

Consumer Mortgage Broker.

# Request to convert from AIP to full approval.

FAX to	Pages	Date
<input type="text" value="Broker Processing Unit 1300 666 768"/>	<input type="text"/>	<input type="text" value="/ /"/>

or Email to	464 No.
<input type="text" value="clopreproduction@westpac.com.au"/>	<input type="text"/>

When requesting a conversion of an AIP (pre-approval) to full approval please ensure you supply the following:

**Section 1 All applications.**

**Nominated branch for document sign-up**

Branch Name	BSB No.
<input type="text"/>	<input type="text"/>

Refer Introducer Net for list of branches

**Settlement date**

Updated income documents provided:  Yes  No

(documentation no older than 6 weeks from today)

**Product details** (Confirm the following):

New loan amount:	Product name:
<input type="text"/>	<input type="text"/>

Overall term:	Interest only term (if applicable):	Fixed term (if applicable):
<input type="text"/>	<input type="text"/>	<input type="text"/>

Fixed rate lock-in: <input type="checkbox"/> Yes <input type="checkbox"/> No	Offset required: <input type="checkbox"/> Yes <input type="checkbox"/> No	LVR%: <input type="text" value=""/> %
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**Section 2 Purchases.**

- Copy of signed Contract of Sale including any annexures
- Solicitor's name and contact details
- Updated confirmation of rental income (investment purchases only)

**Solicitor/conveyancer details**

Name

Address

Postcode

Phone no. <input type="text" value="( )"/>	Fax no. <input type="text" value="( )"/>
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**Section 3 Construction loans.**

- Signed copy of Builder's Contract/Tender, Schedule of Progress payments, Council approved Plans and Specs
- Quotes for any additional work being completed outside contract.

#### Section 4 Applications involving a refinance.

- Updated refinance statements no older than 6 weeks from today.
  - **Secured Loans:** Last 6 months statements confirming satisfactory conduct. (If interest is charged to a separate a/c include these statements also.) **Note:** 3 months only required if non-mortgage insured.
  - **Unsecured Loans:** Last 3 months statements (Credit Cards, Personal Loans and Store Cards) confirming a satisfactory conduct.

#### Section 5 Applications involving ongoing commitments and liabilities.

- Updated supporting documents no older than 6 weeks from today.

#### Section 6 Mortgage insured loans.

- Updated Savings Statements confirming 5% Genuine Savings (no older than 1 month)

#### Section 7 Restricted assessment details.

##### Restricted assessment valuation details - property 1

Property address

	Postcode
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Age of property  yrs    Approx. floor area  m2

Main walls (e.g. bricks)	Roof (e.g. title)	No. bedrooms	No. bathrooms
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Ensuite     Family rumpus     Office     Lounge room     Dining room  
 Inground pool     Above ground pool

Car accommodations/detached buildings

Garage     Carport     Other (specify)

Contact person for Valuation

Name	Phone number
<input type="text"/>	(    )

##### Restricted assessment valuation details - property 2

Property address

	Postcode
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Age of property  yrs    Approx. floor area  m2

Main walls (e.g. bricks)	Roof (e.g. title)	No. bedrooms	No. bathrooms
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Ensuite     Family rumpus     Office     Lounge room     Dining room  
 Inground pool     Above ground pool

Car accommodations/detached buildings

Garage     Carport     Other (specify)

Contact person for Valuation

Name	Phone number
<input type="text"/>	(    )

## Section 8 Significant Changes In Financial Situation

(only complete if a change has occurred since original submission).

Do you expect any significant changes to your financial situation over the next three years that would adversely impact your ability to meet your loan repayments?

### Applicant 1

Yes  No

### Applicant 2

Yes  No

### Applicant 3

Yes  No

### Applicant 4

Yes  No

If you answered 'Yes' to the above, please fill in additional details below

### Applicant 1

If yes, what is the nature of the expected change? (select one)

- Temporary decrease in disposable income
- Permanent decrease in disposable income
- Anticipated large expenditure

#### Please specify (one)

nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period

How will you continue to make payments? (select one)

- Using savings
- Securing additional income
- My application reflects these changes
- Reducing expenditure
- Sale of asset

### Applicant 2

If yes, what is the nature of the expected change? (select one)

- Temporary decrease in disposable income
- Permanent decrease in disposable income
- Anticipated large expenditure

#### Please specify (one)

nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period

How will you continue to make payments? (select one)

- Using savings
- Securing additional income
- My application reflects these changes
- Reducing expenditure
- Sale of asset

### Applicant 3

If yes, what is the nature of the expected change? (select one)

- Temporary decrease in disposable income
- Permanent decrease in disposable income
- Anticipated large expenditure

#### Please specify (one)

nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period

How will you continue to make payments? (select one)

- Using savings
- Securing additional income
- My application reflects these changes
- Reducing expenditure
- Sale of asset

### Applicant 4

If yes, what is the nature of the expected change? (select one)

- Temporary decrease in disposable income
- Permanent decrease in disposable income
- Anticipated large expenditure

#### Please specify (one)

nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period

How will you continue to make payments? (select one)

- Using savings
- Securing additional income
- My application reflects these changes
- Reducing expenditure
- Sale of asset

## Section 9 Post Settlement Postcode.

Applicant 1

Applicant 2

Applicant 3

Applicant 4

Note: For overseas applicants, please state 'overseas' in box.

**Section 10 Expenses (Mandatory to complete if a change has occurred since original submission).**

<b>My Monthly Expenses</b> (money you spend - do not include loan repayments)	<b>Applicant 1</b> <b>\$ per month</b>	<b>Applicant 2</b> <b>\$ per month</b>	<b>Applicant 3</b> <b>\$ per month</b>	<b>Applicant 4</b> <b>\$ per month</b>
Rent/Board (Which you will continue to pay after drawing this loan)	\$	\$	\$	\$
Child Maintenance/Alimony	\$	\$	\$	\$
Clothing/Personal Care (e.g. Clothing, footwear, cosmetics, personal care)	\$	\$	\$	\$
Reason for \$0.00 expense				
Groceries (e.g. Typical supermarket shop for groceries including food and toiletries)	\$	\$	\$	\$
Reason for \$0.00 expense				
Medical/Health (e.g. Doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance))	\$	\$	\$	\$
Reason for \$0.00 expense				
Owner Occupied Property Utilities/Rates/ Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$	\$	\$	\$
Reason for \$0.00 expense				
Rented Property Utilities/Related Costs (e.g. Repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))	\$	\$	\$	\$
Reason for \$0.00 expense				
Transport (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))	\$	\$	\$	\$
Reason for \$0.00 expense				
Childcare Fees (e.g. Childcare including nannies)	\$	\$	\$	\$
Reason for \$0.00 expense				
Education Expenses (e.g. Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)	\$	\$	\$	\$
Reason for \$0.00 expense				
Insurance (e.g. Health, home and contents, motor vehicle, life, income protection)	\$	\$	\$	\$
Reason for \$0.00 expense				
Investment Property Utilities/Rates/ Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$	\$	\$	\$
Reason for \$0.00 expense				
Telephone/Internet/Pay TV/Media Streaming Subscriptions (e.g. Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$	\$	\$	\$
Reason for \$0.00 expense				
Recreation/Entertainment (e.g. Alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$	\$	\$	\$
Reason for \$0.00 expense				
Other (Unique items not covered in other categories)	\$	\$	\$	\$
Details of expense				