



Firstmac
Post-Settlement Training

Once loan has settled, you will need to:

- Send out the Welcome Letter to the borrower

Firstmac will:

- Order borrower's VISA debit card and PIN if the loan has a redraw offset account

The Welcome Letter will be available in Scanned Files under Letters the day after settlement.

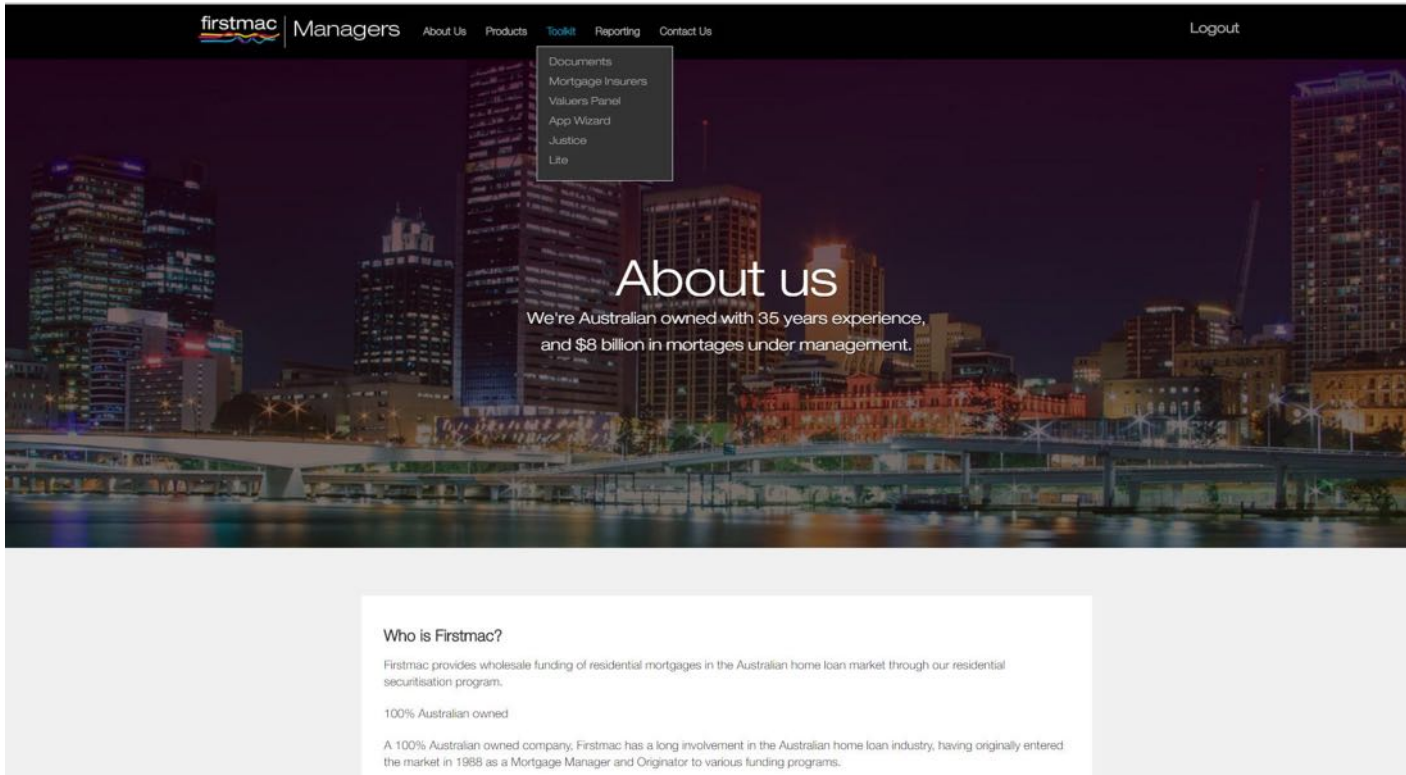
Lite is Firstmac's post settlement management system and it allows you to view information and make changes to borrower accounts in **real time**

You are able to do the following:

- Transfer funds to internal accounts
- Transfer funds to external pre-nominated accounts
- See live transactions
- Change borrower details
- Stop cheques and order statements
- Change direct debit details
- View current loan details
- Generate indicative Payout

Please note that other changes required to your borrowers account require a **Job**. Firstmac maintain a full history of all jobs created and completed for you to view.

