



Application ID: 1-31INILS
Applicant: Mr Michael Lloyd Hughes (Guarantor)
TBA Hughes SMSF (Primary Applicant)
Loan Details: Investment Residential \$320,000.00
Liberty SuperCredit Residential Loan
Security: 1 TBA Street
BEELIAR WA 6164

Lender ID:
Lender: LIBERTY FINANCIAL
Broker: MR ADAM DONALD
ADD CORPORATE PTY LTD ATFT
ADD FAMILY TRUST
(08) 6323 9202 (Work)
0408 222 811 (Mobile)
adonald@capitafinance.com.au

APPLICANTS

Name	Marital Status(Dependants)	Residential Address	Post Settlement Address	Contact
Mr Michael Hughes	Married to Non Loan Party(1 dependants)	22 Watson Road BEELIAR WA 6164	22 Watson Road BEELIAR WA 6164	0438 801 337
TBA Hughes SMSF		22 Watson Road BEELIAR WA 6164		-
Total Loan Parties: 2		Total Dependants: 1		

THIRD PARTIES

Third Party Type	Company	Name	Contact
Contact for Access to Security 1	-	Mr Michael Hughes	0438 801 337

COMMENTS

Client is seeking a pre-approval loan of \$320,000 to purchase an investment property for \$400,000 - to purchased in SMSF. This is a pre-ap application as client has no specific ppty and mind and the SMSF has not yet active.

Product: SuperCredit SMSF AAA P&I repayments 30 year term.

Deposit to come from super and therefore fits Liberty Financials's SMSF policy.

Client is currently FIFO and is working for an Australian company and we have used annual income plus the proposed rent of \$400 pw for the new purchase.

Please note living expenses are low as he does FIFO and therefore for half the year his expenses are covered by employer whilst away.

He has a clean credit history, he can service the loan and approval is recommended.

For any queries relating to this deal please contact Deb on 0408 866 550.

Regards,
Adam Donald

LOAN

	Primary Purpose	Product	Loan Term	Base Amount	Repayment Type	Fees (incl. capitalised fees)	Amount
Loan 1	Investment Residential	Liberty SuperCredit Residential Loan	30 years	\$320,000.00	Principal & Interest	\$0.00	\$320,000.00
Total:				\$320,000.00		\$0.00	\$320,000.00

SECURITY

Security Details	Transaction	Basis	Primary Purpose	Value
1 TBA Street BEELIAR WA 6164	Purchasing	E	Investment	\$400,000.00
Total:				\$400,000.00

EXISTING MORTGAGES

Security Details	Creditor	Current Balance	Clearing?	Current Limit	Ongoing Limit
Total:		\$0.00		\$0.00	\$0.00

ASSETS

Real Estate Assets	Value
22 Watson Road BEELIAR WA 6164	\$475,000.00
Non Real Estate Assets	
Home Contents	\$75,000.00
Savings Account / CBA	\$1,000.00
Superannuation	\$190,000.00
Total:	\$741,000.00

DEPOSITS & CONTRIBUTIONS

Type	Amount
Deposit / Deposit	\$96,500.00
Total:	\$96,500.00

INCOME

Income Type	Gross Monthly Income
Gross Salary (Michael Hughes)	\$12,880.08
Gross Salary (Michael Hughes)	\$0.08
Rental Income	\$1,733.33
Company Profit Before Tax	\$0.08
Total:	\$14,613.57

OTHER LIABILITIES

Liability Type	Available Limit	Current Balance	Clearing?	Ongoing Liability Amount
Mortgage Loan / CBA	\$471,977.00	\$471,977.00	No	\$471,977.00
Other Loan / CBA	\$32,467.44	\$32,467.44	No	\$32,467.44
Credit Card / AMEX	\$26,200.00	\$18,796.12	No	\$26,200.00
Credit Card / CBA	\$15,000.00	\$14,517.12	No	\$15,000.00
Total:	\$545,644.44	\$537,757.68		\$545,644.44

LIABILITY EXPENSES (ONGOING)

Liability Type	Declared Monthly Repayments Only
Mortgage Loan / CBA	\$2,770.00
Other Loan / CBA	\$675.00
Credit Card / AMEX	\$786.00
Credit Card / CBA	\$450.00
Total:	\$4,681.00

DECLARED LIVING EXPENSES

Expense Type	Discretionary?	Monthly Living Expenses
Utilities & Rates	No	\$383.00
Telephone, Internet & Pay TV	No	\$200.00
Groceries	No	\$400.00
Recreation & Entertainment	Yes	\$200.00
Clothing & Personal Care	No	\$100.00
Insurance	No	\$250.00
Total:		\$1,533.00

Due to validation errors, this may not be an accurate representation of the metric results.

This application may be outside lender policy and will likely require manual assessment by the lender. Before submission, please ensure that all data is correct and document any mitigating circumstance in the notes.

APPLICATION METRICS

Loan to Value Ratio (LVR) Total Lending \$320,000 / (Total Security Value \$400,000 + Total Guarantor Value \$0)	80.00%
Base Loan to Value Ratio (Base LVR) Total Base Lending \$320,000 / (Total Security Value \$400,000 + Total Guarantor Value \$0)	80.00%
Net Monthly Surplus Total Net Monthly Income \$1,387 - Total Monthly Commitments \$2,324 The Net Monthly Surplus is outside lender policy. * Net Monthly Surplus may not be under (<) \$0 for All Applications. Ref: 72-135	-\$937
Funds Requested New Secured Loans \$320,000	\$320,000
Maximum Loan Amount Calculated with inputs: Uncommitted Monthly Income \$1,387, Borrowings Buffer 0.00%, Assessment Rate 7.89% and Term in months (360)	\$191,018
Surplus Funds Funds Available \$416,500 - Funds Required \$400,000	\$16,500

Please view us part of the electronic verification process. Details from this application may be used for underwriting, underwriting, or account in order to verify the inputted data, as part of the verification process.

