



**Home Loan Wizard  
Support Guide  
SMSF**

# Content

Application Commencement	01 - 02
Applicant Details	03 - 04
Income Details	05 - 07
Assets and Liabilities Details	08
Security Details	09 - 11
Loan Details	12 - 13
Insurance & Legal Details	14
Submission	15
Confirmation	16

# Application Commencement

<b>Broker Details</b>	<p>The Originator, Broker and Contact will automatically populate based on your accreditation details.</p> <p>Where a user has a relationship with more than one Broker / Account the fields will be empty. Start typing the name of the Account or Contact to select the required Broker details.</p>
<b>New Application</b>	<p>To start a new application select:</p> <ul style="list-style-type: none"> <li>• New application for a new Trust applicant</li> </ul>
<b>Saved Application</b>	<p>Applications are saved when clicking the next button. The first save point is after clicking next at the completion of the Applicant Details page.</p> <p>To view a saved application select:</p> <ul style="list-style-type: none"> <li>• Continue a saved application</li> </ul> <p>Saved applications will display based on the Broker and Contact selected under Broker Details.</p> <p>To proceed with the application click Select.</p>

The screenshot displays the 'Home Loan' application commencement page. The left sidebar shows the progress bar with 'Application commencement' highlighted. The main content area is titled 'Home Loan' and contains the following sections:

- Broker details:** Originator is 'Firstmac Limited'. Fields for 'Broker' and 'Contact' are empty.
- Application type:** 'Please choose how to proceed:' with radio buttons for:
  - New application for a new applicant
  - New application for a new company applicant
  - New application for a new trust applicant
  - Continue a saved application
- Borrower type:** 'Select borrower type and number...' with 'Trust with Individual ...' selected. 'Number of Individual Trustees' is '1'. 'Trust Type' is 'SMSF Trust'. There are 'Please enter ABN of Trust' and 'ABN search' fields with a checked 'I don't have an ABN' option.

# Application Commencement

<b>Borrower Type - Trust</b>	<p>The borrower type options will be tailored to the type of application being loaded.</p> <p>Fields displayed on the Applicant Details page will update display according to the details entered.</p> <p>Please select if the SMSF is a:</p> <ul style="list-style-type: none"><li>• Trust with a Company Trustee</li><li>• Trust with an individual Trustee</li></ul> <p>Then enter the number of Directors / Trustees.</p> <p>The Trust Type will be SMSF.</p> <p>When SMSF is selected the Security Trust (Bare Trust) fields will automatically display.</p> <p>Note: The security Trust will automatically default to Trust with Company Trustee. Firstmac do not accept Bare Trusts with individual Trustees.</p>
------------------------------	--

For a TBA approval the Security Trust will need to be manually entered.

Tick 'I do not have an ABN' and leave the ACN field blank.

You will add the Bare Trust name on the 'Applicant Details' page.

The screenshot displays the Firstmac Home Loan application commencement page. The page is divided into a left sidebar with a progress bar and a main content area. The progress bar shows the following steps: Application commencement (selected), Applicant details, Income details, Assets & Liabilities details, Security details, Loan details, Insurance & Legal details, Submission, and Confirmation. The main content area is titled 'Home Loan' and includes the following sections:

- Broker details:** Originator: Firstmac Limited, Broker: [blank], Contact: [blank].
- Application type:** Please choose how to proceed:
  - New application for a new applicant
  - New application for a new company applicant
  - New application for a new trust applicant
  - Continue a saved application
- Borrower type:** Select borrower type and number: Trust with Individual ... (dropdown), Number of Individual Trustees: 1 (dropdown), Trust Type: SMSF Trust (dropdown). Please enter ABN of Trust: ABN search [input],  I don't have an ABN.
- Security Trust:** Select borrower type and number: Trust with Individual ... (dropdown), Number of Individual Trustees: 1 (dropdown), Trust Type: Security Trust (dropdown). Please enter ABN of Trust: ABN search [input],  I don't have an ABN.

