



# Home Loan Wizard Support Guide

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# Application Commencement

<b>Originator</b>	<p>The Originator will automatically populate based on your access as Firstmac Limited.</p>
<b>Broker</b>	<p>This will auto populate based on the login used.</p> <p>Where a contact has a relationship with more than one Broker Account – generally Broker Support staff – the broker can be selected by typing the name of the Account.</p> <p>For Example: Aggregator Name / Home Loan Company / Joe Citizen.</p>
<b>Contact</b>	<p>This will auto populate based on the login used.</p> <p>Where a contact has a relationship with more than one Broker Account the names of the Brokers will also appear here.</p> <p>Please select the name of the person loading the deal.</p>
<b>Application Type</b>	<p>Choose the type of new application to be submitted.</p> <ul style="list-style-type: none"> <li>• New application for a new applicant</li> <li>• Continue a saved application</li> </ul> <p>Applications are saved when clicking the next button.</p> <p>Applications will save starting from the completion of the Applicant Details page.</p> <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>
<b>Borrower Type</b>	<p>Select from available options:</p> <ul style="list-style-type: none"> <li>• Individual (sole applicant)</li> <li>• Joint Individuals (2 or more applicants)</li> <li>• Individual with Non Applicant (sole borrower with household servicing)</li> </ul> <p>If selecting Individual with Non Applicant please discuss the scenario with your BDM.</p>

# Applicant Details

When entering the Applicant Details please enter the Primary Borrower as Person 1.

The Primary Borrower is the applicant that is contributing the majority of the income for servicing purposes.

<b>Personal Details</b>	<p>Proceed with entering your applicant personal information.</p> <p>The data entered will be used for approval letters and loan documents. Please check spelling and capitalisation is correct.</p>
<b>Dependents</b>	<p>When entering dependents please enter the number of children in each age bracket.</p>
<b>Address Details</b>	<p>Please enter the applicants current residential address. Where the time at address is less than 3 years the previous address will also be required. The fields will populate based on the data entered.</p> <p>If the customer has a different postal address or will be moving to a new address after settlement (OO purchase) please tick the applicable box.</p> <p>The appropriate fields will display to allow these addresses to be entered.</p> <p>For joint applications a tick box will be displayed to use the same address as Borrower 1.</p>
<b>Phone number and email address</b>	<p>Each applicant must have their own mobile phone number and email address entered into the wizard.</p>
<b>Australian Citizen or Permanent resident</b>	<p>Please tick this box if the applicant is not a Citizen or Permanent resident of Australia, or is not a NZ Citizen.</p>

The screenshot shows the 'Home Loan' application wizard on the FirstMac website. The 'Person details' section for 'Person 1' is highlighted with a yellow box. The form includes the following fields and options:

- Person 1 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: Married, Dependents under 11: 1, Dependents over 11: 0
- Home address: 123 Eagle Street Brisbane City QLD 4000, Email address: john.s.smith@mailinator...
- Residency type: Own My Home, Time at address (years): 3, Time at address (months): 6
- Phone type: Fixed, Phone number: +61411111111, Add Phone button
- Postal address same as home
- Address after settlement same as home
- John Smith is not an Australian citizen or a permanent resident.
- Foreseeable Changes
- Relationships**: I am in a relationship with Jane Smith
- Non- Applicant Spouse**: First name: Jane, Middle name: [blank], Last name: Smith, Email address: jane.a.smith@mailinator..., Phone type: Mobile, Phone number: +6142222222

# Applicant Details

<p><b>Foreseeable Changes</b></p>	<p>Firstmac need to be aware of any foreseeable changes to the customers circumstances that may reasonably have a bearing on their application for credit or that may impact their ability to make the contracted repayments post settlement.</p> <p>If the customer has no foreseeable changes leave the question unticked.</p> <p>If the customer has declared any foreseeable changes please check the 'Tick if applicant has declared any foreseeable changes' box. Once ticked, a new field will appear for details to be entered.</p> <p>The Firstmac Application Form will automatically generate with the appropriate response based on the option selected in the wizard.</p>
<p><b>Relationships</b></p>	<p>Select the appropriate relationship for each applicant.</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• In relationship but not with any of the borrowers</li> <li>• In a relationship with</li> </ul> <p>In a relationship with will only display when there is more than one individual applicant.</p> <p>If the Borrower Type selected was 'Individual with Non Applicant' the option 'In a Relationship with' will not be displayed.</p>
<p><b>Non Applicant Spouse</b></p>	<p>If the Borrower Type selected was 'Individual with Non Applicant' we will collect some limited data for the Non Applicant Spouse.</p> <p>Please enter the Name, Email address and Phone number for the Spouse.</p>

Where there is a second applicant these fields must also be completed for Person 2 before clicking Next.

