

**PRELIMINARY ASSESSMENT REPORT**



<b>DATE OF ASSESSMENT</b> 25/10/2014		
<b>INTRODUCER DETAILS</b>		
<b>Introducer Name:</b> Toong Yeong	<b>Company Name:</b> Asia Capital Partners Pty Ltd	
<b>Email:</b> toong@asiacapitalpartners.com.au	<b>ABN:</b> 30 143 534 703	
<b>Australian Credit Representative Number:</b> 421195	<b>Phone:</b> 02 9874 4068	
<b>Australian Credit Licence Number:</b> 383640	<b>Mobile:</b> 0408 477 134	
	<b>Fax:</b> 02 9874 4068	
<b>No. of Applicants:</b> 2	<b>No. of Guarantors:</b> 0	<b>Referrer Details:</b>

<b>APPLICANT 1 DETAILS</b>		
Name: Anecito Jr Sagrado Mantilla		
Address: 17 Valley View Crescent, Glendale NSW 2285		
At current address since: 04/07/2011	Date of birth: 24/06/1974	
Previous address (if relevant):		
Commenced at that address:		
Number of dependents: 2	Ages: 5,8	
Phone/s: Home:	Work:	Mob: 0439383622
Mail address:17 Valley View Crescent, Glendale NSW 2285		
Email: johnmmd@mantillaph.net		

<b>APPLICANT 2 DETAILS</b>		
Name: Charina Mantilla		
Address: 17 Valley View Crescent, Glendale NSW 2285		
At current address since: 04/07/2011	Date of birth: 22/09/1978	
Previous address (if relevant):		
Commenced at that address:		
Number of dependents: 2	Ages: 5,8	
Phone/s: Home:	Work:	Mob: 0438575330
Mail address:17 Valley View Crescent, Glendale NSW 2285		
Email: charina@mantilla.net		

<b>FINANCE REQUIREMENTS</b>		
<b>LOAN PURPOSE/S</b>		
Purchase Owner Occupied Dwelling <input type="checkbox"/>	Construct/Renovate Owner Occupied Dwelling <input type="checkbox"/>	Purchase Investment Property <input type="checkbox"/>
Construct/Renovate Investment Property <input type="checkbox"/>	Purchase Vacant Land <input type="checkbox"/>	Refinance <input checked="" type="checkbox"/>
Debt Consolidation <input type="checkbox"/>	Bridging <input type="checkbox"/>	Reverse Mortgage <input type="checkbox"/>

Other Purpose:		
<b>SECURITY OFFERED</b>		
Address 1: 17 Valley View Crescent, Glendale NSW 2285	Security Value: \$420,000.00	
Notes: The clients seek a refinance of \$378,000 to St George up to 90% LVR of the security property to refinance the current loan of \$337,724,000 with no LMI through 'Medico Sector Policy'.		
Loan Amount/s Sought: \$378,000.00		
Amount of Lenders Mortgage Insurance being capitalised to the loan: \$0.00		
Loan To Valuation Ratio (LVR): 90.00 Total Loan Amount/s: \$378,000.00		
<b>LOAN REQUIREMENTS</b>		
Line Of Credit <input type="checkbox"/>	Offset <input checked="" type="checkbox"/>	Redraw <input checked="" type="checkbox"/>
Extra Repayments <input checked="" type="checkbox"/>	Capitalise Interest <input type="checkbox"/>	Salary Credit <input type="checkbox"/>
Interest Only <input type="checkbox"/>	Interest In Advance <input type="checkbox"/>	Weekly Repayments <input type="checkbox"/>
Fortnightly Repayments <input type="checkbox"/>	Rate Lock (Fixed Rate Loans) <input type="checkbox"/>	
Other: The clients seek a refinance of \$378,000 to St George up to 90% LVR of the security property to refinance the current loan of \$337,724,000 with no LMI through 'Medico Sector Policy'.		
Preferred loan term (years): 30		
Preferred loan repayment/s (per month): \$ 1772		

<b>CUSTOMER CONTRIBUTION</b>	
Gift/s	\$0.00
FHOG	\$0.00
Cash Deposit	\$0.00
Equity From Property	\$0.00
<b>Total</b>	<b>\$0</b>

<b>INCOME</b>
<b>APPLICANT 1 : EMPLOYMENT INCOME</b> \$264,000.00 (gross yearly) Mantilla Medical Pty Ltd From: 01/07/2011
<b>APPLICANT 2 : EMPLOYMENT INCOME</b> \$47,000.00 (gross yearly) Target From: 01/07/2009 J & C Mantilla Family Trust From: 01/07/2011

<b>ASSETS</b>		
<b>Asset Type</b>	<b>Description</b>	<b>Value</b>
RealEstate	17 Valley View Crescent, Glendale NSW 2285	\$420,000.00
MotorVehicle	Audi 4WD	\$90,000.00
MotorVehicle	BMW 4WD	\$54,000.00
Superannuation	Self Manged Super Annuation	\$85,000.00