# Applicant Details

<p><b>SMSF with a Company Trustee</b></p>	<p>The Applicant Details required will be separated into:</p> <p>Trust Details: SMSF Trust          Trust Details: Security Trust          Company Details: Trustee of SMSF          Company Details: Trustee of Security Trust          Person Details</p> <p>The Trust and Company will require contact details and an address to be entered.</p>
<p><b>SMSF with an Individual Trustee</b></p>	<p>The Applicant Details required will be separated into:</p> <p>Trust Details: SMSF Trust          Trust Details: Security Trust          Company Details: Trustee of Security Trust          Person Details</p> <p>The Trust and Company will require contact details and an address to be entered.</p>

For TBA approvals enter the Trust Name as **Surname Initials TBA Property Trust**.

Enter the Company Trustee name as **Surname Initials TBA Property Company P/L**.

The screenshot displays the 'Home Loan' application progress page on a tablet. The 'Applicant details' step is active. It shows two sections for trust details:

- Trust details [SMSF-TRUST]:** Trust name: Simons D. TBA Property Trust. Fields for ABN and ACN are present.
- Contact details:** Contact name: John Smith, Position: Trustee, Phone: +61411111111, Email: john.s.smith@m...
- Address details:** A search bar with a dropdown menu showing 'Riverside Centre 123 Eagle Street Brisbane City Queensland 4000'. Below it, the trading address is '123 Eagle Street Brisbane City QLD 4000'.

A second, identical section is shown below for **Trust details [SECURITY-TRUST]** with Trust name: Smith J. TBA Property Company P/L.

# Applicant Details

<p><b>Person Details</b></p>	<p>Complete the applicants person details such as name, date of birth etc.</p> <p>Where there is more than one director / trustee each person must have a separate phone and email address entered. The same contact details cannot be used for both individuals.</p> <p>The Relationships of each person must be updated for accurate servicing to apply.</p> <p>You will select the person's relationship status:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• In a relationship but not with any of the borrowers</li> <li>• In a relationship with (use this when guarantors are a couple)</li> </ul> <p>You will also need to update the relationships based on whether the SMSF has an individual or company trustee.</p> <p>The person will either be a Director of the Trustee Company, or a Trustee of the Trust. Click the Red delete button to remove any unrequired 'Person' fields.</p>
<p><b>Relationships - SMSF with individual Trustee</b></p>	<p>The person will be 'a TRUSTEE of' the SMSF Trust. Select the SMSF Trust from the drop down list.</p> <p>Click 'Add new Relationship' if the person is also a Director of the Security Trust Trustee Company.</p> <p>Select 'a DIRECTOR of' and choose the Trustee Company from the drop down box.</p>
<p><b>Relationships - SMSF with Company Trustee</b></p>	<p>The person will be 'a DIRECTOR of' the SMSF Trustee Company. Select the SMSF Trustee Company from the drop down list.</p> <p>Click 'Add new Relationship' if the person is also a Director of the Security Trust Trustee Company.</p> <p>Select 'a DIRECTOR of' and choose the Trustee Company from the drop down box.</p>

The screenshot shows the 'firstmac' website interface for 'Person details'. The page includes a navigation bar with 'Home', 'New Car Loan Quote', 'Wizards', 'My Quotes', and 'Logout'. A 'Progress' sidebar on the left lists steps: 'Application commencement' (checked), 'Applicant details' (active), 'Income details', 'Assets & Liabilities details', 'Security details', 'Loan details', 'Insurance & Legal details', 'Submission', and 'Confirmation'. The main form area is titled 'Person details' and contains the following information:

- Person 1** (Applicant type: Borrower)
- First name: John, Middle name: Stark, Last name: Smith
- Date of birth: 01/07/1980, Drivers licence: [blank]
- Select marital status: Single, Dependents under 11: 1, Dependents over 11: 0
- Address selection: A search bar shows 'Riverside Centre 123 Eagle Street Brisbane City Queensland 4000' selected.
- Home address: 123 Eagle Street Brisbane City QLD 4000
- Residency type: Own My Home, Time at address (years): 3, Time at address (months): 0
- Phone type: Fixed, Phone number: +61411111111
- Checkboxes: Postal address same as home (checked), Address after settlement same as home (checked), John Smith is not an Australian citizen or a permanent resident (unchecked), Foreseeable changes (checked).
- Relationships section: 'I am single' and 'I am a DIRECTOR of' with a dropdown for 'Select Company'.