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Your Credit Proposal incorporating Preliminary Assessment

This document provides you with information on:

- Your requirements and objectives for this loan
- The preliminary assessment we completed to ensure we recommend a loan which is not unsuitable for you
- The product(s) selected
- Fees payable by you to the Financial Institution if you proceed with the loan
- Fees payable by you to us
- Commissions and remuneration that we will receive if you proceed with the loan

Please read through and sign the disclosure & acknowledgement on the last page to indicate that the content is true and correct at the time of signing.

About Us

Broker	Adam Donald	
Authorised Credit Representative name and Credit Representative number	Adam David Donald (ACR# 411727)	
Organisation/Trading Name	ADD Corporate Pty Ltd ATFT ADD Family Trust	
Address	Level 2, 658 Newcastle Street Leederville, WA, 6007	Phone: 0863239202 Fax:
Email Address	adonald@capitafinance.com.au	Mobile: 0408-222-811
Australian Credit Licence (ACL) name and Australian Credit Licence number	Australian Finance Group Ltd (ACL# 389087)	
Australian Company Number of ACL holder	066385822	

If your broker is a Credit Representative, this Credit Proposal incorporating Preliminary Assessment is being provided on behalf of the Licensee.

About You

TBA Hughes SMSF (Primary Applicant), Michael Hughes (Serviceability Guarantor and Security Guarantor)

Primary Contact Details:

22 Watson Road
BEELIAR, WA, 6164

Home:

Work:

Mobile: 0438-881-337

Email address: mickhughes0005@yahoo.com.au

Requirements and Objectives

Loan Type:

Purchase, Existing, Investment

Loan Amount: \$320,000.00

Loan Term (years): 30

Pre-Approval

Product Type:

Standard Variable

Reason for selecting Variable/Fixed/Split: Client would like a variable rate for flexibility of extra repayments.

Repayment Type:

Principal and Interest

Additional Requirements:

Product features requested: Self Managed Superfund

Additional requirements & considerations: Client is seeking a pre-approval loan of \$320,000 to purchase an investment property for \$400,000. Deposit to come from super funds and therefore require a lender that will allow this. Client seeking a variable rate P&I repayments 30 year term.

Potential future changes: You do not expect any significant change to your financial situation over the foreseeable future that would negatively impact your ability to meet loan repayments or reduce your income stated in this document.

Lender and Product Information

We recommend after assessment, the following lender & product

Lender	Liberty Financial
Product Name	SuperCredit SMSF AAA
Base Loan Amount	\$320,000.00
LMI Amount	\$0.00
Loan Amount inc. LMI	\$320,000.00
Variable Rate	6.15%
Monthly Repayment	\$0.00
Assessment Rate	0.00%
Assessed Re-Pmt (Mth)	\$0.00
I/O Term	
Term (years)	30
Repayment Type	Principal & Interest

* Interest rates, fees, and repayments may change if the lender changes its loan terms.

** Lenders use an assessment rate to predict the capacity to repay a loan should interest rates rise. This may impact your capacity to meet the lenders approval process / policy.

Additional Product Information

Lender:	Liberty Financial
Product:	SuperCredit SMSF AAA:
Fee Details:	Set-up fee: \$495 to cover the cost of review of existing SMSF arrangements (if a SMSF is already in place). \$695 to meet third party costs associated with the establishment of a new SMSF structure (if a SMSF is not already in place).
Ongoing Fees:	\$10 Monthly
Rate details:	N/A
Current Specials:	None

Other Notes: For fully verified AAA borrowers only. If members of the SMSF are not graded AAA, please contact Liberty to provide an indicative quote as reductions to the maximum LVR and loadings to rate and/or fee may apply. Max LVR 80%. Clear credit history or past credit impairment can be considered. Principal & interest, or interest only up to 5 years then P&I.

Assessment:

In recommending the above product(s) and deciding to assist you to obtain this loan, we took into account the following information provided by you and utilized some calculations supplied by the Financial Institution for the product(s) identified in this document.

Note: Other Financial Institutions may apply different assessment criteria in determining loan serviceability, and these factors will affect your capacity to borrow.
 The financial information in this document has been verified using the following evidence supplied by you.

- PAYG slips
- Tax returns / ATO Tax Assessments
- Deposits / Savings Account Statements
- Accountants Declaration
- Loan statements
- Other (specify)

Financial Institutions may conduct further checks that can affect the outcome of this assessment.

Your Assets

Item - Asset	Description	Ownership	Value
Home Contents		M. H. - 100%	\$75,000.00
Real Estate	(22 Watson Road, BEELIAR, WA, 6164)	M. H. - 100%	\$475,000.00
Savings Account	CBA	M. H. - 100%	\$1,000.00
Superannuation		M. H. - 100%	\$190,000.00
Total			\$741,000.00

Your Liabilities

Item - Liability	Limit (if applicable)	Term (years)	Monthly Repayment	Description	Ownership	Amount / Balance	Refi
Mortgage Loan - CBA	\$471,977.00	23	\$2,770.00		M. H. - 100%	\$471,977.00	N
Other Loan - CBA	\$32,467.44	5	\$675.00		M. H. - 100%	\$32,467.44	N
Credit Card - AMEX	\$26,200.00		\$786.00		M. H. - 100%	\$18,796.12	N
Credit Card - CBA	\$15,000.00		\$450.00		M. H. - 100%	\$14,517.12	N
Total			\$4,681.00			\$537,757.68	

Your Monthly Income

Income:	Michael Hughes	TBA Hughes SMSF
Salary - Gross	\$12,880.08	\$0.00
Rental Income - Existing	\$1,733.33	\$0.00
Total Monthly Income	\$14,613.42	\$0.00