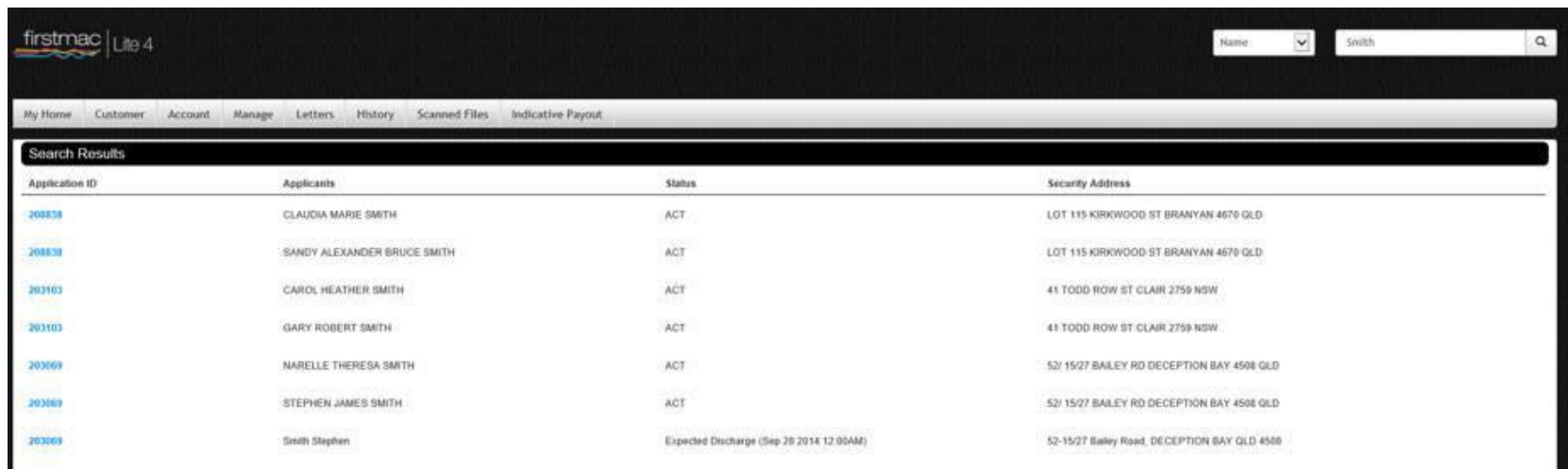
Select **Toolkit** to view options, then select **Lite**



The screenshot shows the Firstmac Managers website interface. At the top left is the Firstmac logo and the word "Managers". To the right are navigation links: "About Us", "Products", "Toolkit", "Reporting", and "Contact Us". A "Logout" link is in the top right corner. A dropdown menu is open under "Toolkit", listing "Documents", "Mortgage Insurers", "Valuers Panel", "App Wizard", "Justice", and "Lite". The main content area features a night cityscape background with the text "About us" and "We're Australian owned with 35 years experience, and \$8 billion in mortgages under management." Below this is a white box titled "Who is Firstmac?" containing text about their residential mortgage securitisation program, their 100% Australian ownership, and their history in the industry since 1988.

Click on the drop down menu on the top right of the screen to search an application
(You can search by application ID, XREF number, Client ID and Surname)

- When searching by **Surname** you will be presented with a list of names in alphabetical order
- Click on the application number of the borrower you are searching



The screenshot displays the firstmac Lite 4 interface. At the top left is the firstmac logo and 'Lite 4'. On the top right, there are search fields for 'Name' and 'Surname', with 'Smith' entered in the Surname field. Below the search fields is a navigation menu with options: My Home, Customer, Account, Manage, Letters, History, Scanned Files, and Indicative Payout. The main content area is titled 'Search Results' and contains a table with the following data:

| Application ID | Applicants | Status | Security Address |
|------------------------|-----------------------------|--|--|
| 208838 | CLAUDIA MARIE SMITH | ACT | LOT 115 KIRKWOOD ST BRANYAN 4670 QLD |
| 208838 | SANDY ALEXANDER BRUCE SMITH | ACT | LOT 115 KIRKWOOD ST BRANYAN 4670 QLD |
| 203103 | CAROL HEATHER SMITH | ACT | 41 TODD ROW ST CLAIR 2759 NSW |
| 203103 | GARY ROBERT SMITH | ACT | 41 TODD ROW ST CLAIR 2759 NSW |
| 203069 | NARELLE THERESA SMITH | ACT | 52/ 15/27 BAILEY RD DECEPTION BAY 4508 QLD |
| 203069 | STEPHEN JAMES SMITH | ACT | 52/ 15/27 BAILEY RD DECEPTION BAY 4508 QLD |
| 203069 | Smith Stephen | Expected Discharge (Sep 20 2014 12:00AM) | 52-15/27 Bailey Road, DECEPTION BAY QLD 4508 |

The first menu option in **Lite** is the **Customer screen**

- The Customer screen lists borrower and any Third Party Authority details
- Borrower address and contact details can be updated here

The screenshot displays the firstmac Lite 4 Customer screen. The interface includes a navigation bar with options like 'My Home', 'Customer', 'Account', 'Manage', 'Letters', 'History', 'Scanned Files', and 'Indicative Payout'. The main content area is divided into two sections: 'Borrower Details' and 'Hot Message'.