# Income Details

<p><b>Company / Trust Income</b></p>	<p>SMSF applications are serviced using only income from the SMSF.</p> <p>You can select from the following income types:</p> <ul style="list-style-type: none"> <li>• Super Contributions - Mandatory</li> <li>• Super Contributions - Voluntary</li> <li>• Investments</li> </ul> <p>Investments should be used for any share dividends etc.</p> <p>Rental income from Investment properties will be entered under 'Rental Investment Incomes' below.</p>
<p><b>Personal Income Details</b></p>	<p>Please enter the employment details of each guarantor.</p> <p>Note: No income fields will display for the guarantor.</p>

The screenshot displays the 'Home Loan' application progress screen. The 'Income details' step is highlighted in the left-hand navigation menu. The main content area is titled 'Company / Trust Incomes' and shows a table of 'Other Incomes' for 'My SMSF Trust [SMSF-TRUST]'. The table lists three income entries: two 'Super Contributions' and one 'Investments', each with a frequency of 'Monthly' and a corresponding amount. Below this, the 'Personal Income details' section is visible for 'John Smith', featuring a table for 'Current Employment' with fields for Employer, Occupation, Status, Basis, Tenure (years), and Tenure (months). At the bottom, there is a section for 'Rental Investment Incomes' with a prompt to add assets or liabilities and an 'Add New' button.

Income type	Select a frequency	Amount
Super Contributions - Mandatory	Monthly	\$ 5,000
Investments	Monthly	\$ 3,000
Super Contributions - Voluntary	Monthly	\$ 25,000

Employer	Occupation	Select a category
David Simons	Administrator	Banking & Fin. Services

Select a status	Basis	Tenure (years)	Tenure (months)
PAYG	Full-Time	5	0

# Income Details

## Rental Investment Incomes

<p><b>Linked applications</b></p>	<p>When submitting multiple loans for the same customers you can enter all existing investment property details on the first application loaded.</p> <p>Where a new purchase application will be loaded as well, the Rental Investment income for the new Security can be loaded on the second application. This will allow you to tick 'Use as Security' on the second submission.</p> <p>Properties loaded on application one do not need to be re-keyed on application two.</p>
<p><b>Add an investment property</b></p>	<p>Enter the details of any new or existing investment properties by clicking 'Add New'.</p>
<p><b>Enter the address and existing loan details of any Investment properties</b></p>	<p>Rental income should be entered as the gross income received. Firstmac will apply the appropriate shading based on the property type selected:          Commercial = 70% of rental income used for servicing          Holiday Home &amp; Holiday rental = 65% of rental income used for servicing</p> <p>Investment addback should be the balance of funds owing that were used for investment purposes.          When funds to complete are coming from a linked Owner Occupied application the total investment addback should include the deposit and costs loan split against the Owner Occupied security.</p> <p>The property title split should be updated to reflect the actual ownership of each property.          This is used to allocate the correct rental and investment addback to each applicant for servicing.</p>

The screenshot shows the Firstmac Home Loan application interface. The 'Rental Investment Incomes' section is highlighted with a yellow border. It includes the following details:

- Company / Trust Incomes:** My SMSF Trust [SMSF-TRUST]
- Other Incomes:**
  - Super Contributio... Monthly \$ 5,000
  - Investments Monthly \$ 3,000
  - Super Contributio... Monthly \$ 25,000
- Rental Investment Incomes:** Please add your Investment Assets or Liabilities here.
  - Property 1  Refinance  New Investment / Rent  Interest Only
  - Use as security
  - Address: 123 Eagle St, Property Type: House, Asset Value: \$ 600,000, Loan Limit: \$ 200,000, My Loan In...: \$ 200,000, Rent period: Weekly
  - Rent: \$ 300, Mths repayments: \$ 1,100, Select a lender: [dropdown]
  - My SMSF Trust Owner...: 100, %: 5%
  - Add New button