**Note: Applications do not save until Next is clicked. If you exit the wizard before clicking next after completing all of the Applicant Details the partially completed application cannot be retrieved for later.**

The screenshot shows the 'Home Loan' application interface. The 'Person details' section includes fields for Name (John Stark Smith), Date of Birth (01/07/1980), Marital Status (Married), Home Address (123 Eagle Street Brisbane City QLD 4000), and Phone Number (+61411111111). The 'Relationships' section is highlighted with a yellow box and shows 'I am in a relationship with Jane Smith'. Below it, the 'Non-Applicant Spouse' section includes fields for Name (Jane Smith) and Phone Number (+6142222222).

# Income Details

## Current Employment – PAYG / Non Labour Force

Current Employment	<p>Enter the details of the applicants current employment. Fields display will update based on the employment Category selected.</p> <p>Where the current employment period is less than 2 years details of the previous employment will also be required.</p>
Second / Multiple Employers	<p>For applicants working two or more jobs click 'Add Current Employment'. This will present the fields required to enter employer and income details for a second job.</p>

## Current Employment – Self Employed

Self Employed	<p>Additional fields will display when Self Employed is selected.</p> <p>Please select the Business Type: Sole Trader / Partnership If Partnership is selected you will be required to enter the partnership share for the applicant.</p> <p>The Business income for the Current and Previous Financial years are required. Use the tax returns to complete these fields.</p>
Adding Addbacks	<p>If the Business has any addbacks to be considered click 'Add Allowable addbacks'. These should be entered as per the tax return.</p>
Total Income	<p>The total income displayed is the business income including addbacks and does not represent the income used for servicing purposes.</p>

## Other Incomes

Add Income	<p>Enter any other income received by the customer such as Family Tax Benefit, Bonuses, Overtime, Car Allowance etc.</p>
Non Applicant Spouse	<p>If the Borrower Type selected was 'Individual with Non Applicant' separate income fields will be displayed.</p> <p>Please enter any income to be used in servicing for the Non Applicant Spouse.</p>

The screenshot shows the 'Home Loan' application progress screen. The 'Income details' step is active. The 'Current Employment' section is highlighted with a yellow box and contains the following details:

- Employer:** Administration
- Occupation:** Administration
- Select a category:** Banking & ...
- Select a status:** Self Empl...
- Basis:** Self Empl...
- Tenure (years):** 2
- Tenure (months):** 6
- ABN / ACN no:** 123456789
- Business Income:** Partnership
- Select Borrower:** [Dropdown]
- Percentage %:** 90 %
- Income - Net profit before tax (if loss, show negative):**
  - Current year:** \$ 200,000
  - Previous year:** \$ 150,000
- Allowable Addbacks:**
  - Addback types:** Directors in ...
  - Income amount:** \$ 20,000
  - Income amount:** \$ 30,000
- Total gross income available for servicing:**
  - Total amount:** \$ 220,000
  - Total amount:** \$ 180,000

Buttons for 'Add Current Employment', 'Add allowable addback', and 'Add Income' are visible.

# 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>For applicants with multiple loans the Rental Investment details only need to be completed on the first application loaded.</p> <p>For applicants with loans in both joint and individual names load the joint application with all investment properties first.</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 displays the Firstmac web application interface. At the top, there is a navigation bar with links for Home, New Car Loan Quote, Wizards, My Quotes, and Logout. Below this is a progress bar and a sidebar menu with options like Application commencement, Applicant details, Income details (highlighted), Assets & Liabilities details, Security details, Loan details, Insurance & Legal details, Submission, and Confirmation.

