

# Personal Statement Assets and Liabilities

|                     |  |
|---------------------|--|
| Summary             |  |
| Responsible Lending | Do you expect any significant changes to your financial situation over the next 3 years that would adversely impact your ability to meet your loan repayments? Yes/No – If yes provide additional information. |
| Refinancing         | Where an applicant is refinancing – ‘What is the reason/s for refinancing their existing mortgage?’ -  |
| Refinancing         | Where an applicant is refinancing – ‘What are the exit break costs, if any, associated with clearing existing liabilities?’  |

| Personal Details |          |          |
|------------------|----------|----------|
|                  | Client 1 | Client 2 |
| Title            |          |          |
| First Name       |          |          |
| Other Names      |          |          |
| Surname          |          |          |
| Date of Birth    |          |          |
| Gender           |          |          |
| Marital Status   |          |          |

| Contact Details      |                 |      |                 |   |
|----------------------|-----------------|------|-----------------|---|
|                      | Client 1        |      | Client 2        |   |
|                      |                 | From | /               | / |
| Address              | Number & Street |      | Number & Street |   |
|                      | Suburb          |      | Suburb          |   |
|                      | State           |      | State           |   |
|                      | Postcode        |      | Postcode        |   |
| Previous Address     | From            | /    | /               |   |
| If less than 3 Years | Number & Street |      | Suburb          |   |
|                      | Suburb          |      | State           |   |
|                      | State           |      | Postcode        |   |
|                      | Postcode        |      | Postcode        |   |
| Telephone (Home)     |                 |      |                 |   |
| Telephone (Work)     |                 |      |                 |   |
| Mobile               |                 |      |                 |   |
| Email                |                 |      |                 |   |
| Licence              | No.             | Exp  | /               | / |
|                      |                 |      |                 |   |
|                      | No.             | Exp  | /               | / |

| Dependants |     |               |  |  |
|------------|-----|---------------|--|--|
| Name/s     | Age | Date of Birth |  |  |
|            |     |               |  |  |
|            |     |               |  |  |
|            |     |               |  |  |

| Current Employment                                 |          |          |
|--|----------|----------|
|  | Client 1 | Client 2 |
| Employer/ Company                                  |          |          |
| Address  |          |          |
| Occupation   |          |          |
| Current Gross Salary/ Wages or Net Business income |          |          |
| Employment Status                                  |          |          |
| Length of Employment                               |          |          |
| Previous Employment                                |          |          |
|  | Client 1 | Client 2 |
| Employer/ Company                                  |          |          |
| Address  |          |          |
| Occupation   |          |          |
| Current Gross Salary/ Wages or Net Business income |          |          |
| Employment Status                                  |          |          |
| Length of Employment                               |          |          |

## Assets

| Address of the Property | Property Type house, unit, etc: | Situation                                    | Property owner Delete Y/N             | Market Value |
|-------------------------|---------------------------------|--|---------------------------------------|--------------|
|                         |                                 | Owner Occupied Y/N<br>Rented Monthly Rent \$ | Person 1 Y/N<br>Person 2 Y/N<br>Other | \$           |
|                         |                                 | Owner Occupied Y/N<br>Rented Monthly Rent \$ | Person 1 Y/N<br>Person 2 Y/N<br>Other | \$           |
|                         |                                 | Owner Occupied Y/N<br>Rented Monthly Rent \$ | Person 1 Y/N<br>Person 2 Y/N<br>Other | \$           |

### *My Cheque, Savings, Term Deposit and other accounts:*

| Name of Institution | Account Type | Owner Delete Y/N             | Current Balance |
|---------------------|--------------|------------------------------|-----------------|
|                     |              | Person 1 Y/N<br>Person 2 Y/N | \$              |
|                     |              | Person 1 Y/N<br>Person 2 Y/N | \$              |
|                     |              | Person 1 Y/N<br>Person 2 Y/N | \$              |

### *My Investment, Superannuation, Shares, Unit Trusts etc are:*

| Name of Institution super fund etc | Investment Type | Owner Delete Y/N             | Current Balance |
|------------------------------------|-----------------|------------------------------|-----------------|
|                                    |                 | Person 1 Y/N<br>Person 2 Y/N | \$              |
|                                    |                 | Person 1 Y/N<br>Person 2 Y/N | \$              |
|                                    |                 | Person 1 Y/N<br>Person 2 Y/N | \$              |

### *My Motor Vehicles are:*

| Make and Model | Year Built | Owner Delete Y/N             | Market Value |
|----------------|------------|------------------------------|--------------|
|                |            | Person 1 Y/N<br>Person 2 Y/N | \$           |
|                |            | Person 1 Y/N<br>Person 2 Y/N | \$           |
|                |            | Person 1 Y/N<br>Person 2 Y/N | \$           |

### *My Other Assets, including household items and personal effects, cash, boats, tools of trade etc are:*

| Brief Description of other Assets | Owner Delete Y/N             | Market Value |
|-----------------------------------|------------------------------|--------------|
|                                   | Person 1 Y/N<br>Person 2 Y/N | \$           |
|                                   | Person 1 Y/N<br>Person 2 Y/N | \$           |
|                                   | Person 1 Y/N<br>Person 2 Y/N | \$           |

**Liabilities**

**My Loan Home and Investment Loans:**

| <i>Address of the Property</i> | <i>Name of Lender</i> | <i>Interest Rate</i> | <i>Monthly Repayment</i> | <i>Borrower delete Y/N</i>   | <i>Amount Owning</i> |
|--------------------------------|-----------------------|----------------------|--------------------------|------------------------------|----------------------|
|                                |                       |                      | \$                       | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                                |                       |                      | \$                       | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                                |                       |                      | \$                       | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                                |                       |                      | \$                       | Person 1 Y/N<br>Person 2 Y/N | \$                   |

**My Credit Cards, Store Cards and Unsecured Overdrafts:**

| <i>Name of Lender</i> | <i>Credit Type e.g. MCD Visa</i> | <i>Credit Limit</i> | <i>Office use Repayment</i> | <i>Borrower delete Y/N</i>   | <i>Amount Owning</i> |
|-----------------------|----------------------------------|---------------------|-----------------------------|------------------------------|----------------------|
|                       |                                  | \$                  | \$                          | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                       |                                  | \$                  | \$                          | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                       |                                  | \$                  | \$                          | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                       |                                  | \$                  | \$                          | Person 1 Y/N<br>Person 2 Y/N | \$                   |

| <i>Name of Lender</i> | <i>Credit Type e.g. Personal Loan, Lease, HP etc.</i> | <i>Monthly Repayment</i> | <i>Borrower delete Y/N</i>   | <i>Amount Owning</i> |
|-----------------------|---|--------------------------|------------------------------|----------------------|
|                       |   |                          | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                       |   |                          | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                       |   |                          | Person 1 Y/N<br>Person 2 Y/N | \$                   |
|                       |   |                          | Person 1 Y/N<br>Person 2 Y/N | \$                   |

**My Other Liabilities, Provisional Tax, HECS, Guarantees on Loans etc are:**

| <i>Brief Description of other Liabilities</i> | <i>Debtor/Guarantor Delete Y/N</i> | <i>Amount Owning</i> |
|---|------------------------------------|----------------------|
|   | Person 1 Y/N<br>Person 2 Y/N       | \$                   |
|   | Person 1 Y/N<br>Person 2 Y/N       | \$                   |
|   | Person 1 Y/N<br>Person 2 Y/N       | \$                   |