

# RESPONSIBLE LENDING: Additional Application Data



## BROKER DETAILS

BROKER ASSIGNED APP ID

BROKER COMPANY NAME

BROKER NAME

BROKER ACCREDITATION NUMBER

CONTACT NUMBER

## FORESEEABLE CHANGE IN CIRCUMSTANCE

BORROWER 1

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

- YES  
 NO

DESCRIPTION

Temporary decrease in income

Permanent decrease in income

Anticipated Large Expenditure

ESTIMATED START DATE

END DATE

How will the foreseeable change to circumstance be mitigated?

- My application reflects these changes     Reducing Expenditure  
 Securing additional income                 Using Savings

**A needs analysis has been completed for this Applicant**

BORROWER 2

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

- YES  
 NO

DESCRIPTION

Temporary decrease in income

Permanent decrease in income

Anticipated Large Expenditure

ESTIMATED START DATE

END DATE

How will the foreseeable change to circumstance be mitigated?

- My application reflects these changes     Reducing Expenditure  
 Securing additional income                 Using Savings

**A needs analysis has been completed for this Applicant**

## REFINANCE REASONS

LOAN PURPOSE:

Loan Purpose for all Origination Applications and Increases *(at least one must be selected)*

Purchasing existing Real Estate

Construction of Real Estate

Purchase of Non Real Estate goods

Refinancing/Debt Consolidation

REFINANCE REASONS:

Consolidate Financials

Cost Reduction

Convenience/Flexibility

Quality of Service

Specific Features

## ESTIMATED REFINANCE COSTS

LIABILITY

EST. EXIT COSTS

LIABILITY

EST. EXIT COSTS

LIABILITY

EST. EXIT COSTS