<b>EXPENSES</b>				
<b>Continuing liabilities</b>	<b>Description</b>	<b>Amount owed \$</b>	<b>Credit limit \$</b>	<b>Monthly repayment \$</b>
MortgageLoan		\$350,000.00	\$350,000.00	\$1,875.00
CreditCard		\$0.00	\$15,000.00	\$0.00
CreditCard		\$6,600.00	\$14,500.00	\$100.00
HirePurchase		\$90,600.00	\$0.00	\$1,603.00
HirePurchase		\$54,970.00	\$0.00	\$1,323.00

<b>FORSEEABLE CHANGES</b>
<p>Is the applicant aware of any foreseeable changes to their financial circumstances that may impact their capacity to satisfactorily meet their loan repayments?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p><b>If yes, the nature of the change/s is:</b></p> <p><input type="checkbox"/> Temporary decrease in income</p> <p><input type="checkbox"/> Permanent decrease in income</p> <p><input type="checkbox"/> Significant increase in expenditure</p> <p><b>Proposed mitigant:</b></p> <p><input type="checkbox"/> Securing additional income</p> <p><input type="checkbox"/> Available cash resources (savings, superannuation)</p> <p><input type="checkbox"/> Sale of assets other than owner-occupied property</p> <p><input type="checkbox"/> Expenditure reduction</p>

<b>APPLICANT'S LIVING EXPENSES</b>	
Total Basic Expenses (monthly): \$ 3093	Total Discretionary Expenses (monthly): \$ 0
Comments:	

<b>LOAN PRODUCT SELECTION</b>			
Subject to formal assessment and confirmation of relevant details, on assessment of the information provided by the applicant/s, it appears that the applicant/s satisfies the lending criteria of the following lender/s:			
<table border="1"> <tr> <td>Lender 1: St. George</td> <td>Lender 2: CBA</td> <td>Lender 3:</td> </tr> </table>	Lender 1: St. George	Lender 2: CBA	Lender 3:
Lender 1: St. George	Lender 2: CBA	Lender 3:	
CHOSEN LENDER: St. George			
CHOSEN PRODUCT: Standard Variable			
Reason/s lender/s product/s chosen:			
<input checked="" type="checkbox"/> Competitive interest rate			
<input type="checkbox"/> Fee structure			
<input type="checkbox"/> Branch network available			
<input type="checkbox"/> General banking facilities			

<input checked="" type="checkbox"/>	Customer lending preference
<input checked="" type="checkbox"/>	Lender service levels
<input checked="" type="checkbox"/>	Overall cost savings
<input type="checkbox"/>	Repayment methods available
Other: The clients seek a refinance of \$378,000 to St George up to 90% LVR of the security property to refinance the current loan of \$337,724 with no LMI through 'Medico Sector Policy'.	
<b>REFINANCE / SWITCHING APPLICATIONS</b>	
Loan Cost Comparison completed?	
Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Reason/s for refinancing:	
<input checked="" type="checkbox"/> Cost reduction	<input type="checkbox"/> Convenience/flexibility
<input checked="" type="checkbox"/> Service	<input checked="" type="checkbox"/> Specific features or products
<input type="checkbox"/> Consolidate debt	
<input type="checkbox"/> Other: The clients seek a refinance of \$378,000 to St George up to 90% LVR of the security property to refinance the current loan of \$337,724 with no LMI through 'Medico Sector Policy'.	

<b>ASSESSMENT VERIFICATION</b>		
<b>Steps Taken to Verify Financial Situation</b>		
PAYG Slips <input checked="" type="checkbox"/>	BAS Statements <input checked="" type="checkbox"/>	Tax Returns <input checked="" type="checkbox"/>
Loan Statements <input checked="" type="checkbox"/>	Income Tax Returns <input checked="" type="checkbox"/>	Profit & Loss <input checked="" type="checkbox"/>
Other Financial Verification:		
Will the applicant/s be able to service the repayments for the proposed loan/s?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
Has the Credit Quote & Credit Proposal been provided to the applicant?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
Could the loan have been serviced from the applicant(s) income?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
If No, provide justification for proceeding with applicant:		
Did the stated financial position appear reasonable for someone of the age of the applicant(s) with that income and employment at the time of assessment?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
If No, why not? (eg. divorce):		
Was there any evidence that the applicant(s) had experienced hardship in meeting past repayments at the time of assessment?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes, please provide details as to why things are not different:		
If the applicant was aged 50 or more and the loan was for a term that exceeded their expected retirement age of 65 how was it intended that the loan was to be repaid without hardship?		