Your Monthly Expense Information

Expense:	Michael Hughes	TBA Hughes SMSF
Liability Expense	\$4,681.00	\$0.00
Other Living Expenses	\$0.00	\$0.00
Utilities & Rates - OO	\$383.00	\$0.00
Utilities & Rates - INV	\$0.00	\$0.00
Telephone & Internet	\$200.00	\$0.00
Groceries	\$400.00	\$0.00
Recreation & Entertainment	\$200.00	\$0.00
Clothing & Personal Care	\$100.00	\$0.00
Medical & Health(ex Insurance)	\$0.00	\$0.00
Transport	\$0.00	\$0.00
Education	\$0.00	\$0.00
Childcare	\$0.00	\$0.00
Insurance	\$250.00	\$0.00
Total Monthly Expenses	\$6,214.00	\$0.00

* The credit card monthly payment is calculated at a rate of 3% of the credit card limit. Different lenders apply different rates to the credit card repayments and this may affect the monthly credit card repayment. If the actual monthly credit card repayments are more than the amount displayed, this will also impact your capacity to afford this loan.

Summary of Financial Position

	Applicant Declared	Lender Calculated
Net Income (Lender Calculated)	\$0.00	\$0.00
Commitments	\$4,681.00	\$0.00
Living Expenses	\$1,533.00	\$0.00
Uncommitted Monthly Income	-\$6,214.00	\$0.00*
Assessed Repayments	\$0.00	\$0.00
Surplus	-\$6,214.00	\$0.00

* The Lender Uncommitted Monthly Income is generally calculated by subtracting the total fixed expenses and the calculated living expenses from the monthly net income amount. For some scenarios, the amount displayed above will vary from the calculated parameters due to the lending policy applied by the lender.

Your Security Property Information

Address	Pre Approval (1 TBA Street), BEELIAR, WA, 6164
Usage	Purchase
Purpose	Investment
Value	\$400,000.00

Funding Position

Funds Required		Funds Available			
Property Purchase Amt	\$400,000.00	Deposit Amt	\$0.00	LVR	80.00%
Fees*	\$15,816.40	Cash/Savings	\$96,500.00		
Refinance Amount	\$0.00	Gift Amt	\$0.00		
Refinance Exit Cost	\$0.00	FHB Grant	\$0.00		
Cash Out Amt	\$0.00	Proposed Loan Amt	\$320,000.00		
Total Funds Required	\$415,816.40	Total Funds Available	\$416,500.00	Surplus	\$683.60

* Please refer to the Fees and Disbursements Table in the Fee Summary section.

Fee Summary

These fees are payable by you to the nominated person, organisation or institution for the purpose of the loan application and subsequent settlement. These figures are reasonable estimates and may change. The final figures payable to the lender will be shown in your credit contract or lease. Some or all of these fees may be included in the loan amount and paid from the finance proceeds at settlement. These fees are once-only payments.

Fees and Disbursements	
Lender Application and Settlement Fee (Override: No)	\$990.00
Lender Loan Stamp Duty (Override: No)	\$0.00
Lender Mortgage Insurance (estimate only) (Override: No)	\$0.00
Lender Extra Evaluation Fee (Override: No)	\$0.00
Lender Split Loan Fees (Override: No)	\$0.00
Govt. Mortgage Registration (Override: No)	\$171.20
Property Fees (Override: No)	\$14,655.20
Est. Conveyancing Fee (to solicitor/conveyance)	\$1,399.00
Govt. Title Transfer Stamp Duty	\$13,015.00
Govt. Transfer Fee	\$241.20
Other Fees or funds required for the application	
Total Fees (including Mortgage Registration)	\$15,816.40

Other Fees Description:

N/A

We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, however the financier may impose some additional fees and requirements including ongoing fees as indicated in the product description.

Information on how we are paid if you proceed with our recommendation

If you have not received a Credit Quote, this indicates that no fees are payable by you to us. If a Credit Quote was previously issued to you, this will indicate the fees payable by you to us.

Commission paid to the Licensee by the lender (through AFG) after settlement

The maximum upfront commission paid by Liberty Financial is 1.1% of \$320,000.00 (loan amount) = \$3,520.00 (inclusive of GST)

The maximum trail commission paid by Liberty Financial is 0.22% of \$320,000.00 (loan amount) = \$58.67 (monthly inclusive of GST)

Payee	*Upfront	**Trail (Monthly)
AFG	\$176.00	\$2.93
Paid to Licensee/Organisation	\$528.00	\$8.80
Paid to Representative/Loan Writer	\$2,816.00	\$46.93
Other Parties	\$0.00	\$0.00
TOTAL	\$3,520.00	\$58.67

From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.

Other Parties being remunerated: N/A

Other remuneration for this loan submission: N/A

Details of any other remuneration paid or provided to the referrer: N/A

* Upfront commission is a one-time payment from the lender and is based on a percentage of the principal loan amount that is advanced at Settlement.

** Trail commission is an annual payment that is paid by the lender to us in monthly instalments (payable throughout the term of the loan). This is expressed as a maximum value. The trail amount may vary from year to year, depending on the lender, the product selected and the balance of the loan. Therefore, this is an estimate of the maximum amount that will be received as a monthly trail commission. As the loan amount decreases over time, the monthly trail payment will correspondingly decrease over time. Some lenders do not pay any trail commission in the first 12 months after loan settlement. All amounts are inclusive of GST.

*** Where clients have been referred, the licensee or credit representative may remunerate the referrer in accordance with usual business practices. This means that we may remunerate parties through payments, rewards or benefits. Any key referral payments are disclosed above. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.

****Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.

Your Credit Proposal incorporating Preliminary Assessment

This document provides you with information on:

- Your requirements and objectives for this loan
- The preliminary assessment we completed to ensure we recommend a loan which is not unsuitable for you
- The product(s) selected
- Fees payable by you to the Financial Institution if you proceed with the loan
- Fees payable by you to us
- Commissions and remuneration that we will receive if you proceed with the loan

Please read through and sign the disclosure & acknowledgement on the last page to indicate that the content is true and correct at the time of signing.

About Us

Broker	Adam Donald		
Authorised Credit Representative name and Credit Representative number	Adam David Donald (ACR# 411727)		
Organisation/Trading Name	ADD Corporate Pty Ltd ATFT ADD Family Trust		
Address	Level 2, 658 Newcastle Street Leederville, WA, 6007	Phone:	0863239202
Email Address	adonald@capitafinance.com.au	Fax:	
		Mobile:	0408-222-811
Australian Credit Licence (ACL) name and Australian Credit Licence number	Australian Finance Group Ltd (ACL# 389087)		
Australian Company Number of ACL holder	066385822		

If your broker is a Credit Representative, this Credit Proposal incorporating Preliminary Assessment is being provided on behalf of the Licensee.

About You

TBA Hughes SMSF (Primary Applicant), Michael Hughes (Serviceability Guarantor and Security Guarantor)

Primary Contact Details:

22 Watson Road
BEELIAR, WA, 6164

Home:

Work:

Mobile: 0438-881-337

Email address: mickhughes0005@yahoo.com.au

Requirements and Objectives

Loan Type:

Purchase, Existing, Investment

Loan Amount: \$320,000.00

Loan Term (years): 30

Pre-Approval

Product Type:

Standard Variable

Reason for selecting Variable/Fixed/Split: Client would like a variable rate for flexibility of extra repayments.

Repayment Type:

Principal and Interest

Additional Requirements:

Product features requested: Self Managed Superfund

Additional requirements & considerations: Client is seeking a pre-approval loan of \$320,000 to purchase an investment property for \$400,000. Deposit to come from super funds and therefore require a lender that will allow this. Client seeking a variable rate P&I repayments 30 year term.

Potential future changes: You do not expect any significant change to your financial situation over the foreseeable future that would negatively impact your ability to meet loan repayments or reduce your income stated in this document.

Lender and Product Information

We recommend after assessment, the following lender & product

Lender	Liberty Financial
Product Name	SuperCredit SMSF AAA
Base Loan Amount	\$320,000.00
LMI Amount	\$0.00
Loan Amount inc. LMI	\$320,000.00
Variable Rate	6.15%
Monthly Repayment	\$0.00
Assessment Rate	0.00%
Assessed Re-Pmt (Mth)	\$0.00
I/O Term	
Term (years)	30
Repayment Type	Principal & Interest

* Interest rates, fees, and repayments may change if the lender changes its loan terms.

** Lenders use an assessment rate to predict the capacity to repay a loan should interest rates rise. This may impact your capacity to meet the lenders approval process / policy.

Additional Product Information

Lender:	Liberty Financial
Product:	SuperCredit SMSF AAA:
Fee Details:	Set-up fee: \$495 to cover the cost of review of existing SMSF arrangements (if a SMSF is already in place). \$695 to meet third party costs associated with the establishment of a new SMSF structure (if a SMSF is not already in place).
Ongoing Fees:	\$10 Monthly
Rate details:	N/A
Current Specials:	None
Other Notes:	For fully verified AAA borrowers only. If members of the SMSF are not graded AAA, please contact Liberty to provide an indicative quote as reductions to the maximum LVR and loadings to rate and/or fee may apply. Max LVR 80%. Clear credit history or past credit impairment can be considered. Principal & interest, or interest only up to 5 years then P&I.

Assessment:

In recommending the above product(s) and deciding to assist you to obtain this loan, we took into account the following information provided by you and utilized some calculations supplied by the Financial Institution for the product(s) identified in this document.

Note: Other Financial Institutions may apply different assessment criteria in determining loan serviceability, and these factors will affect your capacity to borrow.
The financial information in this document has been verified using the following evidence supplied by you.

PAYG slips	<input checked="" type="checkbox"/>
Tax returns / ATO Tax Assessments	<input type="checkbox"/>
Deposits / Savings Account Statements	<input type="checkbox"/>
Accountants Declaration	<input type="checkbox"/>
Loan statements	<input checked="" type="checkbox"/>
Other (specify)	

Financial Institutions may conduct further checks that can affect the outcome of this assessment.

Your Assets

Item - Asset	Description	Ownership	Value
Home Contents		M. H. - 100%	\$75,000.00
Real Estate	(22 Watson Road, BEELIAR, WA, 6164)	M. H. - 100%	\$475,000.00
Savings Account	CBA	M. H. - 100%	\$1,000.00
Superannuation		M. H. - 100%	\$190,000.00
Total			\$741,000.00

Your Liabilities

Item - Liability	Limit (if applicable)	Term (years)	Monthly Repayment	Description	Ownership	Amount / Balance	Refi
Mortgage Loan - CBA	\$471,977.00	23	\$2,770.00		M. H. - 100%	\$471,977.00	N
Other Loan - CBA	\$32,467.44	5	\$675.00		M. H. - 100%	\$32,467.44	N
Credit Card - AMEX	\$26,200.00		\$786.00		M. H. - 100%	\$18,796.12	N
Credit Card - CBA	\$15,000.00		\$450.00		M. H. - 100%	\$14,517.12	N
Total			\$4,681.00			\$537,757.68	

Your Monthly Income

Income:	Michael Hughes	TBA Hughes SMSF
Salary - Gross	\$12,880.08	\$0.00
Rental Income - Existing	\$1,733.33	\$0.00
Total Monthly Income	\$14,613.42	\$0.00