# Income Details

## Rental Investment Incomes

<p><b>Multiple Loan Splits</b></p>	<p>For Investment properties with multiple loan splits these can be loaded as one entry if the repayments are all PI or all IO.</p> <p>If the property is security for loans with different repayment types the loan details for each repayment type will need to be added separately as PI or IO.</p> <p>Please ensure that the rental income and investment addback is only entered once.</p>
<p><b>Tick any boxes that apply</b></p>	<p>Make sure that the appropriate boxes are ticked – this information is used in the servicing calculation at submission.</p> <p>Refinance: Tick if Firstmac are refinancing this liability</p> <p>New Investment / Rent: Use this for any property being purchased</p> <p>Interest Only: Select if the existing loan repayments are Interest Only</p> <p>Use as Security: If the property is being taken as security on this application tick the 'Use as Security' box. By clicking 'Use as Security' the Property Details will automatically be added on the Security Details page</p>

The screenshot shows the Firstmac Home Loan application interface. The 'Rental Investment Incomes' section is highlighted with a yellow border. It includes a table for adding investment assets or liabilities, with the following details:

- Property 1** (checked):  Refinance,  New Investment / Rent,  Interest Only
- Use as security
- Address:** 123 Eagle St, **Property Type:** House, **Asset Value:** \$ 600,000, **Loan Limit:** \$ 200,000, **My Loan In...:** \$ 200,000, **Rent period:** Weekly
- Rent:** \$ 300, **Mth repayments:** \$ 1,100, **Select a lender:** [Dropdown]
- My SMSF Trust Owner...:** 100, **%:** 0%
- Add New** button

The interface also shows a sidebar with navigation options: Application commencement, Applicant details, Income details (selected), Assets & Liabilities details, Security details, Loan details, Insurance & Legal details, Submission, and Confirmation.

# Assets and Liabilities Details

## Assets & Liabilities

<b>Investment Property details</b>	<p>Investment properties added on the Rental Investment Income page will automatically populate in the Assets and Liabilities (excluding properties ticked as New Investment / Rent).</p> <p>If 'Investment' is selected when adding an Asset or Liability you will be directed back to the Rental Investment Income page.</p>
<b>Add New</b>	<p>Click Add new to enter any Assets or Liabilities held by the SMSF.</p>
<b>Refinance tick box</b>	<p>Where the Firstmac transaction will payout an existing debt tick 'Refinance' on the Liability.</p> <p>Please make sure that if the corresponding asset (if any) is also ticked as 'Refinance'.</p>

The screenshot displays the 'Home Loan' application progress page. The left sidebar shows the progress steps: Application commencement, Applicant details, Income details, Assets & Liabilities details (highlighted), Security details, Loan details, Insurance & Legal details, Submission, and Confirmation. The main content area is divided into 'Assets' and 'Liabilities' sections.

**Assets Section:**

- Shares: \$ 300,000
- Genuine Savings: \$ 100,000
- Total assets: \$ 400,000.00

**Liabilities Section:**

Type	Monthly repayment	Owing/Limit	Lender	Refinance	Interest Only
Invest...	\$ 1,100.00	\$ 200.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ho...	\$ 2,800.00	\$ 480.00	Select a l...	<input type="checkbox"/>	<input type="checkbox"/>
Cr...	\$ 322.00	\$ 10,000.00	Select a l...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Pe...	\$ 500.00	\$ 35,000.00	Select a l...	<input type="checkbox"/>	<input type="checkbox"/>

