

1st Applicant Details:

Mr. Mrs. Ms. Miss: **Surname:** **First name/s**

Date of Birth: / / **D/Lic No:** **Issued Date:** / / **Exp Date:** / /

Passport No: **Marital Status:** M / S / Def **Dependant Children:** **Ages of Children:**

Residential Address: Own Home / Mortgage / Renting / Boarding (please circle one) **Mothers Maiden Name:** _____

Suburb: **State:** **PC:** **For:** Yrs Mths

Name of: Mortgagee / Landlord or Rental Agent:

Previous Address:
(if < 3 mths)

Suburb: **State:** **PC:** **For:** Yrs Mths

2nd Applicant Details:

Mr. Mrs. Ms. Miss: **Surname:** **First name/s**

Date of Birth: / / **D/Lic No:** **Issued Date:** / / **Exp Date:** / /

Passport No: **Marital Status:** M / S / Def **Dependant Children:** **Ages of Children:**

Residential Address: Own Home / Mortgage / Renting / Boarding (please circle one) **Mothers Maiden Name:** _____

Suburb: **State:** **PC:** **For:** Yrs Mths

Name of: Mortgagee / Landlord or Rental Agent:

Previous Address:
(if < 3 mths)

Suburb: **State:** **PC:** **For:** Yrs Mths

Contact Details:

Applicant 1: Phone: H () W () Mob

Email:

Applicant 2: Phone: H () W () Mob

Email:

Employment Details:

Applicant 1: Occupation: Employer:

Employer Address:

State: P.C.: Since: / / Ph: ()

Previous Employer: (if < 3 yrs) Ph: () For Yrs Mths

Previous Employer address: Ph:

Applicant 2: Occupation: Employer:

Employer Address:

State: P.C.: Since: / / Ph: ()

Previous Employer: (if < 3 yrs) Ph: () For Yrs Mths

Personal References x 2:
Applicant 1: (Reference must not be living with you)

Full name:

Phone: H () W () Mob

Address:

Suburb: State: P.C.: Relationship: Parent Sibling Friend

Applicant 2: (Reference must not be living with you)

Full name:

Phone: H () W () Mob

Address:

Suburb: State: P.C.: Relationship: Parent Sibling Friend

Income:
Applicant 1:

 Paid ea: **Week / F-Night / Month**

Gross Income: \$

Net Income: \$

Superannuation: \$

Centrelink/pension: \$

Other: (rental) \$

Other: \$

\$

Self Employed \$

 PAYG Slips attached

Applicant 2:

 Paid ea: **Week / F-Night / Month**

Gross Income: \$

Net Income: \$

Superannuation: \$

Centrelink/pension: \$

Other: (rental) \$

Other: \$

\$

Self Employed \$

 PAYG Slips attached

Assets:

	Value
Property 1	
<input style="width: 95%;" type="text"/>	\$
Suburb: <input style="width: 95%;" type="text"/>	
Property 2	
<input style="width: 95%;" type="text"/>	\$
Suburb: <input style="width: 95%;" type="text"/>	
Property 3	
<input style="width: 95%;" type="text"/>	\$
Suburb: <input style="width: 95%;" type="text"/>	
Property 4	
<input style="width: 95%;" type="text"/>	\$
Suburb: <input style="width: 95%;" type="text"/>	
Vehicles: Car/s	
Make: <input style="width: 20%;" type="text"/> Model: <input style="width: 20%;" type="text"/> Yr: <input style="width: 10%;" type="text"/>	\$
Make: <input style="width: 20%;" type="text"/> Model: <input style="width: 20%;" type="text"/> Yr: <input style="width: 10%;" type="text"/>	\$
Vehicle - Other: Car / Caravan / Boat / M/cycles	
Make: <input style="width: 20%;" type="text"/> Model: <input style="width: 20%;" type="text"/> Yr: <input style="width: 10%;" type="text"/>	\$
Make: <input style="width: 20%;" type="text"/> Model: <input style="width: 20%;" type="text"/> Yr: <input style="width: 10%;" type="text"/>	\$
Make: <input style="width: 20%;" type="text"/> Model: <input style="width: 20%;" type="text"/> Yr: <input style="width: 10%;" type="text"/>	\$
Contents & Furniture:	
<input style="width: 95%;" type="text"/>	\$
Other: (Jewellery, collectables) <input style="width: 95%;" type="text"/>	\$
Other: <input style="width: 95%;" type="text"/>	\$
Savings:	
Bank: <input style="width: 95%;" type="text"/>	\$
Bank: <input style="width: 95%;" type="text"/>	\$
Building Society: <input style="width: 95%;" type="text"/>	\$
Credit Union: <input style="width: 95%;" type="text"/>	\$
Superannuation: <input style="width: 95%;" type="text"/>	\$
Superannuation: <input style="width: 95%;" type="text"/>	\$
Life Insurance: (Surrender Value) <input style="width: 95%;" type="text"/>	\$
Life Insurance: (Surrender Value) <input style="width: 95%;" type="text"/>	\$
Other (shares/bonds): <input style="width: 95%;" type="text"/>	\$
TOTAL:	\$

