

Personal Position Statement

Your position statement will provide us with enough information to qualify your potential to secure finance. In addition, we will be able to prepare several lending reports for your consideration in our pursuit to find you the best loan from over 800 products we have on offer.

Please complete and email to enquiries@empowerwealth.com.au or fax to **03 9329 5261**

App 1 Name	First:		Middle:		Surname:		DOB: / /
App 2 Name	First:		Middle:		Surname:		DOB: / /

Contact Details – Please advise preferred method of contact with a ‘#’

App.1	Hm:	Wk:	Mob:	Email: Preferred form of contact instead of post – YES /NO?
App.2	Hm:	Wk:	Mob:	Email:

Residential Address (Applicant 1)

Residential Address	Are you a First Home Buyer? Yes / No
Suburb / Postcode	Yrs / Mths lived there:
If less than 3 years:	
Previous Address	Yrs / Mths lived there:

Residential Address (Applicant 2)

Residential Address	Are you a First Home Buyer? Yes / No
Suburb / Postcode	Yrs / Mths lived there:
If less than 3 years:	
Previous Address	Yrs / Mths lived there:

Ages of dependent children

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Please rank your knowledge of lending terms (scale 1 to 4) 1=No knowledge; 2=Basic; 3=Good or 4=Excellent Knowledge

<input type="checkbox"/>	Variable Interest Rate	<input type="checkbox"/>	Fixed Term Interest Rate	<input type="checkbox"/>	Line of Credit (LOC)	<input type="checkbox"/>	Loan to Value Ratio (LVR)
<input type="checkbox"/>	Redraw	<input type="checkbox"/>	Offset Account	<input type="checkbox"/>	Honeymoon Period	<input type="checkbox"/>	Lenders Mortgage Insurance (LMI)
<input type="checkbox"/>	Professional Packages	<input type="checkbox"/>	Equity	<input type="checkbox"/>	Low Doc Loans	<input type="checkbox"/>	Break Costs

Understanding Your Needs: Please Rank (1 to 4); 1 = not relevant; 2 = little relevance; 3 = relevant & important; 4 = critical/must have/yes; NS not sure

1.	I will not be able to sleep on a variable rate knowing my repayments could change	2.	Certainty of repayments for a set period of time, is my preferred option, given I want to establish myself first
3.	I'd prefer to integrate my daily banking & borrowings, possibly having the same institution covering both?	4.	I want the ability to make lump sum repayments at any time
5.	I prefer to have full flexibility via an Offset or LOC a/c	6.	I don't want any restrictions on additional repayments
7.	I'd like a loan that helps keep me financially disciplined	8.	I plan to pay off my home loan very quickly (i.e. within 5 years)
9.	I want the option of access to extra cash for a rainy day or emergency via redraw	10.	I never pay interest on my credit cards & I always pay my bills on time
11.	I really want the money available now, quick approval and access to these funds is essential	12.	I plan to do some renovations, extensions and will most likely require further funds in the next 3 to 5 years
13.	I am not certain that I will keep this loan or property for the next three to five years	14.	I plan to buy another property or invest in managed funds in the next 3 to 5 years?
15.	Just save me money! I don't care about the other details	16.	Get me a loan that's very simple, uncomplicated and convenient
17.	Can we do all of this by correspondence?	18.	I just want somebody to approve my loan as quickly as possible

Are there comments above relating to your needs, that you want me to pay special attention to? Statement number/s: _____

Please provide a summary of your goal/intentions:

(E.g.: We plan to buy a home and want to consider our loan/deposit options. Include location of possible purchase and estimated purchase price etc. The more information you can provide the better our assessment will be)

Employment Details (Applicant 1)

Current Employer		Occupation:
Address		Full Time / Part Time/ Casual / Self Emp
Suburb / Postcode		Date Started:
If less than 3 years:		
Previous Employer		Length of Service Yrs / Mths

Employment Details (Applicant 2)

Present Employer		Occupation:
Address		Full Time / Part Time/ Casual / Self Emp
Suburb / Postcode		Date Started:
If less than 3 years:		
Previous Employer		Length of Service Yrs / Mths

Salary/Wages or Profits (if Self Employed) (If not exactly sure, put best estimate)

Income	Gross Annual - Excluding Super (Inc. Profit if S/Emp)	Net Income per month	add Allow.(Car) or Bonuses p/a.
Applicant 1	\$	\$	\$
Applicant 2	\$	\$	\$

Property	Value	Address	Loan Balance Owning	Lender & Loan Start Date	Current Interest Rate	Monthly Repayments	Rent Income p/m
Own Home	\$		\$		%	\$	N/A
Investment Property 1	\$		\$		%	\$	\$
Investment Property 2	\$		\$		%	\$	\$

Other Assets	Organisation	Balance
Savings Account 1		\$
Savings Account 2		\$
Savings Account 3		\$
Shares		\$
Superannuation		\$
Gift		\$
Home Contents		\$
Other		\$

Other Liabilities	Lender	Mthly.Rpymts	Amt Owing
Car Loan 1		\$	\$
Car Loan 2		\$	\$
Personal Loan 1		\$	\$
Other Loans		\$	\$

	Lender	Credit Limit	Amt Owing
Credit Card 1		\$	\$
Credit Card 2		\$	\$
Credit Card 3		\$	\$

Motor Vehicle - Make/Model/Year	Market Value
	\$
	\$
	\$

Credit Rating – Late payments, defaults or bankruptcy
(If yes, please provide a brief description)

Is there a lender/s you would prefer to use? (Optional) _____
 Is there a lender/s you don't want to use? (Optional) _____

Are there any other issues I need to be aware of that might affect your loan application or ability to service the loan?