# Security Details

## Security

<p><b>Investment Purchase Applications</b></p>	<p>For Investment purchases the Security address will auto populate if 'Use as Security' was ticked on the Rental Investment Income form.</p> <p>This security can't be deleted on the Security Details page. To remove this Security please go back to the Income Details page and untick this box on the Rental Investment Income Form</p>
<p><b>I haven't found a property yet</b></p>	<p>Please tick this box for Pre-Approvals on TBA properties.</p>
<p><b>Address</b></p>	<p>Enter the address of the security property. Or, click on the address hyperlink if the security address is already available.</p>
<p><b>Is this property being purchased</b></p>	<p>Click this box if the security address entered is for a new purchase.</p> <p>Where the property is being purchased additional fields will display for:</p> <ul style="list-style-type: none"> <li>• Contract Date</li> <li>• Finance Date</li> <li>• Settlement Date</li> <li>• Real Estate Agent</li> </ul>

# Security Details

<b>Mortgage Type</b>	Firstmac will always take First Mortgage of any security property.
<b>Security Use</b>	Occupancy Type for all SMSF applications will be Investment.
<b>Security Type</b>	Click the drop down and choose the appropriate security type.  <b>Note:</b> A security type of Holiday Home or Holiday Rental will indicate the property is an AirBnB or similar. Rental shading to 65% will apply.
<b>Security Status</b>	Please advise the status of the security: <ul style="list-style-type: none"> <li>• Established</li> <li>• Off the Plan – Turnkey</li> <li>• Off the Plan (Unit)</li> <li>• New</li> <li>• Vacant Land</li> <li>• Construction</li> </ul> <b>Note:</b> Firstmac does not accept vacant land as security. Construction is not available under the SMSF product.
<b>Estimated Value</b>	Provide the Estimated value of the security.
<b>Mortgagor Name/s</b>	The Mortgagor will default to the Trustee of the Security Trust.

# Security Details

<p><b>Valuation Type</b></p>	<p>Choose between New Valuation or Upfront Valuation.</p> <p>If you have ordered an Upfront Valuation please enter the Valex number provided.</p> <p>For properties where no valuation has been completed select 'New Valuation'.</p> <p>Note: Upfront valuations are not available for SMSF Commercial securities. Please select 'New Valuation' for all SMSF Commercial applications.</p>
<p><b>Property Access instructions to valuer</b></p>	<p>Provide as much information as possible for the access person in case a full valuation and inspection is required.</p> <p>These notes are sent to Valex with the valuation order.</p>
<p><b>Property Access Contact Details</b></p>	<p>Please select the borrower to contact for access to the property by ticking the appropriate boxes.</p> <p>Or, add any relevant Real Estate, Tenant or other property access contact details manually.</p>
<p><b>Add Another</b></p>	<p>If we are cross collateralising securities please click Add Another to add the second security.</p> <p>For Stand-alone applications please load each application with a single security.</p>

Click Next.

# Loan Details

## Loan Purposes

<b>Purpose</b>	<p>The primary purpose will display on the application form and should summarise the application being loaded.</p> <p>After choosing the Primary Purpose, enter the breakdown of funds required to complete the transaction on the application being loaded.</p> <p>This should include items such as costs and fees, stamp duty, debts being repaid etc.</p>
<b>Purpose Details</b>	<p>Fields will display based on the purpose selected.</p>

## Fees

<b>Fee</b>	<p>Click on the Fee field and select from the drop down box:</p> <ul style="list-style-type: none"> <li>• Application Fee</li> <li>• Brokerage Fee</li> </ul> <p>To add a second fee click the + beside Fees</p> <p>The maximum application fee that can be collected on your behalf is \$990 including GST.</p> <p>A brokerage agreement or mandate signed by the borrower must be provided for Brokerage to be collected by Firstmac on your behalf.</p> <p>Firstmac lender fees do not need to be entered here.</p>
<b>Payment Method</b>	<p>Application and Brokerage fees are paid by the borrower at settlement. These fees are deducted from the loan amount and cannot be capitalised.</p>

The screenshot displays the 'Home Loan' application interface. The 'Loan Details' section is highlighted with a yellow box and contains a table of loan purposes:

Purpose	Description	Detail	Amount	
External ...	Select a l...	Detail	\$ 480.00	
Payout Cr...	Select a l...	Detail	\$ 10,000	-
Fees and ...	Description	Detail	\$ 2,800	-
Cashout	Description	Detail	\$ 25,000	-
			Sub Total	
			\$	517,500.00

