for how long?)		
Base gross income per annum		
Base net income per month		
Please give details on any bonus/commission or overtime income		
If less than 2 years, previous occupation		
Name and address of previous employer		
Date started with previous employer		
Do you have any other income (ie Rental income, Family Allowance)		

Your Expenses

	Applicant 1	Applicant 2
Do you have a partner who is financially dependent on you?		
Do you have any dependent children? If so how many and how old are they?		
Do you own a car? (if so please specify model, year and estimated value)		
What rent do you pay per week? (if applicable)		
Do you have any credit cards? If yes what is the current balance and limit for each and which institution are they with?		
Are you presently paying any child maintenance? If so what is monthly payment?		
Do you have any credit issues we should be aware of (ie defaults on your credit file)?		

To talk further with us at CORE Lending please drop into our office at 8/9 Longland St Newstead or call us directly on 07 32 600 600 today.