Your Monthly Expense Information

Expense:	Michael Hughes	TBA Hughes SMSF
Liability Expense	\$4,681.00	\$0.00
Other Living Expenses	\$0.00	\$0.00
Utilities & Rates - OO	\$383.00	\$0.00
Utilities & Rates - INV	\$0.00	\$0.00
Telephone & Internet	\$200.00	\$0.00
Groceries	\$400.00	\$0.00
Recreation & Entertainment	\$200.00	\$0.00
Clothing & Personal Care	\$100.00	\$0.00
Medical & Health(ex Insurance)	\$0.00	\$0.00
Transport	\$0.00	\$0.00
Education	\$0.00	\$0.00
Childcare	\$0.00	\$0.00
Insurance	\$250.00	\$0.00
Total Monthly Expenses	\$6,214.00	\$0.00

* The credit card monthly payment is calculated at a rate of 3% of the credit card limit. Different lenders apply different rates to the credit card repayments and this may affect the monthly credit card repayment. If the actual monthly credit card repayments are more than the amount displayed, this will also impact your capacity to afford this loan.

Summary of Financial Position

	Applicant Declared	Lender Calculated
Net Income (Lender Calculated)	\$0.00	\$0.00
Commitments	\$4,681.00	\$0.00
Living Expenses	\$1,533.00	\$0.00
Uncommitted Monthly Income	-\$6,214.00	\$0.00*
Assessed Repayments	\$0.00	\$0.00
Surplus	-\$6,214.00	\$0.00

* The Lender Uncommitted Monthly Income is generally calculated by subtracting the total fixed expenses and the calculated living expenses from the monthly net income amount. For some scenarios, the amount displayed above will vary from the calculated parameters due to the lending policy applied by the lender.

Your Security Property Information

Address	Pre Approval (1 TBA Street), BEELIAR, WA, 6164
Usage	Purchase
Purpose	Investment
Value	\$400,000.00

Funding Position

Funds Required		Funds Available			
Property Purchase Amt	\$400,000.00	Deposit Amt	\$0.00	LVR	80.00%
Fees*	\$15,816.40	Cash/Savings	\$96,500.00		
Refinance Amount	\$0.00	Gift Amt	\$0.00		
Refinance Exit Cost	\$0.00	FHB Grant	\$0.00		
Cash Out Amt	\$0.00	Proposed Loan Amt	\$320,000.00		
Total Funds Required	\$415,816.40	Total Funds Available	\$416,500.00	Surplus	\$683.60

* Please refer to the Fees and Disbursements Table in the Fee Summary section.

Fee Summary

These fees are payable by you to the nominated person, organisation or institution for the purpose of the loan application and subsequent settlement. These figures are reasonable estimates and may change. The final figures payable to the lender will be shown in your credit contract or lease. Some or all of these fees may be included in the loan amount and paid from the finance proceeds at settlement. These fees are once-only payments.

Fees and Disbursements		
Lender Application and Settlement Fee (Override: No)		\$990.00
Lender Loan Stamp Duty (Override: No)		\$0.00
Lender Mortgage Insurance (estimate only) (Override: No)		\$0.00
Lender Extra Evaluation Fee (Override: No)		\$0.00
Lender Split Loan Fees (Override: No)		\$0.00
Govt. Mortgage Registration (Override: No)		\$171.20
Property Fees (Override: No)		\$14,655.20
Est. Conveyancing Fee (to solicitor/conveyance)	\$1,399.00	
Govt. Title Transfer Stamp Duty	\$13,015.00	
Govt. Transfer Fee	\$241.20	
Other Fees or funds required for the application		
Total Fees (including Mortgage Registration)		\$15,816.40

Other Fees Description:

N/A

We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, however the financier may impose some additional fees and requirements including ongoing fees as indicated in the product description.

Information on how we are paid if you proceed with our recommendation

If you have not received a Credit Quote, this indicates that no fees are payable by you to us. If a Credit Quote was previously issued to you, this will indicate the fees payable by you to us.

Commission paid to the Licensee by the lender (through AFG) after settlement

The maximum upfront commission paid by Liberty Financial is 1.1% of \$320,000.00 (loan amount) = \$3,520.00 (inclusive of GST)

The maximum trail commission paid by Liberty Financial is 0.22% of \$320,000.00 (loan amount) = \$58.67 (monthly inclusive of GST)

Payee	*Upfront	**Trail (Monthly)
AFG	\$176.00	\$2.93
Paid to Licensee/Organisation	\$528.00	\$8.80
Paid to Representative/Loan Writer	\$2,816.00	\$46.93
Other Parties	\$0.00	\$0.00
TOTAL	\$3,520.00	\$58.67

From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.

Other Parties being remunerated: N/A

Other remuneration for this loan submission: N/A

Details of any other remuneration paid or provided to the referrer: N/A

* Upfront commission is a one-time payment from the lender and is based on a percentage of the principal loan amount that is advanced at Settlement.

** Trail commission is an annual payment that is paid by the lender to us in monthly instalments (payable throughout the term of the loan). This is expressed as a maximum value. The trail amount may vary from year to year, depending on the lender, the product selected and the balance of the loan. Therefore, this is an estimate of the maximum amount that will be received as a monthly trail commission. As the loan amount decreases over time, the monthly trail payment will correspondingly decrease over time. Some lenders do not pay any trail commission in the first 12 months after loan settlement. All amounts are inclusive of GST.

*** Where clients have been referred, the licensee or credit representative may remunerate the referrer in accordance with usual business practices. This means that we may remunerate parties through payments, rewards or benefits. Any key referral payments are disclosed above. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.

****Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.

Date of Assessment

This assessment is based on the information provided by you, and it has been assessed that the loan is / was not unsuitable for you.

Approximate date the assessment was made	4/4/2019
Period covered by assessment	90 days from the date the assessment was made.

