

Loan Submission Pack

For this application to be assessed, please complete this form in full and submit together with the loan application form and supporting documents to apps@orde.com.au or via ApplyOnline

1. INTRODUCER DETAILS

Full Name Company Name

Contact Number Email

Preferred contact for file updates

Licensee Credit Representative ACL / ACR Number

I am a member of an industry professional body as outlined below:

MFAA FBAA CAFBA Member Number

2. APPLICATION OVERVIEW

Applicant Name/s

Loan Amount \$ Loan Term years IO Period years

Loan Splits \$ \$ \$

Loan Purpose

Purchase Refinance Debt Consolidation Cash Out Other

Security

Residential Commercial Rural Residential Rural Vacant Land (with intent to build)

Address

1.

2.

Loan Type

Full Doc Alt Doc SMSF Lease Doc

Expected Interest Rate

%

3. BROKER COMMISSION AND/OR MANDATE

Total Upfront (excl. GST) % Total Trail (excl. GST) %

Mandate Amount (inc GST)*

*Client signed mandate to be provided prior to formal approval

4. DOCUMENT CHECKLIST

Please refer to the document categories relevant to the loan purpose and applicants' income type.

A ALL APPLICATIONS
<input type="checkbox"/> Application Form and Privacy Consent – Fully complete, signed and dated <input type="checkbox"/> Loan Submission Pack – Fully complete, signed and dated <input type="checkbox"/> Broker Notes (including commentary on anything complex, for example split loan requirements, multiple households, etc) <input type="checkbox"/> ORDE Servicing Calculator (<i>Based on servicing position, 3 months bank statements may be required to verify expenses</i>) <input type="checkbox"/> ORDE Customer Identification Checklist and Broker certified identification / IDYou / Australia Post VOI - For existing ORDE customers, ID documents are required when the application introduces a new security to ORDE financial
B PURCHASE
<input type="checkbox"/> Contract of Sale - Fully signed and dated <input type="checkbox"/> Evidence of Funds to Complete <input type="checkbox"/> Evidence of Deposit Paid
C REFINANCE / DEBT CONSOLIDATION (statements required for accounts being repaid only)
<input type="checkbox"/> Recent six (6) months statements - Home Loan / Business Loan / Line of Credit / Overdraft <input type="checkbox"/> Recent three (3) months statements - Personal Loan / Credit Card <input type="checkbox"/> Copy of Council Rate Notice for the property offered as security
D PAYG INCOME (Tax file numbers must be removed from all supporting documents)
<input type="checkbox"/> Two (2) most recent pay slips; <u>AND</u> <input type="checkbox"/> ONE of - Income Statement from MyGov / Employment Letter / Evidence of 3 months salary credits
E SELF-EMPLOYED INCOME – FULL DOC (Tax file numbers must be removed from all supporting documents)
<input type="checkbox"/> Most Recent (1) year Company and Individual Tax Returns including Notice of Assessments <u>AND</u> <input type="checkbox"/> Most Recent lodged BAS OR 3 months trading statements where tax return ≥ 6 months old
F SELF-EMPLOYED INCOME – ALT DOC
<input type="checkbox"/> Self-Certified Income & Repayment Declaration <u>AND</u> <input type="checkbox"/> Accountants Declaration OR Recent six (6) months BAS OR Recent six (6) months Trading Statements
G RENTAL INCOME
<input type="checkbox"/> If rented via Agent: Recent Real Estate Rental Statement, or Current Lease Agreement <input type="checkbox"/> If private rental: Current Lease Agreement (if held) AND 3 months statements evidencing Rental Credits
H OTHER INCOME (acceptable pensions, family payments and child support for children aged ≤ 13 years)
<input type="checkbox"/> Recent Centrelink Statement / Child Support Agency Statement. Pensions and CSA require recent three (3) months statements
I SELF MANAGED SUPER FUND (SMSF) (Tax file numbers must be removed from all supporting documents)
<input type="checkbox"/> SMSF Trust Deed - Fully signed, dated, and certified <input type="checkbox"/> SMSF Bare / Custodian Trust Deed - Fully signed, dated, and certified <input type="checkbox"/> Broker to confirm which suitably qualified individual developed the current SMSF investment strategy (eg. Financial planner) <input type="checkbox"/> If new SMSF: Recent one (1) year Industry Super Fund Statements and, if available, SMSF transaction account statement <input type="checkbox"/> If existing SMSF: Most Recent SMSF Financials <input type="checkbox"/> If existing SMSF: Recent twelve (12) months SMSF Cash Management Statements (showing super contributions) If PAYG: Two (2) most recent pay slips; <input type="checkbox"/> If owner occupied Commercial SMSF: Recent one (1) year company financials, individual tax returns and notices of assessment.
J TRUST BORROWER / GUARANTOR (Discretionary Family Trust / Fixed Trust / Hybrid Trust / Unit Trust)
<input type="checkbox"/> Trust Deed - Fully signed, dated, and certified (must also be stamped if the trust was established in NSW, Vic, Tas or NT)

5. LOAN PURPOSE AND OBJECTIVES

Please provide a summary of the intended loan purpose and how this loan will meet your client's financial needs and objectives.

If Refinance:

<input type="checkbox"/> Reduce / Simplify repayments	<input type="checkbox"/> Better interest rate	<input type="checkbox"/> Able to access equity
<input type="checkbox"/> Specific product or feature	<input type="checkbox"/> Other _____	

6. CASH OUT

Does this application include cash out? Yes No

If yes, please provide a detailed explanation and breakdown of the intended purpose of the funds.

7. INTEREST ONLY

Does this application include an initial Interest Only period? Yes No

If yes, please outline the reason for the interest only request.

8. CREDIT HISTORY

Do the applicants have any current or past credit impairment including late/missed repayments? Yes No

If yes, please provide a detailed explanation of the credit event/s and the actions taken to rectify.

Have the applicants applied for credit in the last 12 months? Yes No

If yes, please detail the status of any credit enquiry e.g. current facility or did not proceed.

9. EXIT STRATEGY

For applicants aged 45 and over, please provide a detailed exit strategy, with an indication of the applicants intended retirement age.

10. FORESEEABLE CHANGES

Is the applicant aware of any circumstances that could adversely impact their ability to repay this loan? Eg: a temporary reduction in income, a change in employment, an anticipated large expense. Yes No

If yes, please provide a detailed explanation.

11. SELF EMPLOYED APPLICANT / GUARANTOR

Please provide details of the applicants' business, including how income is generated and how the applicant advertises their services. Please note the businesses website where applicable

12. SMSF APPLICATIONS

Please provide the individual name and firm of the financial planner who assisted in developing the SMSF investment strategy. If self-completed please provide an overview of the applicants experience/qualifications.

13. INTRODUCER DECLARATION

By signing this form, I declare:

- I have verified the customer in accordance with the ORDE Financial Identification procedure, or the customer has been verified at Australia Post in accordance with AML requirements;
- I have made reasonable inquiries about the customers financial situation, their needs and objectives and have provided all relevant information to ORDE Financial; and
- I have taken reasonable steps to verify the customers financial situation.

Full Name

Signature

Date