The 'Fees' section is also highlighted with a yellow box and contains a table of fees:

Fee	Payment method	Amount	
Application Fee	Paid by Borrower	\$ 990	-
Brokerage Fee	Paid by Borrower	\$ 1,000	-
Total fees paid F...			
\$			0.00
Total fees paid ...			
\$			1,990.00

The interface includes a sidebar with navigation options: Application commencement, Applicant details, Income details, Assets & Liabilities details, Security details, Loan details (selected), Insurance & Legal details, Submission, and Confirmation. The top navigation bar includes Home, New Car Loan Quote, Wizards, My Quotes, and Logout.

# Loan Details

## Deposits

Enter any amounts already paid by the customer here.

<b>Deposits</b>	<p>Enter the details of any Funds to Complete for the transaction being loaded.</p> <p>This includes, deposits already paid to builders / vendors, as well as funds held as savings, gifts or government grants required to complete settlement.</p>
-----------------	--

## Loan Splits

<b>Split details</b>	<p>Firstmac allow up to 10 splits per application (excluding construction loans). Loan splits cannot have individual loan terms but can be a combination of fixed or variable products.</p>
<b>Select a Product</b>	<p>Products displayed will be based on the LVR of the application.</p> <p>LVR is calculated by the security value entered and the Total of the purposes minus deposits.</p> <p>If no products are displayed please check the data entered in this areas.</p> <p>The rate and repayment type are determined by the product selected. This should be checked thoroughly before clicking next.</p>
<b>Repayment</b>	<p>Repayment type will automatically populate based on the product chose.</p> <p>The Interest Only term is 5 years for Investment loans.</p>
<b>Unallocated Split</b>	<p>If there is an unallocated split amount, double check that you have added all loan splits, fees, required deposits and loan purposes correctly.</p> <p>You cannot proceed to the next page until the unallocated amount is \$0.00</p>

Click Next

# Insurance & Legal Details

## Panel Solicitor Details

Panel Solicitor	This will default to Firstmac Inhouse. Firstmac generate and issue our own loan documents.
Mortgage Docs	Select how documents should be sent.  Options include: <ul style="list-style-type: none"> <li>• Email</li> <li>• Post</li> </ul>
Copy to Broker	Please tick if you would like a watermarked Brokers Copy of the documents issued to you.  Original copies can only be issued to the customer or their solicitor.

## Borrower Solicitor Details

Borrower Solicitor Search	Start typing the Conveyancer / Solicitor name.  If the solicitor cannot be found click 'Add a new Borrower Solicitor' to manually enter the solicitor details.  Enter the Company Name and Company Contact Details including phone and email address.  This is not a required field.
---------------------------	--

Click Next



# Submission

<p><b>I confirm all of the above</b></p>	<p>Click to confirm that a signed privacy declaration form is held for these customers.</p> <p>This is a required field.</p>
<p><b>Upload Documents</b></p>	<p>Attach your supporting documents here.</p> <p>Click Document Type and select the most relevant document type from the list.</p> <p>Once selected you may be prompted to select which Applicant or Security the document relates to.</p> <p>A brief comment or description can be added in the 'Comments' section if required (i.e. May Payslip for income documents or Funds to Complete for bank statements etc.)</p> <p>Click to browse your files and attach the document. Multiple files can be selected before clicking 'Upload' to add to the submission.</p> <p>After clicking 'Upload' the attachments will appear to the right as an Uploaded File. These will be submitted to Firstmac with your application.</p>
<p><b>Broker Notes</b></p>	<p>Enter a brief summary of your loan application.</p> <p>Firstmac DLA's love to receive detailed notes. To provide full submission notes please upload these as an attachment under 'Broker Letter.'</p>

Click Submit



# Confirmation

Application Submitted	The loan application number will display on screen. Make note of this for communication with Firstmac.
Confirmation email	Firstmac will send a confirmation email and generated application form to your inbox within 10 minutes of submission. Please contact Sales Support if this email is not received.