Warning: Before settlement the lender will send you the formal loan offer contract. When signing these lender documents, you should check the contract carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document.

Customer Disclosure & Acknowledgement (Please tick all)

- I am / We are comfortable with my / our ability to make repayments under the proposed loan without difficulty (based on the uncommitted monthly income relative to the repayments listed).
- I am / We are aware that additional interest and other costs will be incurred if I / we elect to borrow money to pay additional expenses i.e. insurance, stamp duty.
- I / We acknowledge that interest rates fees and repayments stated in this document may change due to economic circumstances or the recommended lender changes its terms before my / our loan is settled.
- I / We acknowledge that the recommended product is not unsuitable for my / our requirements.

Confirmation of Recorded Information

I confirm that the information contained in this document is a reliable reflection of my financial position and that there is nothing else to declare that may reasonably be expected to have a bearing on my application for credit. I understand that any omission of relevant information may create problems in the future.

Client Signature _____ Date _____
 Client Name: TBA Hughes SMSF

Client Signature _____ Date _____
 Client Name: Michael Hughes

PRIVACY COLLECTION NOTICE AND CONSENT

We are committed to the protection of your personal information as set out in the Privacy Act 1988 (the Act). This notice explains how we collect and use your information and who we share it with. It applies to any Liberty Group company who uses your personal information.

What: Information which identifies you, information about your finances and how you use our products and services. This may include information about your financial position and credit history including details of your contractual conduct.

Why: To assess and process your application, manage and if necessary enforce your account, meet your future needs, inform you about products or services offered by us or third parties and for research and development. We will not be able to process your application and/or provide you with our products and services without this information.

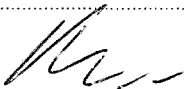
How and Who: We collect information directly from you when you apply for one of our products or services and when we speak with you on the phone. We exchange information about you with brokers if you use one, credit reporting bodies when we request your consumer and commercial credit report to assess your application or if you default or commit a serious credit infringement, our related companies, other credit providers and third parties named in your application or in your credit report such as your employers, government agencies, referees, accountants, insurers, valuers and lawyers. We also exchange information with organisations which provide us with administrative services connected with your account including arranging, funding, settlement, insurance and risk management services, or organisations which are potentially acquiring your account by way of securitisation. We may also share your information with mercantile agencies and debt administrators. We may disclose your information to your current or prospective guarantor.

Overseas disclosure: We will endeavour not to send your personal information overseas. However, it may be necessary if our service providers use cloud servers located overseas to store your information or if our related entities overseas perform operational or administrative services on our behalf or if they wish to promote their business. The countries where your information may be sent include New Zealand, the United States and those in the European Union. If this happens you may lose the protection afforded to your personal information under the Act and any right to seek redress from the overseas recipient. We are not accountable to you for the use of your personal information by any overseas recipient.

Credit reporting: Credit reporting bodies will include the information we provide them in credit reports which we and other credit providers will use to verify your identity and assess your credit worthiness. Our credit reporting policy contains more information about how we collect, manage and share your credit information, the credit reporting bodies we use and your rights in relation to your credit information. Our credit reporting policy is available on our website at www.liberty.com.au or by contacting our Privacy Officer.

Liberty Privacy Policy: Our Privacy Policy which is available on our website explains how you may access and seek correction of your information and how to complain. More information may be obtained by contacting our Privacy Officer on +61 3 8635 8888 or emailing privacy@liberty.com.au.

I/We declare that I/we have read, understood and consent to my/our information being collected and used as described in this notice.

<input type="text"/>	<input type="text"/>
Applicant 1: Name	Applicant 2: Name
	<input type="text"/>
Applicant 1: Signature	Applicant 2: Signature
5-4-19	<input type="text"/>
Date	Date

Date of Assessment

This assessment is based on the information provided by you, and it has been assessed that the loan is / was not unsuitable for you.

Approximate date the assessment was made	4/4/2019
Period covered by assessment	90 days from the date the assessment was made.



Warning: Before settlement the lender will send you the formal loan offer contract. When signing these lender documents, you should check the contract carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document.

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- I am / We are aware that additional interest and other costs will be incurred if I / we elect to borrow money to pay additional expenses i.e. insurance, stamp duty.
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Client Signature		Date	5.4.19.
Client Name:	TBA Hughes SMSF		
Client Signature		Date	5.4.19.
Client Name:	Michael Hughes		

APPLICANT DECLARATIONS AND AUTHORITIES

BUSINESS PURPOSE DECLARATION

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

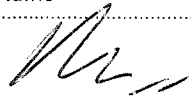
- Business purposes; or
- Investment purposes other than investment in residential property.

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Applicant 1: Name		Applicant 2: Name	
			
Applicant 1: Signature		Applicant 2: Signature	
Date		Date	
5.4.19.			

INCOME DECLARATION (FOR NOVA ONLY)

I/We request the Credit Provider assess this application without conventional documentary evidence of my/our business income. I/We understand that the Credit Provider is relying on this declaration in approving the loan. I/We declare that: (i) I/we have been advised to obtain legal and financial advice before signing any loan agreement and mortgage documents; and (ii) I/we have carefully considered my/our capacity to meet the proposed loan repayments and confirm that I/we can afford these repayments based on a careful consideration of other financial commitments and living expenses. I/We am/are aware that: (i) if the loan is not paid, the Credit Provider may be able to sell any security property; (ii) if a sale of the security property does not repay the loan in full, then I/we am/are personally liable for the unpaid portion of the loan; and (iii) even if there is a co-borrower or guarantor, the Credit Provider can choose to only pursue me/us for the unpaid portion. I/We confirm that my/our income from the business(es) listed in the application is as set out below and that I/we have fully disclosed all my/our income and liabilities.