Borrower Details: This section is split into two columns for 'Joint A/C Holder' information. The left column lists 'MR SANDY ALEXANDER BRUCE SMITH' with a date of birth of 20/06/1974, occupation of 'Senior Scientist', and employer 'St Vincents Hospital'. The right column lists 'MRS CLAUDIA MARIE SMITH' with a date of birth of 19/10/1973, occupation of 'Technical Officer', and employer 'St Vincents Hospital'. Below this, there are input fields for 'Physical Address' and 'Postal Address', each with a 'Search' button and a country dropdown menu set to 'Australia'.

Hot Message: This section contains a message box with the text 'No Hot Message has Been Set For this Application' and an 'Update Hot Message' button.

Third Party Authority: This section has a checkbox labeled 'Hide expired third party authorities' which is currently checked.

Please note that you must always identify your borrower each time they call you to ensure privacy laws are being met

The **Account** screen provides you with an up-to-date snapshot of your borrower's account

The screenshot displays the 'Account' screen in the firstmac Lite 4 interface. At the top, there is a navigation bar with the firstmac logo and 'Lite 4' branding. A search bar is located on the right, and a breadcrumb trail shows the path: 208838 Smith Home Loan Settled (Jan 19 2012 12:00AM). Below the navigation bar, there are tabs for 'My Home', 'Customer', 'Account', 'Manage', 'Letters', 'History', 'Scanned Files', and 'Indicative Payout'. The 'Account' tab is active.

The main content area is divided into two sections: 'Account Details' and 'Transactions'.

Account Details:

- Selected Borrower (XREFID): 100097440
- Account Status: ACT
- Account Name: 1006760259
- Funder Product: FirstMac X Visa Card
- Program Product: Firstmac VISA
- Linked Offset Account: 100093520
- Original Loan Amount: -\$0.00
- Additional Advances: -
- Total Loan Amount: -\$0.00
- Rate: 0%
- Rate Expiry: -
- Interest Type: S
- Loan Term Remaining: -
- Interest Last Financial Year: \$0.00
- Balance: \$0.00
- Advance: \$0.00
- Redraw Available: \$0.00
- Minimum to Sign: -
- Minimum Loan Repayments: -
- Next Repayment Date: -
- Next Interest Charge Date: -
- Next Payment Payout Document: -

Transactions:

Filters: By Latest: Last 5; By Month: -; Date Range: - to -; Download; Search

| Effective | Posted | Description | Debit | Credit | Balance | ADVIARR |
|------------|------------|--|--------|--------|---------|---------|
| 13/09/2012 | 13/09/2012 | Attached LOAN OFFSET Scheme: 10067602,67 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

This screen also provides you with Security Summary and Loan Loan Summary

| | |
|----------------------------|--|
| Minimum to Sign | - |
| Minimum Loan Repayment: | \$1,555.73 |
| Next Repayment Date: | 2009/2014 |
| Next Interest Change Date: | 2009/2014 |
| Next Direct Debit Payment | MIN: 2009/2014 (Monthly) |
| Visa Pending: | - |
| Total VISA Pending: | 0 |
| Arrears Amount: | \$0.00 |
| Days in Arrears: | 0 |
| Security Summary | |
| Property Address: | 0/OT 115 LOT 115 KIRKWOOD ST BRANVAN QLD 4079 |
| Security Status: | Active (19/01/2012) |
| Mortgagee: | Sandy Alexander Estate Catherine Smith and Chelsea Marie Smith |
| Origination Details | |
| Originator: | Future Financial |
| Broker: | Future Financial Retail |
| Loan Summary | |
| Product: | FirstMac 5 Plus - 951 - 00092010 |
| Rate: | RTB: 5.57% MMR: 0.71% MDR: 4.80% |
| Rebate Scheme: | 1.2% Upfront -0.30% Rebate |
| Minimum Loan Repayment: | \$1,555.73 |
| Arrears Amount: | \$0.00 |
| LVR: | 78.21% |

You can also see **Arrears** and **Transaction** on the right side of the page

208838 Smith Home Loan Settled (Jan 19 2012 12:00AM) 10067602167 | 100093520 | 50.00 | 50.00 | -\$262,010.68

Transactions

By Latest: Last 5

By Month:

