

Introducer:		Introducer Company:	
E-mail:		Phone:	
Brighten BDM:			
Borrower/s:			
Guarantor:			
Security Address:			
Loan Amount: AUD		Security Value: AUD	
LVR: %		Net Surplus Ratio (NSR):	
<b>Product and Interest Rate</b>			
Product:		Interest Rate: %	
<b>Commission or Fee Discounting (If applicable)</b>			
Upfront: %		Trail: %	Fees:
<b>Source of Business</b>			
<ul style="list-style-type: none"> <li>• Mortgage Manager (Branch – if applicable)</li> <li>• Loan Writer</li> <li>• Contact Email Address</li> <li>• Contact Phone</li> </ul>			
<b>Responsible Lending (Explain how this application meets their objective)</b>			
<ul style="list-style-type: none"> <li>• Commentary about how the product purpose align</li> </ul>			
<b>Credit Check from Australia (Explain their credit history and potential undisclosed liabilities) (All reports to be within 60 days at Formal Approval)</b>			
<ul style="list-style-type: none"> <li>• Commentary on Veda report</li> <li>• Outcome of all queries</li> <li>• Commentary on any notations or other general commentary</li> </ul>			
<b>Credit Check from Applicants' Country of Residence</b>			
<ul style="list-style-type: none"> <li>• Relates to Non-Resident loans</li> </ul>			
<b>Security/Valuation Report/s (Summarise the valuation report, including risk ratings and that the report meets Lender's requirements)</b>			
<ul style="list-style-type: none"> <li>• Security address (as per rates notice or contract of sale)</li> <li>• Any commentary about the valuation report</li> </ul>			

## Income Source including Servicing Account

(Explain how the Applicant can afford to meet their commitments – can they do so from a Domestic Account)

- Commentary on how income was calculated
  - Full doc (pay slips, base income, YTD etc.)
  - Alt Doc (Borrower/Accountant Declaration/BAS)
  - Commentary on ABN and/or GST registration where applicable
- Business Footprint i.e. website etc. for Self Employed applicants
- Servicing Account

## Other Liabilities

(Confirm what other loans or commitments they have)

## Funds to Complete

(Explain where funds to complete – if required, are being sourced from)

## Living Expenses

(Explain that living expenses are reasonable, and how they compare to benchmarks)

## Exit Strategy

(Explain how the applicant can manage their future financial position without financial hardship)