



JBM FINANCE
Mortgage & Finance Specialists



FACT FIND FORM



APPLICANT 1 / TRUSTEE 1 DETAILS

> Personal

Borrower

Guarantor

Title	Given names <small>include first and middle</small>	Lastname
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	Australian Resident? Yes No	Australian Citizen? Yes No
<input type="text"/>	<input type="text"/>	<input type="text"/>
Driver's Licence number	State of issue	
<input type="text"/>	<input type="text"/>	
Marital status	No. of Dependents	Age of Dependents
<input type="checkbox"/> <i>Marrie</i> <input type="checkbox"/> <i>Divorced</i> <input type="checkbox"/> <i>De facto</i> <input type="checkbox"/> <i>Widowed</i> <input type="checkbox"/> <i>Single</i>	<input type="text"/>	<input type="text"/>

> Contact

The Lenders requires a minimum of three years residential details

Home address - PO Box not allowed

State **Postcode** **Years lived at home address**

Previous home address if at current home for less than 3 years

State **Postcode** **Years lived at previous home address**

Years lived at previous home address **State** **Postcode**

Current residential status *Own* *Mortgage* *Rent* *Live with parents* **Other** please provide detail

Home phone number **Work phone number** **Mobile phone number** **Fax number**

E-mail address optional

> Employment

The Lenders requires a minimum of three years employment details

Employment type *Full-time* *Part-time* *Casua* *Self-employed* **Occupation** - all applicants to complete including Self-employed

Current employer if self-employed, provide business/trading/company name and ABN & industry **Length of employment**

Previous employer 1 if current employment is less than 3 years **Length of employment**

Previous employer 2 if length of employment already provided is less than 3 years **Length of employment**

Base income gross annual (\$) **Overtime** gross annual (\$) **Other allowances** gross annual (\$) **Rental income** weekly (\$) **Other income** gross annual provide details, e.g. bonuses, veteran's pension, second job, Director's Fee, Dividend etc (\$)



APPLICANT 2 / TRUSTEE 2 DETAILS

> Personal

Borrower

Guarantor

Title	Given names <small>include first and middle</small>	Lastname
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	Australian Resident? Yes No	Australian Citizen? Yes No
<input type="text"/>	<input type="text"/>	<input type="text"/>
Driver's Licence number	State of issue	
<input type="text"/>	<input type="text"/>	
Marital status	No. of Dependents	Age of Dependents
<input type="checkbox"/> <i>Marrie</i> <input type="checkbox"/> <i>Divorced</i> <input type="checkbox"/> <i>De facto</i> <input type="checkbox"/> <i>Widowed</i> <input type="checkbox"/> <i>Single</i>	<input type="text"/>	<input type="text"/>

> Contact

The Lenders requires a minimum of three years residential details

Home address - PO Box not allowed

State **Postcode** **Years lived at home address**

Previous home address if at current home for less than 3 years

State **Postcode** **Years lived at previous home address**

Years lived at previous home address **State** **Postcode**

Current residential status *Own* *Mortgage* *Rent* *Live with parents* **Other** please provide detail

Home phone number **Work phone number** **Mobile phone number** **Fax number**

E-mail address optional

> Employment

The Lenders requires a minimum of three years employment details

Employment type *Full-time* *Part-time* *Casua* *Self-employed* **Occupation** - all applicants to complete including Self-employed

Current employer if self-employed, provide business/trading/company name and ABN & industry **Length of employment**

Previous employer 1 if current employment is less than 3 years **Length of employment**

Previous employer 2 if length of employment already provided is less than 3 years **Length of employment**

Base income gross annual (\$) **Overtime** gross annual (\$) **Other allowances** gross annual (\$) **Rental income** weekly (\$) **Other income** gross annual provide details, e.g. bonuses, veteran's pension, second job, Director's Fee, Dividend etc (\$)



OTHER INFORMATION

> Solicitor/Conveyancer

Company name

Contact name

Company mailing address

State

Postcode

Phone number

Fax number

> Authority to exchange information

I authorise **Flash Finance** to exchange information with

and its employees, agents, directors to enable **Flash Finance** to assist us with a home loan application

> Nearest relative

*not living
with you*

Name *for Applicant 1*

Phone number

Address *not a post office box*

State

Postcode

Name *for Applicant 2*

Phone number

Address *not a post office box*

State

Postcode

> Nearest relative

*if self-employed/
sub-contractor/
investor*

Company name

Contact name

Phone number

Fax number



FINANCIAL POSITION

> Assets

If you wish to declare additional assets or liabilities, please complete an additional copy of this page. Tick both check boxes to indicate joint ownership of any item.

Item	Details	Value	Owner	
Savings		\$	App1	App2
Property sale proceeds		\$	App1	App2
Asset sale proceeds		\$	App1	App2
Gift funds		\$	App1	App2
Deposit paid		\$	App1	App2
Owned property 1		\$	App1	App2
Owned property 2		\$	App1	App2
Owned property 3		\$	App1	App2
Motor vehicle 1		\$	App1	App2
Motor vehicle 2		\$	App1	App2
Home contents		\$	App1	App2
Super/Life policies		\$	App1	App2
Shares/Investments		\$	App1	App2
Total assets		\$		

> Liabilities

What you Owe

Item	Details	Monthly Payment	Debt to be repaid	Balance Owing	Borrower	
Rent			Yes	\$	App1	App2
Child Maintenance/ Alimony			Yes	\$	App1	App2
Home loan 1 <i>mortgagee & acc. #</i>			Yes	\$	App1	App2
Home loan 2 <i>mortgagee & acc. #</i>			Yes	\$	App1	App2
Home loan 3 <i>mortgagee & acc. #</i>			Yes	\$	App1	App2
Other loans*			Yes	\$	App1	App2
Other debts~		<i>Card Limit</i>	Yes	\$	App1	App2
Credit card 1		<i>Card Limit</i>	Yes	\$	App1	App2
Credit card 2		<i>Card Limit</i>	Yes	\$	App1	App2
Credit card 3		<i>Card Limit</i>	Yes	\$	App1	App2
Store cards			Yes	\$	App1	App2
Total liabilities				\$		

*Includes Personal loan, vehicle leases, overdrafts, Hire Purchase, Interest
~Includes Tax liability, HECS, HELP etc.