Annual Stated NPBT (\$)

INCOME DECLARATION (FOR PRIVATE ONLY)

I/We request the Credit Provider assess this application without conventional documentary evidence of my/our business income. I/We declare that I/we: (i) expect to have liquid assets available to repay the loan in full and any associated fees and charges at the end of its term as I/we intend to either sell the property or refinance this loan; (ii) have been advised to obtain legal and financial advice before signing any loan agreement and mortgage documents; and (iii) have carefully considered my/our capacity to meet the proposed loan repayments and confirm that I/we can afford these repayments based on a careful consideration of other financial commitments and living expenses. I/We am/are aware that: (i) if the loan is not paid, the Credit Provider may be able to sell any security property; (ii) if a sale of the security property does not repay the loan in full, then I/we am/are personally liable for the unpaid portion of the loan; and (iii) even if there is a co-borrower or guarantor, the Credit Provider can choose to only pursue me/us for the unpaid portion.

COMMISSIONS DISCLOSURE

I/We am/are aware that: (i) the Credit Provider may pay commissions or fees to any person who referred me to you, or to a third party associated with a person who referred me to the Credit Provider; and (ii) commissions or fees may be a dollar amount or an agreed part of an outstanding balance, interest rate, charge or fee for a product or service, or calculated by reference to other matters. I/We assent to the Credit Provider paying such commissions.

APPLICANT DECLARATIONS AND AUTHORITIES (Continued)

FEE CAPITALISATION AUTHORITY

Yes. I/we would like to capitalise fees such as Lenders Mortgage Protection Fee or Equalisation Fee. I/We understand that the ability to capitalise fees is dependent on product and loan parameters and by selecting to capitalise fees, the loan amount and repayments will increase and may even change the fees themselves.

GST DECLARATION (TICK IF APPLICABLE)

I/We confirm the security property is being or will be used for the purposes of a GST-taxable activity.

APPLICANT DECLARATION

I/We declare that: (i) I/we apply for a loan which is secured by a mortgage on the property described in the application; (ii) the information contained in, and accompanying, the application (including any information submitted online) and, where I/we have a person acting on my/our behalf, all the information provided by me/us to that person, is true and correct and I/we understand that the Credit Provider is relying on the information supplied by me/us and that it is my/our responsibility to provide accurate information; (iii) where I/we have not disclosed an insurance liability, I/we do not have any insurance liability and do not foresee any such liability arising prior to settlement; and (iv) I/we am/are over the age of 18 at the time of this application. I/We agree that this application can only proceed with a property valuation completed by a qualified valuer with no implied obligation on the part of the Credit Provider.

Further, I/we acknowledge and agree: (i) to pay all necessary expenses, including legal costs, government fees and statutory charges incurred in obtaining this loan; (ii) that by accepting this application the Credit Provider is not obligated to grant a loan or any other financial arrangement; (iii) that under the terms of the mortgage I/we must obtain general insurance coverage, at least to the value of the property improvements, such insurer to be acceptable to the Credit Provider, who has sole discretion for rejection; (iv) if I/we have requested an offset account, that interest will not accrue on an offset account; and (v) that this application is being made to the Credit Provider and its successors as well as the declarations below (with any further details to follow):

■ Have you or a company with which you are associated had any past or current debts that were or are in default of the payment arrangement?

No Yes (If Yes, please provide further detail below)

.....

■ Have you been: bankrupt or insolvent, petitioned or aware of anyone petitioning you for bankruptcy, advised to seek bankruptcy, or associated with a company that was or threatened to be placed into administration?

No Yes (If Yes, please provide further detail below)

.....

■ Are you aware of anything that may adversely affect your application for credit or ability to meet your obligations under this loan (e.g. increase in expenses, change in employment, changes to family circumstances, etc.)?

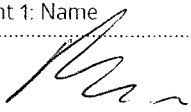
No Yes (If Yes, please provide further detail below)

.....

■ **(For SuperCredit applicants only)** Have any of the applicants (in their capacity as current or future trustees of the SMSF) entered into any other borrowings or instalments?

No Yes (If Yes, please provide further detail below)

.....

Applicant 1: Name		Applicant 2: Name	
	5.4.19		
Applicant 1: Signature	Date	Applicant 2: Signature	Date

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Why: To assess and process your application, manage and if necessary enforce your account, meet your future needs, inform you about products or services offered by us or third parties and for research and development. We will not be able to process your application and/or provide you with our products and services without this information.

How and Who: We collect information directly from you when you apply for one of our products or services and when we speak with you on the phone. We exchange information about you with brokers if you use one, credit reporting bodies when we request your consumer and commercial credit report to assess your application or if you default or commit a serious credit infringement, our related companies, other credit providers and third parties named in your application or in your credit report such as your employers, government agencies, referees, accountants, insurers, valuers and lawyers. We also exchange information with organisations which provide us with administrative services connected with your account including arranging, funding, settlement, insurance and risk management services, or organisations which are potentially acquiring your account by way of securitisation. We may also share your information with mercantile agencies and debt administrators. We may disclose your information to your current or prospective guarantor.

Overseas disclosure: We will endeavour not to send your personal information overseas. However, it may be necessary if our service providers use cloud servers located overseas to store your information or if our related entities overseas perform operational or administrative services on our behalf or if they wish to promote their business. The countries where your information may be sent include New Zealand, the United States and those in the European Union. If this happens you may lose the protection afforded to your personal information under the Act and any right to seek redress from the overseas recipient. We are not accountable to you for the use of your personal information by any overseas recipient.