Liabilities:

	Balance	Monthly Repayments
Property 1 - Lender/Mortgagee:		
<input style="width: 95%;" type="text"/>	\$	\$
<input style="width: 95%;" type="text"/>	\$	\$
Property 2 - Lender/Mortgagee:		
<input style="width: 95%;" type="text"/>	\$	\$
<input style="width: 95%;" type="text"/>	\$	\$
Property 3 - Lender/Mortgagee:		
<input style="width: 95%;" type="text"/>	\$	\$
<input style="width: 95%;" type="text"/>	\$	\$
Property 4 - Lender/Mortgagee:		
<input style="width: 95%;" type="text"/>	\$	\$
<input style="width: 95%;" type="text"/>	\$	\$
Lease/Hire Purchase: Lender		
<input style="width: 95%;" type="text"/>	\$	\$
<input style="width: 95%;" type="text"/>	\$	\$
Personal Loans: Lender		
<input style="width: 95%;" type="text"/>	\$	\$
<input style="width: 95%;" type="text"/>	\$	\$
Other:		
<input style="width: 95%;" type="text"/>	\$	\$
<input style="width: 95%;" type="text"/>	\$	\$
Credit Cards:		
Bank: <input style="width: 40%;" type="text"/> Limit \$ <input style="width: 20%;" type="text"/>	\$	\$
Bank: <input style="width: 40%;" type="text"/> Limit \$ <input style="width: 20%;" type="text"/>	\$	\$
Bank: <input style="width: 40%;" type="text"/> Limit \$ <input style="width: 20%;" type="text"/>	\$	\$
Bank: <input style="width: 40%;" type="text"/> Limit \$ <input style="width: 20%;" type="text"/>	\$	\$
General Expenses:		
Rent <input style="width: 95%;" type="text"/>		\$
Cable TV: <input style="width: 95%;" type="text"/>		\$
Internet <input style="width: 95%;" type="text"/>		\$
Mobile Ph: <input style="width: 95%;" type="text"/>		\$
Child Maintenance: <input style="width: 95%;" type="text"/>		\$
Other: <input style="width: 95%;" type="text"/>		\$
Other: <input style="width: 95%;" type="text"/>		\$
TOTAL:		\$

General Monthly Living Expenses

Monthly Expense:	Applicant 1	Applicant 2
Utilities/ Water & Land Rates/ Strata Fees	\$	\$
Household Maintenance	\$	\$
Electricity & Gas	\$	\$
Phone/ Mobile/ Internet/ Streaming Services	\$	\$
Groceries	\$	\$
Clothing/ Personal Care & Cosmetics	\$	\$
Medical and Health (not including private health insurance)	\$	\$
Transport/ Fuel/ Parking/ Tolls/ Registration/ Servicing	\$	\$
Education and Childcare	\$	\$
Child Maintenance	\$	\$
Insurance – Car/ Home/ Health	\$	\$
Recreation – Gym/ Movies/ Restaurants/ Take Away	\$	\$
Alcohol/ Tobacco/ Gambling	\$	\$
Other (unique items not listed above – must be explained)	\$	\$
Totals:	\$	\$
<u>TOTAL COMBINED MONTHLY LIVING EXPENSES:</u>	\$	

I/we hereby state that the above is my/ our monthly living expenses

Applicant 1 Name _____ Signature _____ Date ___/___/___

Applicant 2 Name _____ Signature _____ Date ___/___/___

Please note that for servicing purposes most lenders will use Household Expenditure Measure (HEM) to calculate living expenses unless your stated living expenses are higher than the HEM figures.

Approximate monthly HEM figures are below.

- Single Applicant \$1,105
- Couple \$2,032
- Additional per dependant \$350 for first dependant and \$120 for additional dependants

**Please note the above figures are only approximate and you should state your correct living expenses in the table above. Figures change quarterly when HEM is updated and the above should be used as a guide only.