

# RESPONSIBLE LENDING: Additional Application Data



## BROKER DETAILS

BROKER ASSIGNED APP ID

BROKER COMPANY NAME

BROKER NAME

BROKER ACCREDITATION NUMBER

CONTACT NUMBER

## FORESEEABLE CHANGE IN CIRCUMSTANCE

BORROWER 1

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

YES

NO

DESCRIPTION

Temporary decrease in income

Permanent decrease in income

Anticipated Large Expenditure

ESTIMATED START DATE

END DATE

How will the foreseeable change to circumstance be mitigated?

My application reflects these changes

Reducing Expenditure

Securing additional income

Using Savings

**A needs analysis has been completed for this Applicant**

BORROWER 2

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

YES

NO

DESCRIPTION

Temporary decrease in income

Permanent decrease in income

Anticipated Large Expenditure

ESTIMATED START DATE

END DATE

How will the foreseeable change to circumstance be mitigated?

My application reflects these changes

Reducing Expenditure

Securing additional income

Using Savings

**A needs analysis has been completed for this Applicant**

## REFINANCE REASONS

LOAN PURPOSE:

Loan Purpose for all Origination Applications and Increases (*at least one must be selected*)

Purchasing existing Real Estate

Construction of Real Estate

Purchase of Non Real Estate goods

Refinancing/Debt Consolidation

REFINANCE REASONS:

Consolidate Financials

Cost Reduction

Convenience/Flexibility

Quality of Service

Specific Features

## ESTIMATED REFINANCE COSTS

LIABILITY

EST. EXIT COSTS

LIABILITY

EST. EXIT COSTS

LIABILITY

EST. EXIT COSTS