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| --- | --- | --- | --- | --- |
| Credit History | | | | |
| **1.** Has there ever been, or are there currently in progress, any financial judgments or legal proceedings against any of the borrowers? | | | Yes 🞏 | No 🞏 |
| **2.** Are any of the borrowers having difficulty meeting existing commitments? | | | Yes 🞏 | No 🞏 |
| **3.** If “yes” has been indicated in answer to question 2 above, are any existing debts currently in arrears? | | Yes 🞏 | No 🞏 | N/A 🞏 |
| **4.** If “yes” to above, have the borrowers employed any strategies to reduce repayments and/or clearing any/all instance of arrears on existing debt? | | Yes 🞏 | No 🞏 | N/A 🞏 |
| **5.** If “yes” to question 3 or question 4 above, have the borrowers formally or informally applied for hardship with their existing lender? | | Yes 🞏 | No 🞏 | N/A 🞏 |
| If “yes” to the above, please explain: |  | | | |
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| Are the borrowers aware of any future changes to income and expenses that may affect their ability to meet their financial obligation?  Yes 🞏 No 🞏 *If Yes, please provide further details* | | | | | |
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| Has there been consistent income over the past two years?  Yes 🞏 No 🞏 *If No, please provide further details* | |
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| Changes to Current Circumstances | |
| Does the borrower anticipate any change to their income over the next 12 months? | Yes 🞏 No 🞏 |
| Does the borrower anticipate any change in expenditure over the next 12 months? | Yes 🞏 No 🞏 |
| Are there any geographical factors that may contribute to higher living expenses? | Yes 🞏 No 🞏 |
| If borrower has answered “Yes” to any of the above, please provide details and expected impact of changes: | |
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| --- | --- |
| Protecting Lifestyle & Assets | |
| Does the borrower have any insurance to protect their lifestyle, e.g. life, TPD, income protection? | Yes 🞏 No 🞏 |
| If Yes, what cover is in place? | |
| Would the borrower like to be contacted regarding life insurance? | Yes 🞏 No 🞏 |
| Does the borrower have home and contents insurance? | Yes 🞏 No 🞏 |
| If No, would the borrower like to be contacted regarding home and contents insurance? | Yes 🞏 No 🞏 |

SIGNED\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NAME\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_DATE\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

SIGNED\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_NAME\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_DATE\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_