Date Range: to

Download Search

| Effective | Posted | Description | Debit | Credit | Balance | ADV/ARR |
|------------|------------|--------------------------|------------|------------|---------------|---------|
| 20/08/2014 | 20/08/2014 | LOAN INTEREST | \$1,240.98 | \$0.00 | -\$262,010.68 | \$0.00 |
| 20/08/2014 | 20/08/2014 | TFR FROM 062161 10365679 | \$0.00 | \$1,555.73 | -\$260,769.70 | \$0.00 |
| 20/07/2014 | 20/07/2014 | LOAN INTEREST | \$1,202.56 | \$0.00 | -\$262,325.43 | \$0.00 |
| 20/07/2014 | 20/07/2014 | TFR FROM 062161 10365679 | \$0.00 | \$1,555.73 | -\$261,122.87 | \$0.00 |
| 20/06/2014 | 20/06/2014 | LOAN INTEREST | \$1,244.12 | \$0.00 | -\$262,678.60 | \$0.00 |

Click on **Options** to choose to view by:

- Last transactions
- By month, or
- By data range

The screenshot shows a web application interface for viewing account transactions. At the top, there is a header with a 'Client ID' dropdown menu and a search bar labeled 'type search criteria'. Below this, a navigation bar displays account details: '208838 Smith Home Loan Settled (Jan 19 2012 12:00AM)'. A secondary bar shows account identifiers and balances: '10067602L67 | 100093520 | 50.00 | 50.00 | -\$262,010.68'. The main section is titled 'Transactions'. On the left, there are filter options: 'By Latest:' with a dropdown menu open showing 'Last 5', 'Last 10', 'Last 25', 'Last 50', 'Last 75', 'Last 100', and 'All'; 'By Month:'; and 'Date Range:' with a date input field. Below these are 'Download' and 'Search' buttons. The transaction table has columns for 'Effective', 'Posted', 'Description', 'Debit', 'Credit', 'Balance', and 'ADVANCE'. The data shows several transactions from 2006 to 2008, including loan interest and transfers.

| Effective | Posted | Description | Debit | Credit | Balance | ADVANCE |
|------------|------------|--------------------------|------------|------------|---------------|---------|
| 20/08/2014 | 20/08/2014 | LOAN INTEREST | \$1,240.98 | \$0.00 | -\$262,010.68 | \$0.00 |
| 20/08/2014 | 20/08/2014 | TFR FROM 062161 10365679 | \$0.00 | \$1,555.73 | -\$260,769.70 | \$0.00 |
| 20/07/2014 | 20/07/2014 | LOAN INTEREST | \$1,202.56 | \$0.00 | -\$262,325.43 | \$0.00 |
| 20/07/2014 | 20/07/2014 | TFR FROM 062161 10365679 | \$0.00 | \$1,555.73 | -\$261,122.87 | \$0.00 |
| 20/06/2014 | 20/06/2014 | LOAN INTEREST | \$1,244.12 | \$0.00 | -\$262,678.60 | \$0.00 |

- Never print off the transaction list to give to your borrower
- A transaction list does not meet credit code statement requirements
- Always request a statement from **Interim statement** menu in LITE
- **Note:** \$6 fee will apply so please arrange for borrower to credit their loan account if the funds are not held in advance to avoid unnecessary

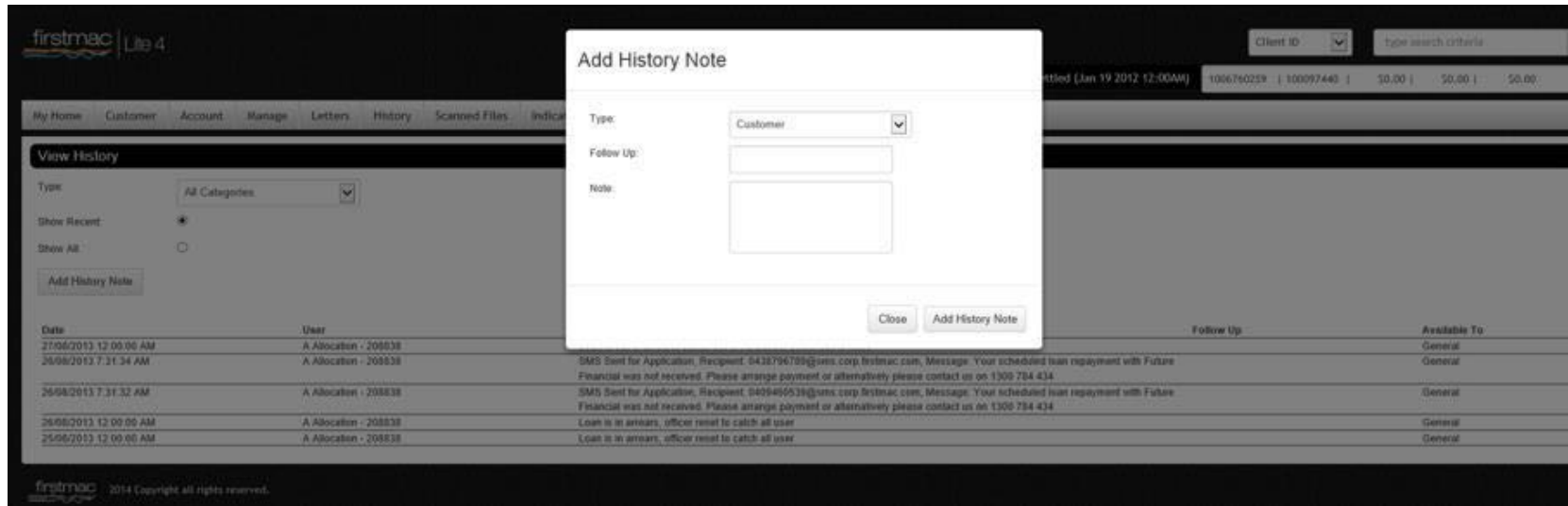
View and add file notes in **LITE > History** and **Transaction**