> Expenses

My Monthly Expenses (money you spend - do not include loan repayments) \$ per month

Absolute Basic Expenses (e.g. groceries, transport, petrol, utilities, rates, clothing)	\$
Education Expenses	\$
Childcare Fees	\$
Insurance (including car, CTP, building, contents, health, income protection)	\$
Mobile Phone / Internet / Pay TV	\$
Other (e.g. holidays, entertainment, gym membership, cleaning or gardening services)	\$



SECURITY DETAILS

> Property 1

Address *include state and postcode*

Unit, Floor and Location *relative to street front*

Type of property

House Unit Land

Year Built *approx.*

Living area

 m²

Land

 m²

No. of living rooms

No. of bedrooms

No. of bathrooms

Construction type

Brick Brick veneer Other

Lot and D.P. No

Car accomodation

Single garage Double garage Other

Other features

Ducted air conditioning Inground pool

Other details including size, date and cost *e.g. renovations, granny flats, guest house, pergola, etc.*

Property value

 \$

Purchase price

Est. market value

Weekly Rental

 \$

Purchase price

Est. market value

Construction Value

 \$

Contact name of vendor or real estate agent *for valuer access*

Phone Number

Type of title

RPA/Torrents Strata title Company title Company title

Other

Mortgagee name

Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Residential postcode after settlement
(App1)

Residential postcode after settlement
(App2)

Family pledge guarantee amount
if family pledge is required

Detail any environmental contamination affecting the security of property or neighbouring properties

> Property 2

Address *include state and postcode*

Unit, Floor and Location *relative to street front*

Type of property

House Unit Land

Year Built *approx.*

Living area

 m²

Land

 m²

No. of living rooms

No. of bedrooms

No. of bathrooms

Construction type

Brick Brick veneer Other

Lot and D.P. No

Car accomodation

Single garage Double garage Other

Other features

Ducted air conditioning Inground pool

Other details including size, date and cost *e.g. renovations, granny flats, guest house, pergola, etc.*

Property value

 \$

Purchase price

Est. market value

Weekly Rental

 \$

Purchase price

Est. market value

Construction Value

 \$

Contact name of vendor or real estate agent *for valuer access*

Phone Number

Type of title

RPA/Torrents Strata title Company title Company title

Other

Mortgagee name

Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Residential postcode after settlement
(App1)

Residential postcode after settlement
(App2)

Family pledge guarantee amount
if family pledge is required

Detail any environmental contamination affecting the security of property or neighbouring properties



PRIVACY ACKNOWLEDGMENT AND CONSENT

> Collection of Personal Information

I/We acknowledge that you are required to collect certain information about me/us (including the name, address, date of birth, contact details, credit details and other relevant information) ("Personal Information") for the purpose of providing me/us with your products and services. I/We understand that you may also use this information for advertising and marketing purposes until I/we notify you otherwise.

I/We consent to using the information provided by me/us for these purposes. If I/we provide the Personal Information about another person or entity, I/We warrant that I/we have obtained consent from the relevant party to the provision of such information and the proposed use of that information by you.

> Accuracy of Information

I/We understand that if I/we do not provide all information you request or provide incomplete or inaccurate information, you may not be able to provide a product or service to me/us. When providing any Personal Information, I/we promise not to make any misrepresentations or misleading or deceptive statements.

> Changes to Personal Information

I/We acknowledge that I/we must immediately notify you of any changes to any Personal Information previously provided by me/us.

> Access to Personal Information

I/We acknowledge that if I/we make a request to your Privacy Officer, you will grant me/us access to the Personal Information previously provided by me/us, subject to any legal requirements.

> Information Disclosure

I/we understand that for the purposes of verifying my/our Personal Information, providing the relevant products and services to me/us and assessing my/our credit application, the information provided by me/us may be disclosed to, and any further necessary information may be obtained from:

1. third party agencies providing various supporting services, including verification of identification, settlement or mailing services; credit reporting agencies;
 2. Credit Ombudsman Service Limited;
 3. Australian Securities and Investment Commission;
 4. any government or statutory bodies and regulators for the purpose of compliance with any laws and regulations;
 5. the relevant credit providers;
 6. any relevant referrer, accountant, financial or legal adviser or to any other consultant or adviser acting in connection the relevant transaction;
 7. the relevant persons or entities who give an assurance of repayment of the relevant credit, including guarantors; the relevant persons or entities acting in connection with creating financial agreements, including by way of securitisation; and
 8. your associated entities.
- I/We also understand that you may disclose the Personal Information to any government, semi-government or statutory authority or any other person as may be required to comply with any laws, regulations, notices or orders. Additionally, you may disclose the Personal Information provided by me/us to any other third party with my/our consent. I/we can withdraw my/our consent for this
10. disclosure by a written notice to you.

> Your Privacy Policy

I/we acknowledge that for more information regarding the collection, use, storage and disclosure of information by you I/we can access your Privacy Policy on your website at www.flashfinance.com.au

PERSONAL APPLICANT

Each applicant must sign and date this section.

Applicant 1

Applicant 2

Sign here

Sign here

Full name

Date

Full name

Date