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Applicant 1: Name	Applicant 2: Name
<input type="text"/>	<input type="text"/>
Applicant 1: Signature	Applicant 2: Signature
<input type="text"/>	<input type="text"/>
Date	Date



Application ID: 1-31INILS
 Applicant: Mr Michael Lloyd Hughes (Guarantor)
 TBA Hughes SMSF (Primary Applicant)
 Loan Details: Investment Residential \$320,000.00
 Liberty SuperCredit Residential Loan
 Security: 1 TBA Street
 BEELIAR WA 6164

Lender ID:
 Lender: LIBERTY FINANCIAL
 Broker: MR ADAM DONALD
 ADD CORPORATE PTY LTD ATFT
 ADD FAMILY TRUST
 (08) 6323 9202 (Work)
 0408 222 811 (Mobile)
 adonald@capitafinance.com.au

APPLICANTS

Name	Marital Status(Dependants)	Residential Address	Post Settlement Address	Contact
Mr Michael Hughes	Married to Non Loan Party(1 dependants)	22 Watson Road BEELIAR WA 6164	22 Watson Road BEELIAR WA 6164	0438 801 337
TBA Hughes SMSF		22 Watson Road BEELIAR WA 6164		-
Total Loan Parties: 2		Total Dependants: 1		

THIRD PARTIES

Third Party Type	Company	Name	Contact
Contact for Access to Security 1	-	Mr Michael Hughes	0438 801 337

COMMENTS

Client is seeking a pre-approval loan of \$320,000 to purchase an investment property for \$400,000 - to purchased in SMSF. This is a pre-ap application as client has no specific ppty and mind and the SMSF has not yet active.

Product: SuperCredit SMSF AAA P&I repayments 30 year term.

Deposit to come from super and therefore fits Liberty Financials' SMSF policy.

Client is currently FIFO and is working for an Australian company and we have used annual income plus the proposed rent of \$400 pw for the new purchase.

Please note living expenses are low as he does FIFO and therefore for half the year his expenses are covered by employer whilst away.

He has a clean credit history, he can service the loan and approval is recommended.

For any queries relating to this deal please contact Deb on 0408 866 550.

Regards,
Adam Donald

LOAN

	Primary Purpose	Product	Loan Term	Base Amount	Repayment Type	Fees (incl.capitalisedfees)	Amount
Loan 1	Investment Residential	Liberty SuperCredit Residential Loan	30 years	\$320,000.00	Principal & Interest	\$0.00	\$320,000.00
Total:				\$320,000.00		\$0.00	\$320,000.00

SECURITY

Security Details	Transaction	Basis	Primary Purpose	Value
1 TBA Street BEELIAR WA 6164	Purchasing	E	Investment	\$400,000.00
Total:				\$400,000.00

EXISTING MORTGAGES

Security Details	Creditor	Current Balance	Clearing?	Current Limit	Ongoing Limit
Total:		\$0.00		\$0.00	\$0.00

ASSETS

Real Estate Assets	Value
22 Watson Road BEELIAR WA 6164	\$475,000.00
Non Real Estate Assets	
Home Contents	\$75,000.00
Savings Account / CBA	\$1,000.00
Superannuation	\$190,000.00
Total:	\$741,000.00

DEPOSITS & CONTRIBUTIONS

Type	Amount
Deposit / Deposit	\$96,500.00
Total:	\$96,500.00

INCOME

Income Type	Gross Monthly Income
Gross Salary (Michael Hughes)	\$12,880.08
Gross Salary (Michael Hughes)	\$0.08
Rental Income	\$1,733.33
Company Profit Before Tax	\$0.08
Total:	\$14,613.57

OTHER LIABILITIES

Liability Type	Available Limit	Current Balance	Clearing?	Ongoing Liability Amount
Mortgage Loan / CBA	\$471,977.00	\$471,977.00	No	\$471,977.00
Other Loan / CBA	\$32,467.44	\$32,467.44	No	\$32,467.44
Credit Card / AMEX	\$26,200.00	\$18,796.12	No	\$26,200.00
Credit Card / CBA	\$15,000.00	\$14,517.12	No	\$15,000.00
Total:	\$545,644.44	\$537,757.68		\$545,644.44

LIABILITY EXPENSES (ONGOING)

Liability Type	Declared Monthly Repayments Only
Mortgage Loan / CBA	\$2,770.00
Other Loan / CBA	\$675.00
Credit Card / AMEX	\$786.00
Credit Card / CBA	\$450.00
Total:	\$4,681.00

DECLARED LIVING EXPENSES

Expense Type	Discretionary?	Monthly Living Expenses
Utilities & Rates	No	\$383.00
Telephone, Internet & Pay TV	No	\$200.00
Groceries	No	\$400.00
Recreation & Entertainment	Yes	\$200.00
Clothing & Personal Care	No	\$100.00
Insurance	No	\$250.00
Total:		\$1,533.00

Due to validation errors, this may not be an accurate representation of the metric results.

This application may be outside lender policy and will likely require manual assessment by the lender. Before submission, please ensure that all data is correct and document any mitigating circumstance in the notes.

APPLICATION METRICS

Loan to Value Ratio (LVR) Total Lending \$320,000 / (Total Security Value \$400,000 + Total Guarantor Value \$0)	80.00%
Base Loan to Value Ratio (Base LVR) Total Base Lending \$320,000 / (Total Security Value \$400,000 + Total Guarantor Value \$0)	80.00%
Net Monthly Surplus Total Net Monthly Income \$1,387 - Total Monthly Commitments \$2,324 The Net Monthly Surplus is outside lender policy. * Net Monthly Surplus may not be under (<) \$0 for All Applications. Ref: 72-155	-\$937
Funds Requested New Secured Loans \$320,000	\$320,000
Maximum Loan Amount Calculated with inputs: Uncommitted Monthly Income \$1,387, Borrowings Buffer 0.00%, Assessment Rate 7.89% and Term in months (360)	\$191,018
Surplus Funds Funds Available \$416,500 - Funds Required \$400,000	\$16,500

Please note as part of our internal compliance process, credit from this application may only be used to fund a loan or to assist with the repayment of another loan.

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