

Manual Fact Find

Date of Assessment: 12/04/2014			
Introducer Details			
Introducer Name: Ju Tae Yang Email: finance@abhub.com.au Australian Credit Representative Number: 453004 Australian Credit Licence Number: 383640		Company Name: Beagle Finance Pty Ltd ACN: 140 290 268 P: M: 0452226590 F:	
No. of Applicants: 2 No. of Guarantors: 0		Referrer Details: N/A	
Applicant/Guarantor Details			
Applicant 1 Full Name: Dr Anecito Jr Sagrado Mantilla Date of Birth: 24/06/1974 Marital Status: Married Drivers Licence: State: 15637744 NSW No. of Dependents: Ages: 2 5,8 Residential Status: Permanent Current Residential Address: 17 Valley View Cres, GLENDALE, NSW 2285 Years at Current Address: 2 years 10 months Current Mailing Address: 17 Valley View Cres, GLENDALE, NSW 2285 Previous Address (if relevant):		Applicant 2 Full Name: Mrs Charina Mantilla Date of Birth: 22/09/1978 Marital Status: Married Drivers Licence: State: 15650431 NSW No. of Dependents: Ages: 2 5,8 Residential Status: Permanent Current Residential Address: 17 Valley View Cres, GLENDALE, NSW 2285 Years at Current Address: 2 years 10 months Current Mailing Address: 17 Valley View Cres, GLENDALE, NSW 2285 Previous Address (if relevant):	
Contact Details			
Phone Home: Phone Work: Mobile: 0439383622 Email: johnmmd@mantillaph.net Preferred Method: mobile		Phone Home: Phone Work: Mobile: 0438575330 Email: charina@mantillaph.net Preferred Method: mobile	
Employment/Income Details			
Current Employer: Mantilla Medical Pty Ltd Employment Status: Full time, self - employed Address: 17 Valley Veiw Cres, GLENDALE Since: 01/07/2011 Gross Yearly Income: \$ 264,000		Current Employer: Target Employment Status: Part-time Address: Northcott Dr, KOTARA NSW 2289 Since: 01/07/2009 Gross Yearly Income: \$ 19,000	
Other Income			
Description	\$	Description	\$28,000
		Income from trading trust	

Previous Employment Details (if applicable)		Previous Employment Details (if applicable)			
Previous Employer: Hunter New England AHS		Previous Employer:			
From: 01/09/2009 to 30/06/2011		From: ___/___/___ to ___/___/___			
Assets					
Description	Value \$	Ownership			
Residential house	\$390,000	owner occupied with mortgage			
Audi 4WD	\$90,000	chattel mortgage			
BMW 4WD	\$54,000	chattel mortgage			
Liabilities					
Description	Amount Owed \$	Credit Limit \$	Monthly Repayments	Ownership	Clearing?
Credit card CBA	\$0	\$15,000		Dr Mantilla	No
Credit card GE	\$6,600	\$14,500	\$100	Dr Mantilla	No
Car loan	\$90,600		\$1,603		No
Car loan	\$54,970		\$1,323		No

Client Needs: Enquiries Regarding Applicant Requirements and Objectives	
Purpose for Seeking Credit: What are the primary reasons for seeking credit and how will the funds be used?	
<input checked="" type="checkbox"/> Purchase Owner Occupied Dwelling <input type="checkbox"/> Purchase Investment Property <input type="checkbox"/> Refinance <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Construction/Renovation O/O <input type="checkbox"/> Construction/Renovation Invest. <input type="checkbox"/> Bridging <input type="checkbox"/> Reverse Mortgage Purchase Vacant Land <input type="checkbox"/> Other (please specify): _____	
If purpose is property purpose, the applicant intends to retain the property for _____ years.	
Comments: To purchase a vacant land to build a owner occupied residential home.	
Maximum Amount of Credit Required \$261,000	Preferred Loan term (if applicable) 25 years
Security Offered Lot 6 Paddock Close, ELERMORE VALE, NSW 2287	
Loan to Value Ratio(LVR): 90%	
Preferred Product Features	
<input checked="" type="checkbox"/> 100% Offset <input type="checkbox"/> Redraw <input checked="" type="checkbox"/> Additional Payments <input checked="" type="checkbox"/> Electronic Access <input type="checkbox"/> Term Loan AND/OR <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Only <input type="checkbox"/> Fixed Rate AND/OR <input checked="" type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Capitalisation <input type="checkbox"/> Credit Card – <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	

What are your reasons for refinancing?

- Consolidate Debt
 Cost reduction
 Convenience/Flexibility
 Service
 Specific features Other (please specify): _____

If refinancing includes debt consolidation, provide details of what is being consolidated and why.

Credit Policy – Client Expenses

Total Basic Expenses (Monthly)	Total Discretionary Expenses	Expenses Calculator
\$3,093	\$2,800	

Serviceability Assessment

Monthly Financial Position	CURRENT:	PROPOSED:
Total monthly after tax income: (A)	\$ 22,816	\$ 22,816
Total monthly loan repayments / rent: (B)	\$ 1,032	\$ 2,922
Total monthly living expenses: (C)	\$ 3,093	\$ 3,093
TOTAL MONTHLY NET SURPLUS* (A-B-C)	\$ 18,691	\$ 16,801

Funds to complete

Gifts \$

FHOG \$

Cash Deposit \$

Equity From Property \$

Other \$

Notes: The clients seek loan of \$261,000 to purchase a vacant land to build owner occupied residential house. The propose LVR is 90% of the security property without paying LMI which has been offered by the lender to medical practitioners.

Privacy Disclosure Statement and Consent

We are collecting personal information about you to provide you with our broking services. The information is required to assist us in preparing a loan application for you and locating an appropriate lender. If your information is not provided, we may not be able to find a loan for you.

Unless you tell us not to, we may use your information to provide you with offers or information of other goods or services that we or a third party can provide to you.

We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of organisations to which we may disclose your information include lenders, mortgage insurers, other mortgage intermediaries, valuers, other organisations that assist us (such as a Credit Reference bureau, printers, mailing houses, lawyers, and accountants), any industry body, tribunal, or court that deals with any complaint regarding the approval of your loan.

In addition, we may disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in your loan, or in our business.

You can gain access to the information we hold about you by contacting us at the above address. You agree that we may collect and use your personal information as specified above.

You agree that we may communicate with you electronically, via email or sms.

By signing below, you consent to the above named broker acting as your agent for the purpose of accessing and obtaining your consumer credit information file held by a credit reporting agency. This authority is limited to enquiries made by the broker in connection with:

- the preparation and assessment of an application by you for credit;
- your proposal to act as guarantors in respect of an application for credit in the name/s of:

- your having sought advice in relation to existing credit facilities.

If you have any questions about the content or effect of this document, please ask the broker before you sign.

Borrower/Guarantor 1

Borrower/Guarantor 2

Signature

Signature

Dr Anecito Jr Sagrado Mantilla
Print full name

Mrs Charina Mantilla
Print full name

Date 12/04/2014

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