The main content area is divided into several sections. The 'Other Incomes' section includes a form with fields for Employer (Volunteer), Basis (Houseper...), Tenure (years) (2), and Tenure (months) (6). Below this is an 'Add Income' button and a form for 'Other Incomes' with fields for Income type (Government Ben...), Select a frequency (Fortnightly), and Amount (\$250).

The 'Rental Investment Incomes' section is highlighted with a yellow border. It features a sub-header 'Rental Investment Incomes' and a note 'Please add your Investment Assets or Liabilities here'. Below this is a form for 'Property 1' with checkboxes for 'Refinance', 'New Investment / Rent', and 'Interest Only'. There is also a checkbox for 'Use as security'. The form includes fields for Address (123 Eagle St), Property Type (House), Asset Value (\$600,000), Loan Limit (\$200,000), Max Loan (\$200,000), and Rent period (Weekly). It also has fields for Rent (\$300), Mths repayments (\$1,100), and a 'Select a lender' dropdown. Ownership details are listed below, including 'David Simone Ownership (0-100%)' with a 50% share and 'Celine Andrews Ownership (0-100%)' with a 50% share. An 'Add New' button is located at the bottom of the form. 'Back' and 'Next' buttons are at the very bottom of the page.

# Income Details

<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 listed PI and 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 displays the 'firstmac' application interface. At the top, there are navigation links: Home, New Car Loan Quote, Wizards, My Quotes, and Logout. A progress bar indicates the current step is 'Income details'. The sidebar menu includes: Application commencement (checked), Applicant details (checked), Income details (active), Assets & Liabilities details, Security details, Loan details, Insurance & Legal details, Submission, and Confirmation.

The main content area shows the 'Income Details' form. It includes an 'Employer' section with dropdowns for status (Non Labo...), basis (Houseper...), tenure in years (2), and tenure in months (6). Below this is an 'Other Incomes' section with an 'Add Income' button and fields for income type (Government Ben...), frequency (Fortnightly), and amount (\$250).

The 'Rental Investment Incomes' section is highlighted with a yellow border. It features a 'Please add your Investment Assets or Liabilities here' prompt. Under 'Property 1', there are checkboxes for 'Refinance' (checked), 'New Investment / Rent' (checked), and 'Interest Only' (checked), along with a 'Use as security' checkbox. Below these are fields for address (123 Eagle St), property type (House), asset value (\$600,000), loan limit (\$200,000), and rent period (Weekly). There are also fields for rent (\$300), monthly repayments (\$1,100), and a 'Select a lender' dropdown. Ownership percentages are listed for David Simone (50%) and Claire Andrews (50%). An 'Add New' button is at the bottom of the section. 'Back' and 'Next' buttons are located at the bottom of the form.



# Assets and Liabilities Details

## Assets & Liabilities

<p><b>Investment Property details</b></p>	<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>
<p><b>Add New</b></p>	<p>Click 'Add New' to enter any Assets or Liabilities to the application.</p> <p>For Joint or Non Applicant Spouse applications you will be prompted to enter the Ownership %.</p> <p>Please check the Ownership % is correct. This could impact servicing and will dictate what details are shown on the Application Form generated.</p>
<p><b>Refinance tick box</b></p>	<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 interface on a tablet. The top navigation bar includes 'Home', 'New Car Loan Quote', 'Wizards', 'My Quotes', and 'Logout'. A 'Progress' sidebar on the left lists steps: Application commencement (checked), Applicant details (checked), Income details (checked), **Assets & Liabilities details** (active), Security details, Loan details, Insurance & Legal details, Submission, and Confirmation.

The main content area is titled 'Home Loan' and 'Assets'. It features a table for adding assets with columns for 'Select a type', 'Amount', and a 'Refinance' checkbox. The table contains the following entries:

Select a type	Amount	Refinance
Home	\$ 800,000	<input checked="" type="checkbox"/>
David Simons Own... 50 %		
Claire Andrews Own... 50 %		
Furniture	\$ 45,000	<input type="checkbox"/>
David Simons Own... 50 %		
Claire Andrews Own... 50 %		
Shares	\$ 15,000	<input type="checkbox"/>
David Simons Own... 50 %		
Claire Andrews Own... 50 %		
Superannuation	\$ 180,000	<input type="checkbox"/>
David Simons Own... 50 %		
Claire Andrews Own... 50 %		

At the bottom right of the assets section, it shows 'Total assets: \$ 840,000 .00'. An 'Add New' button is located at the bottom left of the assets section.

The 'Liabilities' section is partially visible at the bottom of the screen.

# Assets and Liabilities Details

## Expenses

This covers the applicants monthly living expenses.

<b>General Living Expenses</b>	<p>Enter the applicants estimate for their general living expenses such as groceries, transport, rates, home and contents insurance and other standard day to day expenses.</p> <p>This is a required field.</p>
<b>Child Care</b>	Enter any applicable child care fees.
<b>Education Costs / Fees</b>	<p>This field refers to ongoing expenses such as school fees.</p> <p>Do not enter standard expenses like stationary for school children etc.</p>
<b>Other Living Expenses</b>	<p>Any expenses you would not include in General Living Expenses.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>• The cost of braces if being paid off monthly.</li> <li>• Any excessive Investment Property costs.</li> </ul>
<b>Private Health Cover</b>	Please declare any Private Health Insurance here.
<b>Total Expenses</b>	This is the total of the customers quoted living expenses as entered in the previous fields.

Click Next.

The screenshot shows the 'firstmac' website interface. On the left is a 'Progress' sidebar with a 'Clear data' link and a list of steps: Application commencement (checked), Applicant details (checked), Income details (checked), **Assets & Liabilities details** (highlighted), Security details, Loan details, Insurance & Legal details, Submission, and Confirmation. The main content area is divided into 'Liabilities' and 'Expenses' sections.

**Liabilities Section:**

Type	Monthly repayment	Owing/Limit	Lender	Refinance	Interest Only
Invest...	\$ 1,110.00	\$ 200,000	Select a l...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Select a type	Monthly repayment	Owing/Limit	Select a l...	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Ho...	\$ 2,600.00	\$ 480,000	Select a l...	<input type="checkbox"/>	<input type="checkbox"/>
Select a type	Monthly repayment	Owing/Limit	Select a l...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cr...	\$ 322.00	\$ 10,000	Select a l...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Select a type	Monthly repayment	Owing/Limit	Select a l...	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Pe...	\$ 500.00	\$ 35,000	Select a l...	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Expenses Section (highlighted with a yellow box):**

Type	Monthly Amount	
General living expense	\$ 2,400	.00
Childcare	\$ 400	.00
Education costs/fees	\$ 0	.00
Other living expense	\$ 0	.00
Private health cover	\$ 150	.00
<b>Total expenses</b>		<b>\$ 2,950 .00</b>

At the bottom left of the page, the version number 'v1.27.0-bb-228' is visible.

# 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>Occupancy Type</b>	Select the current use of the property: <ul style="list-style-type: none"> <li>• Owner Occupied</li> <li>• Rental</li> <li>• Other</li> <li>• Business</li> </ul>
<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> <p><b>Note:</b> Firstmac do not take vacant land as security. Vacant land must be assessed with a building contract as a construction loan.</p>
<b>Estimated Value</b>	Provide the Estimated value of the security.
<b>Mortgagor Name/s</b>	This will default to all applicants. Where the property title is in one Applicants name only please remove the other name from the Mortgagor details.  <b>Note:</b> If the Borrower Type selected was 'Individual with Non Applicant' you will need to click the + button to add the Applicant as a Mortgagor.

The screenshot shows the 'Security 1' page in the Firstmac application. On the left is a sidebar with navigation options: Application commencement, Applicant details, Income details, Assets & Liabilities details, Security details (highlighted), Loan details, Insurance & Legal details, Submission, and Confirmation. The main content area is titled 'Security 1' and contains several sections:

- Search:** A search bar with a dropdown menu. Below it, a list of properties is shown, including 'Riverside Centre 123 Eagle Street Brisbane City Eagle 4000' and '123 Eagle Street Brisbane C'.
- Property Selection:** A checkbox for 'I haven't found a property yet' and a checked checkbox for 'This property is being purchased'. Below these are fields for 'Contract date', 'Finance date', and 'Settlement date', along with a 'Real estate agent search' field set to 'Queensland'.
- Valuation:** A section titled 'If an upfront valuation has been completed with Firstmac select Upfront Valuation' with a 'Valuation type' dropdown and a 'New valuation' button.
- Property Access Information for Valuer:** A section with 'Additional instructions to valuer' and checkboxes for 'Contact Borrower' (with 'John Smith' as an option) and 'Other Contact for Property Access'. Below this are fields for 'Contact Type', 'Property Access Contact Na...', 'Property Access Company ...', and two 'Phone' fields with 'Property Ac...' labels.
- Form Fields:** A yellow box highlights a form section with the following fields:
  - Mortgage type: First Mortgage
  - Occupancy type: Owner Occupied
  - Security type: House
  - Security status: Establi. (dropdown)
  - Estimated value: \$ 600,000.00
  - Applicant 1 name / Mortgagor name: John Stark Smith
  - Applicant 2 name / Mortgagor name: Jane Andrews Smith

At the bottom right of the form area, there is a red 'Remove from application' button and a blue 'Add another' button.

# Security Details

<b>Valuation Type</b>	<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>
<b>Property Access instructions to valuer</b>	<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>
<b>Property Access Contact Details</b>	<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>
<b>Add Another</b>	<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 border and contains a table of loan purposes:

Purpose	Amount
External ...	\$ 480.00
Payout Cr...	\$ 10,000
Fees and ...	\$ 2,800
Cashout	\$ 25,000
Sub Total	
\$ 517,500.00	

The 'Fees' section, also highlighted with a yellow border, 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 navigation menu on the left with options like 'Application commencement', 'Applicant details', 'Income details', 'Assets & Liabilities details', 'Security details', 'Loan details', 'Insurance & Legal details', 'Submission', and 'Confirmation'. The 'Loan details' option is currently selected.

# 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>
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## 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>For Interest Only the IO Term is 5 Years for all products excluding Owner Occupied construction.</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>

The screenshot displays the Firstmac loan application interface. At the top, there's a navigation bar with 'Home', 'New Car Loan Quote', 'Wizards', 'My Quotes', and 'Logout'. Below this is a 'Progress' section with a 'Clear data' link and a list of steps: 'Application commencement', 'Applicant details', 'Income details', 'Assets & Liabilities details', 'Security details', 'Loan details' (highlighted), 'Insurance & Legal details', 'Submission', and 'Confirmation'. The main content area is divided into two sections: 'Deposits' and 'Loan splits'. The 'Deposits' section has a 'Deposit type' dropdown and a 'Sub Total Deposits' of \$0.00. The 'Loan splits' section shows two entries: 'OO Basic 9...' with a rate of 2.99%, 'Interest Only' repayment, and a split amount of \$480,000; and 'Fixed - 1 yr...' with a rate of 2.99%, 'Principal & In...' repayment, and a split amount of \$37,500. At the bottom, there are 'Back' and 'Next' buttons. The footer shows 'v1.31.0-bb-333'.

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	A copy of all documents issued can be accessed in Broker Tools under My Apps.  Select the application and click on the Document Vault to view a copy of the loan document pack.

## 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.
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Click Next

The screenshot displays the 'Home Loan' application wizard on a tablet. The 'Progress' bar on the left indicates the current step is 'Insurance & Legal details'. The main content area is divided into two sections, both highlighted with yellow boxes:

- Panel Solicitor Details:** This section includes a dropdown for 'Panel Solicitor' (set to 'FirstMac Inho...'), a dropdown for 'Mortgage Docs' (set to 'Email'), and a checked checkbox for 'Copy to broker'.
- Borrower Solicitor Details:** This section is titled 'Create a new Borrower Solicitor'. It features a search field containing 'Aussie Citizen Conveyancing'. Below this, there are input fields for 'First name' (Johnny), 'Last name' (Morton), 'Phone' (+614123456), and 'Email Address' (ac.conveyant). 'Cancel' and 'Submit' buttons are located at the bottom of this section.

Navigation buttons 'Back' and 'Next' are visible at the bottom of the screen.



# 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.