The screenshot displays the 'View History' page in the firstmac Lite 4 system. At the top, there is a navigation bar with options like 'My Home', 'Customer', 'Account', 'Manage', 'Letters', 'History', 'Scanned Files', and 'Indicative Payout'. A search bar is located on the right side. Below the navigation, the 'View History' section is active, showing a filter for 'All Categories' and options to 'Show Recent' (selected) or 'Show All'. An 'Add History Note' button is also present. The main content is a table with the following data:

| Date | User | Description | Follow Up | Available To |
|------------------------|-----------------------|---|-----------|--------------|
| 27/08/2013 12:00:00 AM | A Allocation - 208838 | Loan is out of arrears, status set to no action, officer set to none | | General |
| 26/08/2013 7:31:34 AM | A Allocation - 208838 | SMS Sent for Application, Recipient: 0438796789@sms.corp.firstmac.com, Message: Your scheduled loan repayment with Future Financial was not received. Please arrange payment or alternatively please contact us on 1300 784 434 | | General |
| 26/08/2013 7:31:32 AM | A Allocation - 208838 | SMS Sent for Application, Recipient: 0409460539@sms.corp.firstmac.com, Message: Your scheduled loan repayment with Future Financial was not received. Please arrange payment or alternatively please contact us on 1300 784 434 | | General |
| 26/08/2013 12:00:00 AM | A Allocation - 208838 | Loan is in arrears, officer reset to catch all user | | General |
| 25/08/2013 12:00:00 AM | A Allocation - 208838 | Loan is in arrears, officer reset to catch all user | | General |

At the bottom left, the firstmac logo and copyright notice '© 2014 Copyright, all rights reserved.' are visible.

Click on **Add History Notes** to add your own file note.



Once you add a history note, it does not prompt anyone to revisit it (it is merely a file note record)

- Before the borrower can access the site, they need to contact the Firstmac customer service team to activate their account.
- Phone & online account access/setup PIN: 1800 651 898 (customer service)
- Once the borrower has been identified, the consultant will verify mobile details and add/ament accordingly. Consultant will generate a temporary PIN. The PIN is sent via-SMS to borrower's mobile number

Access to Firstmac's online banking platform (Livez) is available to borrowers 24-hour-a-day, 7-days-a-week. If this link to online accoiunt access is not on your website, they can also access via <https://www.livez.com.au/Account/Login>

There are several functions under the Manage Tab **Lite > Manage**

- Transfer Money
- Future Dated Transfers
- Stop Cheque
- Add Direct Debit
- Order Statements
- Order Books
- Jobs
- Payees

The screenshot displays the firstmac Lite 4 web interface. The top navigation bar includes 'My Home', 'Customer', 'Account', 'Manage', 'Letters', 'History', 'Scanned Files', and 'Indicative Payout'. The 'Manage' tab is selected, and a dropdown menu is open, listing options: 'Transfer Money', 'Future Dated Transfers', 'Stop Cheque', 'Add Direct Debits', 'Order Statements', 'Order Books', 'Jobs', and 'Payees'. The main content area is divided into sections: 'Borrower Details' on the left, 'Hot Message' on the right, and 'Third Party Authority' at the bottom. The 'Borrower Details' section shows fields for Client Type, Client ID, Borrower Name, Date of Birth, Occupation, Employer, and Physical Address. The 'Hot Message' section contains a red error message: 'No Hot Message has Been Set For this Application'. The 'Third Party Authority' section has a checkbox labeled 'Hide assured third party authorities' which is checked.

