



1300 SH LOAN

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Preliminary Assessment & Loan Recommendation

Same Banks. Better Rates. Served With a Passion.

ABN 57 142 142 407 | Australian Credit Licence 390573 | MFAA Approved
Broker 58602 | AFCA Member 48285

Version: August 2024.

Part 1: Working out how much you can comfortably borrow?

- Please provide full disclosure; applies to each applicant.
- Application will not be submitted to the lenders until we receive your consent; this is for internal quote/preliminary assessment purposes only.

Full name:

Email:

Mobile/Contact:

ASSETS, INCOME AND BASIC DETAILS

	Applicant 1	Applicant 2
Full name		
Date of birth (or age)		
Marital status (Single, married, de facto etc)		
Age of financial dependent(s) (Under 18 years old)		
Base income (before tax, excluding super) Standard PAYG income		
Bonus income (provide the break down for the past two financial years)		
Over time and allowances averaged or annualised		
Commission income – averaged or annualised. Also please confirm how often you get paid the commission – Eg monthly, yearly?		
ABN self-employed income (If applicable)- (provide the break down for the past two financial years)		
Rental income		
Government benefits (Centrelink)		
Cash (savings)		
Gifted funds (If applicable)		
Superannuation balance		
Other income		

LIABILITIES

	Applicant 1	Applicant 2
Mortgage repayments		
Car loan repayments		

Personal Loan repayments		
Commercial or business loans		
Credit card limits		
Store card/ Zip pay/Afterpay (limits)		
Rent/board (per week)		
HECS Balance		
Other loans		

Part 2: Working out your "regular" monthly living expenses -

Some expense may not be paid monthly, so you may need to average the spend and work out the monthly equivalent – a useful place to work out your living expense is by checking your last 3 month bank statements and credit card statements

Living expenses (per month)	Applicant 1	Applicant 2	Comment (optional)
Home and utilities			
Electricity			
Gas			
Water			
Internet ,Pay TV and streaming services			
Mobile and home phone			
Council rates			
Body corporate Or Strata fees, Per Quater			
Other			
Groceries			
Supermarket			
Butcher and Fish shop			
Fruit shop and bakery			
Pet food			
Entertainment and eat-out			
Coffee and tea			
Lunches			
Food delivery			
Cigarettes			
Drinks and alcohol			
Restaurants and Bars and clubs			
Books, Newspaper and magazines			
Movies and music			
Hobbies and education			
Clothing, shoes and shopping			
Online shopping			
Other			
Personal and Medical			

Cosmetics, toiletries Hair and beauty			
Medicines and pharmacy			
Glasses, eye care and Dental			
Doctors and medical			
Sports and gym			
Other			
Living expenses and Other Commitments (Per MONTH)	Applicant 1	Applicant 2	Comment (optional)
Transport and auto			
Bus and train and ferry			
Petrol			
Road tolls and parking			
Rego and licence			
Repairs and maintenance			
Car insurance			
Other			
Children			
Baby products			
Medical			
Toys			
Babysitting			
Childcare			
Sports and activities			
Educational and tuition			
Child support payment			
PRIVATE School fees (Important)			
Public School fees			
Other			
Insurance and financial			
Home and contents insurance			
Personal and life insurance (Outside Super)			
Private Health insurance (Important)			
Other			
Investment properties			
Strata or Body corporate fees			
Council rates			
Utilities			
Other			
End of living expenses.			

Part 3: Disclosure statement:

If you answer "**Yes**" to any of the below questions, **please provide details.**

Questions	Answers
Are you unable to meet your existing financial commitments?	
Have you made an application for financial hardship with any lender in the last 12 months ?	
Have you been made insolvent or bankrupt in the last seven years?	
Are you aware of any information relevant to this application that has not been provided and may have an adverse impact on your financial situation or chance of approval?	
Are you aware of any future changes in your employment that may have an adverse impact on your financial situation or chances of approval?	
Do you expect any changes in your financial situation in the next 12 months ?	

Part 4: Loan and financial requirements

1. Do you have any special requirements for this loan? (High LVR? Cash out? Refinance debt? FHOG? Non-genuine savings? Gifted funds?)

2. What are your short and long term goals? Other investments, having kids, change of career, renovations, or development etc...

3. Do you have a set investment strategy in place? Capital growth, positive geared development, granny flats, renovations etc...

4. Are you aware of any defaults or missed loan repayments (over 14 days late) you might have on your credit file/history?

5. In the last 12 months, roughly how many credit enquires have you made and what was the outcome? (includes any application for Credit cards, home loans, personal loans or car loans)

6. Property ownership - Fill in the below table as accurately as possible

Owner's name. Split based on percentage	Property address	Lender and Interest Rate	Loan Balance / Loan Limit	Loan term remaining (years)	Repayment per month	Rental income (p/w)

7. If applicable, provide the address of the property you want to purchase, the price and whether the property is an investment or will be your primary residence. If you're looking for a property, provide your budget.?

8. Please confirm the property type (eg unit or house) and the postcode where you want to purchase – This will help us determine if the postcode and type of property your are seeking is blacklisted by any particular lender.

9. How long have you been with your current employer and what's your current employment status? (Full time, part time, contractor, self employed)

10. Your job title/work position and industry as certain industry/professions are entitled to special loans- For example Doctors, Accountants, Teachers, Public servant, IT, Medical, Lawyers, etc...

11. How long have you been living at your current address and what's your housing situation? (rent, Boarding, living with parents/relatives/rent free or mortgaged)

12. Loan type preference? Fixed rate, variable rate, line of credit or combination?

13. What is your expected retirement age (this will determine the bank's loan term, which is generally a 30 year term)

14. Please rate the importance of the below according to your needs.

	Rate 1-5 (1= most important)
Interest Rate	
Branch Access	
Bank fees (monthly/annually)	
Having a Credit card	
Application fee	
Exit fee	
Big 4 banks only	

15 Please rate the importance of the below features according to your needs.

	Rate 1-5 (1= most important)
100% Offset Account	
Interest only loans	
Redraw	
Ability to make extra repayment	
Fix rate	
Highest borrowing capacity	
Having access to equity	

16. Comments/further Information: