

A city skyline at sunset, with buildings reflected in the water. The sun is low on the horizon, creating a warm, golden glow. The buildings are silhouetted against the sky, and their reflections are visible in the water.

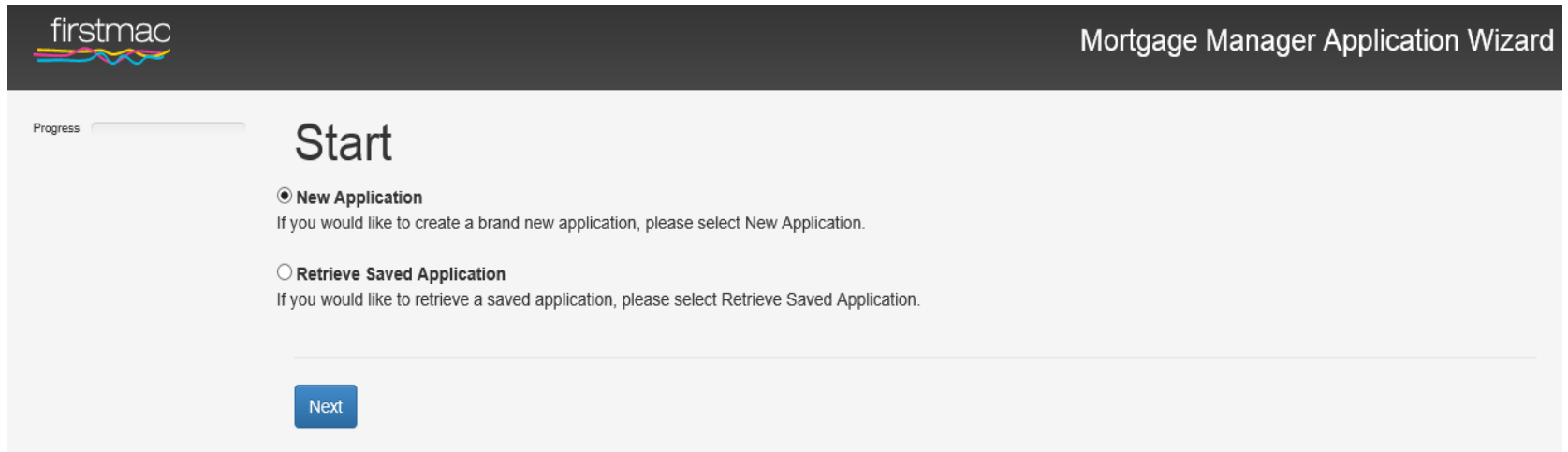
firstmac



Application Wizard

September 2016

- Select 'New Application' and then click next
- If you are in the middle of the application wizard and cannot complete the file (because you do not have all the information), simply close the web browser and the file will automatically save.
- When you go back in the next time, simply click on the "Retrieve Saved Application' and you can select the file you were working on and it will open with all the information that you have entered



The screenshot shows the 'firstmac Mortgage Manager Application Wizard' interface. At the top left is the 'firstmac' logo with a colorful wave graphic. At the top right is the title 'Mortgage Manager Application Wizard'. Below the logo is a 'Progress' indicator with a horizontal line. The main heading is 'Start'. There are two radio button options: 'New Application' (selected) and 'Retrieve Saved Application'. Below each option is a short instruction. At the bottom left is a blue 'Next' button.

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Mortgage Manager Application Wizard

Progress


Start

New Application
If you would like to create a brand new application, please select New Application.

Retrieve Saved Application
If you would like to retrieve a saved application, please select Retrieve Saved Application.

Next

- The Mortgage Manager Name will automatically be selected as well as the sales person.
- Then select the number of borrowers and securities
- If you have more than one application to load for the same borrower select 2 in the 'Number of Waiting Apps:' box
- If you have the date when finance is due, **ENTER THIS DATE IN THE FINANCE DATE BOX**


Mortgage Manager Application Wizard

Progress


- Start ✓
- Configure**
- Financial
- Loan
- Insurance and Legal
- Fees and Charges
- Submit

Configure

Future Financial	Future Financial Retail	Deb Hussey	
Number of Borrowers:	Number of Securities:	Number of Waiting Apps:	Finance Date:
<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="dd/mm/yyyy"/>
<input type="button" value="Next"/>			



- This is where you enter all the borrowers personal details and employment details.

Mortgage Manager Application Wizard

Progress

- Start ✓
- Configure ✓
- Applicant 1**
- Financial
- Loan
- Security 1
- Insurance and Legal
- Fees and Charges
- Submit

Applicant 1

Personal Details

Borrower Type Individual **Borrower or Guarantor** Borrower Guarantor **Nominated borrower** Yes


Title Mrs **First name** Deb **Middle name** Sally **Last name** Hussey

Date of Birth 25/10/1961 **Gender** Male Female **Marital Status** Married


Contact Details

Phone number (Home) +## # ##### ##### **Phone number (Work)** +## # ##### ##### **Mobile number** +61419111210 **Fax** +## # ##### #####

Email Address email@email.com



- This is where you enter the Assets and liabilities:


Mortgage Manager Application Wizard

Progress

- Start ✓
- Configure ✓
- Applicant 1 ✓
- Financial
- Loan
- Security 1
- Insurance and Legal
- Fees and Charges
- Submit

Financial

Assets

Asset type	Refinance	Value
Home	<input type="checkbox"/>	\$ 0
Investment	<input type="checkbox"/>	\$ 0
Car	<input type="checkbox"/>	\$ 0
Cash	<input type="checkbox"/>	\$ 0
Furniture	<input type="checkbox"/>	\$ 0
Superannuation	<input type="checkbox"/>	\$ 0
Shares	<input type="checkbox"/>	\$ 0
Genuine Savings	<input type="checkbox"/>	\$ 0

[Add New](#) \$0.00

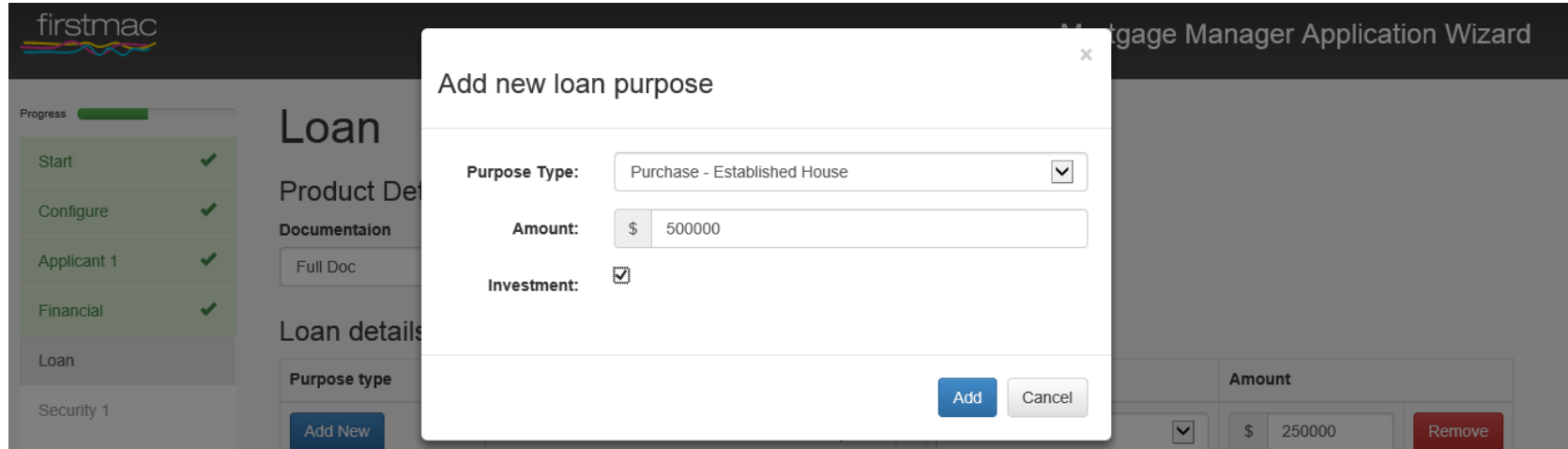
Liabilities

Liability type	Lender	Owing/Limit	Monthly Repayment	Refinance
Home Loan	Select ...	\$ 0	\$ 0	<input type="checkbox"/>
Investment	Select ...	\$ 0	\$ 0	<input type="checkbox"/>
Car Loan	Select ...	\$ 0	\$ 0	<input type="checkbox"/>
Personal Loan	Select ...	\$ 0	\$ 0	<input type="checkbox"/>
Credit Card	Select ...	\$ 0	\$ 0	<input type="checkbox"/>
Rent			\$ 0	<input type="checkbox"/>
Child Maintenance			\$ 0	<input type="checkbox"/>

[Add New](#) \$0.00

Previous Next

- The Loan page is where you need to enter the loan purpose, split and deposit details
- Example – Investment Property Purchase for \$500,000
- Click on 'Add New' and select the purpose type 'Purchase Property'. Then enter the Purchase Price and tick the Investment box.



- Then enter the split details – add new and select the product you want.
- The rate will pre-populate according to the rate setup on the LRS. However you can change the rate by reducing/increasing your margin. Then select your repayment type (IO or P&I) and enter the loan amount.

The screenshot displays the 'Mortgage Manager Application Wizard' interface. A modal dialog titled 'Add new split' is open in the center. The dialog contains the following fields:

- Product:** Fixed Rate 3 Year (dropdown menu)
- Margin:** 0.70 (input field with a percentage sign)
- Rate:** 5.29 (input field with a percentage sign)
- Repayment Type:** Principal and Interest (dropdown menu)
- Amount:** \$ 250000 (input field)

At the bottom of the dialog are 'Add' and 'Cancel' buttons. In the background, the wizard's progress bar shows 'Start', 'Configure', 'Applicant 1', and 'Financial' as completed steps. The 'Loan details' section is visible, showing 'Purpose type' as 'Purchase - Estab' and a table with a single row for an amount of \$250,000. The 'Sub total' is \$250,000.00.

- Hit 'Add' and then enter the deposit or funds to complete details – pick what this is e.g. cash, equity in real estate there is a substantial list in the drop down box.
- Once you have hit 'Add' you should see below the 'unallocated amount' is now \$0

The screenshot displays the 'firstmac Mortgage Manager Application Wizard' interface. A modal dialog box titled 'Add new deposit' is open in the center. The dialog contains the following fields:

- Deposit Type:** A dropdown menu with 'Cash' selected.
- Amount:** A text input field containing '\$ 250000'.

At the bottom of the dialog are 'Add' and 'Cancel' buttons. The background interface shows a 'Loan' section with a progress bar and a table of deposits. The table has columns for 'Purpose type', 'Amount', and 'Sub total'. The current row shows 'Purchase - Establi' with an amount of '\$ 500000' and a checked checkbox. A 'Sub total: \$500000.00' is displayed at the bottom of the table. A 'Sub total: \$0.00' is also visible in the bottom right corner of the table area.

- The Subtotal should be the loan amount that you want
- Type the full loan purpose and click next

The screenshot displays the 'Loan' configuration screen within the 'Mortgage Manager Application Wizard'. On the left, a progress bar shows 'Start', 'Configure', 'Applicant 1', and 'Financial' as completed steps, with 'Loan' currently active. The main content area is divided into several sections:

- Product Details:** Includes 'Documentation' (Full Doc), 'Sacrifice scheme' (Select ...), and 'Loan term type' (30).
- Loan details:** A table with columns for Purpose type, Amount, and Investment. One entry is shown: 'Purchase - Establi' with an amount of \$ 500000 and an investment checkbox checked. A 'Sub total: \$500000.00' is displayed.
- Deposit details:** A table with columns for Deposit type and Amount. One entry is shown: 'Cash' with an amount of \$ 250000. A 'Sub total: \$250000.00' is displayed.
- Split details:** A table with columns for Product, Margin, Rate, Repayment Type, and Amount. One entry is shown: 'Fixed Rate 3 Year' with a margin of 0.70%, a rate of 5.29%, and a repayment type of 'Principal and Interest' for an amount of \$ 250000. A 'Sub total: \$250000.00' is displayed, along with an 'Unallocated amount: \$0.00'.
- Full purpose:** A large text input field for entering the loan purpose.

Navigation buttons for 'Previous' and 'Next' are located at the bottom of the form.

The security and the valuation details need to be entered on the Security page

The screenshot shows the 'Security 1' page of the 'Mortgage Manager Application Wizard'. On the left is a progress sidebar with steps: Start, Configure, Applicant 1, Financial, Loan, Security 1 (highlighted), Insurance and Legal, Fees and Charges, and Submit. The main content area is titled 'Security 1' and 'Security details'. Under 'Security Address', the address is '41 Fleet Circuit BRAY PARK Queensland 4500'. There are 'Clear' and 'Is TBA' (Yes/No) options. The form includes fields for Property Name, Lot/Unit, Street number, Street name, Street type, Suburb, State, Postcode, and Country. Mortgage type is 'First Mortgage' and occupancy is 'Rental'. Security type is 'House' and security status is 'Established'. Estimated value is '\$ 500000' and 'Is property being purchased?' is checked. Contract Date is '10/09/2014' and Settlement Date is '10/10/2014'. Real Estate Name and Real Estate Phone (Work) fields are also present. The 'Mortgagors' section shows 'Deb Sally Hussey' in two input boxes.

firstmac Mortgage Manager Application Wizard

Progress

Start ✓
Configure ✓
Applicant 1 ✓
Financial ✓
Loan ✓
Security 1
Insurance and Legal
Fees and Charges
Submit

Security 1

Security details

Security Address

41 Fleet Circuit BRAY PARK Queensland 4500
[Clear](#)

Is TBA
 Yes No

Property Name	Lot/Unit	Street number	Street name	Street type
#####	#####	41	Fleet	Circuit
Suburb	State	Postcode	Country	
BRAY PARK	Queensland	4500	Australia	
Mortgage type	Occupancy	Security type	Security status	
First Mortgage	Rental	House	Established	
Estimated value	Is property being purchased?	Contract Date:	Settlement Date:	
\$ 500000	<input checked="" type="checkbox"/>	10/09/2014	10/10/2014	
Real Estate Name	Real Estate Phone (Work)			
Real Estate Name	+## # #####			

Mortgagors

Deb Sally Hussey Deb Sally Hussey

The security and the valuation details need to be entered on the Security page

Deb Sally Hussey Deb Sally Hussey

Start ✓
Configure ✓
Applicant 1 ✓
Financial ✓
Loan ✓
Security 1
Insurance and Legal
Fees and Charges
Submit

Valuation

Valuation Type
Valuation In Hand

Valuation In Hand

Current use
Residential

Main building
FullyDetachedHouse

Living area
180 Square Metres

Site area
450 Square Metres

Construction details

Builder
A V Jennings

Date
10/09/2007

Tender price
\$ 0.00

Check cost
\$ 0.00

As if complete
\$ 0.00

Valuation & assessments

Zoning
Residential

Interest valued
Select ...

Value component

Land

Improvements (added)

Market value

Units in development

Rental Value

Replacement insurance

Valuer

Qualifications & reg #

Firm

Inspection & val date
dd/mm/yyyy

Previous Next Delete Add

The security and the valuation details need to be entered on the Security page

Deb Sally Hussey Deb Sally Hussey

Start ✓
Configure ✓
Applicant 1 ✓
Financial ✓
Loan ✓
Security 1
Insurance and Legal
Fees and Charges
Submit

Valuation

Valuation Type
Valuation In Hand

Valuation In Hand

Current use Residential	Main building FullyDetachedHouse	Living area 180 Square Metres	Site area 450 Square Metres
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Construction details

Builder A V Jennings	Date 10/09/2007	Check cost \$ 0.00	As if complete \$ 0.00
--------------------------------	---------------------------	------------------------------	----------------------------------

Tender price
\$ 0.00

Valuation & assessments

Zoning Residential	Interest valued Select ...	Value component	Land
Improvements (added)	Market value	Units in development	Rental Value
Replacement insurance	Valuer	Qualifications & reg #	Firm

Inspection & val date
dd/mm/yyyy

Previous Next Delete Add

If you want to have the deal assessed 'non MI' policy please ensure that you select 'Firstmac Limited' as the mortgage insurer. If you have Genworth or QBE approval please enter the MI approval details

- PLEASE SELECT HOW YOU WANT THE DOUCMENTS TO BE SENT (i.e. by email or mail) IF BY EMAIL PLEASE ENSURE THAT THE AUTHORITY TO EMAIL IS ATTACHED

The screenshot displays the 'Mortgage Manager Application Wizard' interface. On the left, a progress bar shows the current step is 'Insurance and Legal'. The main form area is divided into several sections:

- Mortgage Insurer:** Includes a 'Mortgage insurance required' checkbox (checked), a 'Mortgage Insurer' dropdown (Genworth Financial), 'Capitalised LMI' and 'ELVR' input fields (50.0000 %), 'Proposal Sent' and 'Proposal Approved' date fields, 'MI Payable By' dropdown (Borrower), and 'Approval Expiry' and 'Policy Number' fields.
- Imi premium:** A table with columns for Premium, GST, Stamp Duty, and Total, all showing 0.
- Panel Solicitor:** Includes a 'Panel Solicitor' dropdown (FirstMac Inhouse) and a 'Mortgage Docs Destination' dropdown (Select...).
- Borrower Solicitor Details:** Fields for Solicitor Name, Contact, Phone (+## # #### ####), and Email (email@domain.tld).
- Address:** Fields for Property Name, Lot/Unit, Street number, Street name, Street type, Suburb, State, Postcode, and Country (Australia).

At the bottom, there are 'Previous' and 'Next' navigation buttons.

This is the last page.

- Input the application fee you wish to charge
- The valuation fee you would like us to collect as settlement
- Firstmac's Legal fees
- **ALWAYS LEAVE 'LENDERS OTHER FEES AND LENDERS FEES RECEIVED BLANK** – These fields are used by our settlements team.

The screenshot shows the 'Fees and Charges' step of the 'Mortgage Manager Application Wizard'. On the left, a progress bar indicates the current step, with a vertical list of steps: Start, Configure, Applicant 1, Financial, Loan, Security 1, Insurance and Legal, Fees and Charges (highlighted), and Submit. The main content area is titled 'Fees and Charges' and contains a table for 'Other Fees' with five columns: Lenders Application Fees, Valuation Fees, Lenders Legal Fees, Lenders Fees Received, and Lenders Application Fees. Each column has a corresponding input field with the values 660, 220, 400, 0, and 0 respectively. Below the table are 'Previous' and 'Next' navigation buttons.

Other Fees				
Lenders Application Fees	Valuation Fees	Lenders Legal Fees	Lenders Fees Received	Lenders Application Fees
<input type="text" value="660"/>	<input type="text" value="220"/>	<input type="text" value="400"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

You are now ready to submit your application – ensure that you have all supporting documentation and all information. Click 'Submit'.

An automatic email will go out to the Mortgage Manager with the Schedule 4 and it will ask you to send all the supporting documents to newloans@firstmac.com.au

Ensure that you always put the 6 digit Application ID number into the subject line of any information you email about the file – this will then automatically attach this information to the relevant file.