- Internal and external fund transfers are easy using **LITE > Manage > Transfer Money**
- Just select the Payee and click Submit

The screenshot displays the 'firstmac | Lite 4' web interface. At the top right, there is a 'Client ID' dropdown menu and a search bar labeled 'type search criteria'. Below this, a navigation bar contains links for 'My Home', 'Customer', 'Account', 'Manage', 'Letters', 'History', 'Scanned Files', and 'Indicative Payout'. The main content area is titled 'Transfer Money' and features a table with three columns: 'Payee', 'Payment Amount', and 'Payment Date'. The 'Payee' column contains a dropdown menu with the text 'Select a Payee'. The 'Payment Amount' and 'Payment Date' columns contain empty text input fields. A 'Remove' button is positioned to the right of the 'Payment Date' field. Below the table, there are two buttons: 'Add Transfer' on the left and 'Submit' on the right. The footer of the page includes the 'firstmac' logo and the text '2014 Copyright all rights reserved.'

To **View** a direct debit Manage > **Future Dated Transfers**

The screenshot displays the 'firstmac' web interface. At the top left is the 'firstmac' logo with 'Life 4' next to it. On the top right, there is a 'Client ID' dropdown menu and a search box labeled 'type search criteria'. Below this, a navigation bar contains links for 'My Home', 'Customer', 'Account', 'Manage', 'Letters', 'History', 'Scanned Files', and 'Indicative Payout'. The main content area is titled 'Future Dated Transfers' and contains a table with the following data:

| Payee Type | Account Description | Frequency | Authority | Next Payment Date | Amount | Delete |
|------------|-------------------------------|-----------|-----------|-------------------|--------|--------------------------|
| EXT | S AND C SMITH 062161 16365679 | Monthly | 194445 | 2009/2014 | | <input type="checkbox"/> |

Below the table is a 'Submit' button.

Lite > Manage > Payees

To have the pre-nominated account set-up they can:

- Send a written request to the Mortgage Manager to create on or set up their own pre-nominated account via their online access
- Here you can Add and delete payee, Add a new Bpay
- Firstmac will activate new payee accounts upon receipt of signed Loan Account Instructions Form

The screenshot displays the 'Manage Payees' interface in the Firstmac Lite 4 system. At the top, there is a navigation bar with the Firstmac logo and 'Lite 4' text. A search bar is located on the right, and a client ID dropdown is visible. Below the navigation bar, a breadcrumb trail shows 'My Home > Customer > Account > Manage > Letters > History > Scanned Files > Indicative Payout'. The main content area is titled 'Manage Payees' and contains a table of active payees. The table has columns for 'Payee Name', 'Active', and 'Delete'. Below the table is an 'Update Selected' button. The 'Add Payees' section is located below the table and includes a dropdown menu for 'Payee Type' with options 'Prenominated Account' and 'Bpay Biller'. There are also input fields for 'Payee Name', 'BSB/Biller Code', 'Account/Biller Reference (CRN)', and 'Your Reference', along with 'Add Payee' and 'Save' buttons.

| Payee Name | Active | Delete |
|--|--------|--------------------------|
| WBC MACGILLIVRAYS SOLICI Brisbane, 260 Queen Street 034002 112888 (Active) | Yes | <input type="checkbox"/> |
| ANZ LEADER PROPERTY GROU Aspley 014209 202634458 (Active) | Yes | <input type="checkbox"/> |
| CBA CASEY SMITH St Marys 062597 010000788 (Active) | Yes | <input type="checkbox"/> |
| STG CAROL SMITH Sydney - NSW 112879 052322351 (Active) | Yes | <input type="checkbox"/> |
| CBA Alicia Smith St Marys 062597 00728027 (Active) | Yes | <input type="checkbox"/> |

Update Selected

Add Payees

| Payee Type | Payee Name | BSB/Biller Code | Account/Biller Reference (CRN) | Your Reference |
|-------------------------------------|------------|-----------------|--------------------------------|----------------|
| Prenominated Account Bpay Biller | | | | |

Add Payee Save Remove

To **Add** a direct debit debit **Manage > Add Direct Debit**

The screenshot shows the 'Add Direct Debit' form in the firstmac system. At the top left is the 'firstmac Lite 4' logo. On the right, there is a 'Client ID' dropdown and a search bar. Below this is a navigation bar with links: My Home, Customer, Account, Manage, Letters, History, Scanned Files, and Indicative Payout. A status bar displays: 208838 Smith Home Loan Settled (Jan 19 2012 12:00AM) 10067602L67 | 100093520 | \$0.00 | \$0.00 | -\$262,010.68. The main form area is titled 'Add Direct Debit' and contains the following fields:

| Account Name | BSB | Account Number | Frequency | Collect on last day of the month? | Payment Type | Amount | Payment Date | Auth Held |
|----------------------|----------------------|----------------------|------------------------------|-----------------------------------|--------------------------------|------------------------|----------------------|--------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | Monthly <input type="text"/> | <input type="checkbox"/> | Min Repay <input type="text"/> | 0 <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |

Buttons: 'Add Direct Debit' (bottom left), 'Save' (bottom right).