<b>CONFLICTS OF INTEREST</b>
Was a conflict of interest identified at the time of assessment?
Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

**This assessment is valid for up to ninety days from the date noted on page 1.**

<b>APPLICANT SIGNATURES</b>	
<b>This assessment is not an approval and the credit provider must consider your application.</b>	
Applicant 1 / Guarantor Name: Anecito Jr Sagrado Mantilla	Signature:  Date    /    /
Applicant 2 / Guarantor Name: Charina Mantilla	Signature:  Date    /    /

# Document Verification Checklist

<p><b>INCOME</b></p> <p><b>PAYG income (including overtime)</b></p> <ul style="list-style-type: none"> <li>o Latest pay advice confirming at least 3 months YTD income. Pay advice must show employer name and ABN and the employee name.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Where YTD income is not shown, 2 most recent pay advices. These must show employer name and ABN and the employee name.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Financial institution account statements that evidence regular salary credits, with the employer name identifiable from the transaction entries.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Letter of Employment from the employer. Must be dated within the last month, be on company letterhead showing address, ABN/ACN and a contact name and number.</li> </ul> <p><b>Bonus and Commission income</b></p> <ul style="list-style-type: none"> <li>o If applicable, the YTD income may be annualised to determine the income for servicing either from the payslips, statements, PAYG Payment Summary or Letter of Employment.</li> </ul> <p><b>Self-Employed - Sole Trader or Partnership</b></p> <ul style="list-style-type: none"> <li>o Most recent year personal Tax Returns and Tax Assessment Notices.</li> </ul> <p><b>Self-Employed - Company/Trust</b></p> <ul style="list-style-type: none"> <li>o Most recent year personal Tax Returns and Tax Assessment Notices.</li> </ul> <p style="text-align: center;"><b>AND</b></p> <ul style="list-style-type: none"> <li>o Most recent year company Financial Statements and Tax Returns.</li> </ul> <p><b>Rent Received - Existing Properties</b></p> <ul style="list-style-type: none"> <li>o Current Lease Agreement</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Current Rental Statement</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Transaction statements showing the rent credited.</li> </ul> <p><b>Rent Received - New Property</b></p> <ul style="list-style-type: none"> <li>o Real Estate Agent letter</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Valuation Report showing the expected rental income.</li> </ul> <p><b>Low Doc application income</b></p> <ul style="list-style-type: none"> <li>o ABN registration evidence.</li> </ul> <p style="text-align: center;"><b>AND</b></p> <ul style="list-style-type: none"> <li>o GST registration if stated income exceeds the GST threshold (currently \$75,000 and above).</li> </ul> <p style="text-align: center;"><b>AND</b></p> <ul style="list-style-type: none"> <li>o Business Activity Statement (BAS) for the most recent completed quarter.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Transaction statements for at least the last 3 months evidencing the applicant's stated income.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Accountant's written verification of the applicant's stated income.</li> </ul>	<p><b>Centrelink/Other Government income</b></p> <ul style="list-style-type: none"> <li>o Current statements showing entitlements, income or benefit.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Transaction statements for at least the last 3 months evidencing the income.</li> </ul> <p><b>Maintenance/Child Support income</b></p> <ul style="list-style-type: none"> <li>o Transaction statements for at least the last 3 months evidencing the income.</li> </ul> <p><b>Dividends/Interest/Other income</b></p> <ul style="list-style-type: none"> <li>o Current statements or relevant documents evidencing the income.</li> </ul> <p><b>COMMITMENTS</b></p> <p><b>Credit facilities not being refinanced (mortgage and non-mortgage)</b></p> <ul style="list-style-type: none"> <li>o Most recent statements or Internet printouts showing limits, instalments paid and outstanding balance where applicable.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o If statements or printouts not available, original loan contract and transaction statement/s showing the regular payment being made.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Transaction account statements showing the transfer of regular and consistent repayment amounts.</li> </ul> <p><b>Credit facilities being refinanced (mortgage)</b></p> <ul style="list-style-type: none"> <li>o Statements for at least the last 6 months showing the limits, instalments paid and the outstanding balance.</li> </ul> <p><b>Credit facilities being refinanced (non-mortgage)</b></p> <ul style="list-style-type: none"> <li>o Statements for at least the last 3 months showing the limits, instalments paid and the outstanding balance.</li> </ul> <p><b>Rent paid (only if continuing)</b></p> <ul style="list-style-type: none"> <li>o Current Tenancy Agreement.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Letter from managing agent or landlord.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Transaction statements for at least the last 3 months showing rent debited.</li> </ul> <p><b>Other Commitments/Liabilities (including maintenance/child support)</b></p> <ul style="list-style-type: none"> <li>o Current statement, Court Order etc. showing the payment made.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Transaction statements for at least the last 3 months showing the payment made.</li> </ul> <p><b>Identification Requirements</b></p> <ul style="list-style-type: none"> <li>o Copy of Drivers Licence</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>o Copy of Passport</li> </ul> <p style="text-align: center;"><b>AND</b></p> <ul style="list-style-type: none"> <li>o Copy of Medicare card</li> </ul>
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