Footer: firstmac 2014 Copyright all rights reserved.

- The initial direct debit set up at loan settlement is set up by the Firstmac operations team. This should be checked when you do your welcome call.
- The Firstmac operations team also sets up the initial direct debit account as a pre-nominated account to enable funds to be transferred to that account in need
- Any future changes to the direct debit must be handled by the Manager
- If a subsequent change to a direct debit is made by the Manager, and the new account is required as a pre-nominated account, then the manager must add the account as a pre-nominated account in Lite, or the borrower will need to set up themselves via-internet account access

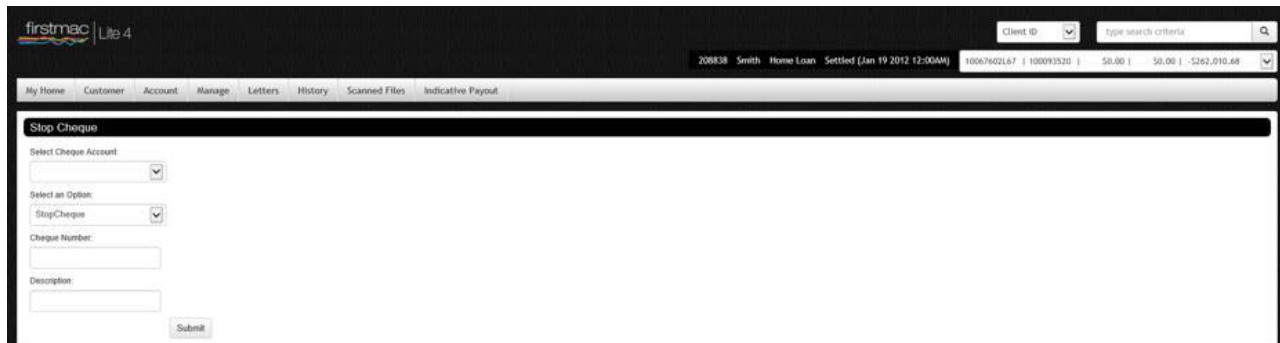
So after the borrower. Statements generated can be accessed in **Scanned files > Statements**. Please note \$6 fee.

The screenshot displays the firstmac web application interface. At the top left is the firstmac logo with 'Life 4' next to it. On the top right, there is a 'Client ID' dropdown menu and a search bar labeled 'type search criteria'. Below this is a navigation bar with links: 'My Home', 'Customer', 'Account', 'Manage', 'Letters', 'History', 'Scanned Files', and 'Indicative Payout'. A status bar shows account details: '208838 Smith Home Loan Settled (Jan 19 2012 12:00AM) 10067602167 | 100092520 | 50.00 | 50.00 | -\$262,010.68'. The main content area is titled 'Generate Interim Statement' and contains two input fields for 'Start Date' and 'End Date', and a 'Place Order' button.

- The **Manage > Order Books** page allows for cheque and deposit books to be ordered



- The **Manage > Stop Cheque** page allows for cheques to be stopped



- The Jobs section, **Manage > Jobs** provides easy lodgment of jobs where action or information is required from Firstmac
- Select category from drop down box, then job type
- When entering comments, be specific, note XREF numbers affected, and always include your email address

The screenshot shows the 'Add Job' form in the Firstmac system. The form has three main input fields: 'Category' with a dropdown menu showing 'Please Select', 'Type' with a dropdown menu showing 'Please Select', and a large text area for 'Comment'. A 'Submit' button is located below the comment field. Below the form is a 'View Jobs' section with a table. The table has three columns: 'Ordered Date', 'Job Type', and 'Description'. The first row of data shows the date '26/08/2013 12:00:00 AM' and the email address 'collections@firstmac.com.au'.

| Ordered Date | Job Type | Description |
|------------------------|-----------------------------|-------------|
| 26/08/2013 12:00:00 AM | collections@firstmac.com.au | |

- **Job** type are noted under their specific category
- **All** jobs that have been logged are also available to view on this screen

firstmac | Lite 4

Client ID: 1006760259 | type search criteria

208838 Smith Home Loan Settled (Jan 19 2012 12:00AM) | 1006760259 | 100097440 | 50.00 | 50.00 | 50.00

My Home Customer Account Manage Letters History Scanned Files Indicative Payout

Add Job

Category: Mortgage Managers

Type: **Please Select**

- [OP] Advance/Arrears position adjustment
- [OP] Break Rate
- [OP] Change Customer Rate
- [OP] Change Interest Debt/Payment Due Date
- [OP] Change Loan Product Type
- [OP] Change to IO
- [OP] Change to P&I
- [OP] Consolidate A Loan
- [OP] Create/Close offset account
- [OP] DD Request - Loan in Arrears
- [OP] Fix Rate
- [OP] General Query
- [OP] Linked Loans Request
- [OP] LOC Split Adjustment
- [OP] Order ATM Card / PIN
- [OP] Permanent Principal Reduction
- [OP] Request Fee Reversal
- [OP] Split a Loan
- [OP] Statement request
- [OP] Trace a transaction
- [OP] Transfer to external non pre-nom account
- [LA] B-Play Query
- [ST] FHOG Quick Job
- [ED] Construction Progress Claim

Comment:

View Jobs:

| Ordered Date | Description |
|------------------------|-------------|
| 26/08/2013 12:00:00 AM | |
| 23/08/2013 12:00:00 AM | |
| 14/01/2013 12:00:00 AM | |
| 12/09/2012 12:00:00 AM | |
| 10/09/2012 12:00:00 AM | |
| 10/09/2012 12:00:00 AM | |
| 26/06/2012 12:00:00 AM | |

The **Scanned Files** section lists all documents relating to a file

This includes

- Loan application forms
- LAIFs
- Disbursement advice
- Valuations
- Mortgage insurance approval
- Solicitor certification
- Statements and letters issued including arrears letters

All documents are saved as PDF files – Adobe Reader or Adobe Acrobat is required to view

Select a document from any of the tabs and click to open

My Home Customer Account Manage Letters History Quick Scanned Files Payout Hardship and Legal Insurance

Scanned Files

Type: Loan Processing

Merge Letters

| File Name | Type | Created |
|--|--------------------------------|------------------------|
| 193366 COR LIMIT ADJUSTMENT REQUESTS.pdf | Redraw Authority | 19/12/2011 3:00:03 PM |
| 193366 cor limit rebal.pdf | Correspondence from Customer | 25/03/2010 3:32:40 PM |
| 193366 fun (1).pdf | Application/Privacy/Nomination | 8/09/2008 9:27:52 AM |
| 193366 ree (4).pdf | Correspondence from Customer | 10/12/2009 12:01:42 PM |
| 193366 LAIF (1).pdf | Correspondence from Customer | 9/07/2010 9:57:21 AM |
| 193366 ree (1).pdf | Correspondence from Customer | 29/05/2009 3:11:18 PM |
| 193366 ree (8).pdf | Funder Document | 9/09/2008 9:34:11 AM |
| 193366 s4.pdf | Redraw Authority | 20/03/2012 11:54:32 AM |
| 193366 ree (3).pdf | Loan Account Instructions Form | 11/07/2012 12:53:26 PM |
| 193366 s4 (1).pdf | Redraw Authority | 26/07/2010 11:40:02 AM |
| 193366 REE.pdf | Redraw Authority | 30/10/2012 11:20:41 AM |
| 193366 REE pre nom account.pdf | Schedule 4 | 8/09/2008 9:27:54 AM |
| 193366 REE (7).pdf | Redraw Authority | 19/12/2011 3:00:03 PM |
| 193366 laif.pdf | Schedule 4 | 8/09/2008 4:32:21 PM |
| | Redraw Authority | 14/01/2009 11:15:34 AM |
| | Redraw Authority | 10/07/2012 2:16:54 PM |
| | Redraw Authority | 10/09/2012 11:58:38 AM |
| | Loan Account Instructions Form | 27/10/2008 7:52:38 AM |

- You can generate your own indicative payout for any variable rate loans in Lite.
- Indicative payouts for Fixed rate loans CANNOT be generated in Lite.
 - This is done by generating an indicative payout figure in Lite

The screenshot displays the 'firstmac Lite 4' web interface. At the top, there is a navigation bar with the 'firstmac Lite 4' logo on the left and a search bar on the right. Below the navigation bar, a breadcrumb trail shows '208838 Smith Home Loan Settled (Jan 19 2012 12:00AM)'. The main content area is titled 'Indicative Payout' and contains the following form fields:

- Application ID: 208838
- Is Loan Fixed?:
- Payout Figure Date: 15/09/2014 12:00:00 AM
- Submit button

- Firstmac manages all borrower arrears
- Most contact with clients in arrears is made via telephone
- All arrears letters are sent out on your letterhead
- Arrears and payment dishonour reports can be viewed in the portal for management & arrears level users
- Any requests to make repayment arrangements or defer repayments must be referred to our arrears team who will deal directly with the borrower on your behalf
- Firstmac arrears team can be contacted on 1300 784 434