

MXXXXXXW & KXXXXXY'S

Game Plan





Hi Matthew AXXs & Kelley RXXXXXXs,

Thank you for this opportunity to help you achieve your goals - I'm excited to go on this journey with you!

What you can expect from me. I'm your personal negotiator with at least 20 lenders. My focus is on finding and presenting you with options that meet your current needs, keeping the process simple, and importantly, helping you reach your financial goals.

Your personalised Game Plan features a range of competitive options for your new loan (based on your current financial situation). It outlines:

- what we have discussed; the information provided by you on your requirements, objectives and goals
- what I recommend; and why I believe these recommendations are in your best interests
- what it will cost you; we are transparent so any fees, commissions, interest or charges relating to the products and services are laid out for you to see

What's next? Take some time to review these options and understand what it means to proceed. I'm here to answer all your questions. Once you're ready to proceed, I'll prepare your loan application ready for your review, approval, and signature. I'll then submit your application and let you know the moment it's approved by the lender.

I'm just a phone call or email away for any questions you may have.

Aaron GXXXXXXXXs

+614XXXXXXXX

Let's review
Your goals.



Solution summary

Our recommendation



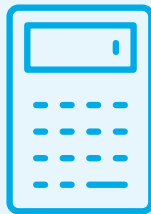
Solution summary

Full transparency on fees & commissions

How we get paid (paid to us by the lender)	
Initial (0% of credit limit)	\$0
Monthly (0% of amount owing)	\$0
<p>We may receive additional commissions from volume bonuses which are referred to in our credit guide. The amount of those additional commissions cannot be determined at the date of this document. Some or all of the commission received by the Licensee may be paid to the credit representative. From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained</p>	


Let's review

How we calculated how much you need to borrow



Let's review

How we calculated how much you need to borrow

	Funds Required	—	Your Contributions	—	Proposed Lending	=	Deficit
	\$0		\$0		\$0		\$0
Funds Required							
Total							
Funds Available							
Proposed Lending							
Total							
Deficit							
Total Funds Required							
Total Funds Available							
Total Deficit							

The properties used as security & LVR



Total securities

\$0

LVR

0%

UMI

\$0

Securities

LVR (Loan to Value Ratio)

Total Proposed Lending	\$0
Total Existing Lending	\$0
Total Securities	\$0
Total	0%

UMI (Uncommitted Monthly Income)

Monthly Income (Applicant)	\$0
Monthly Expenses and Liabilities (Applicant)	-\$0
Initial Monthly Repayments on Proposed New Lending	-\$0
Total Uncommitted Monthly Income Surplus (+) or Deficit (-)	\$0

Why I believe this solution is in your best interest

From insurance, removal and storage services, or connecting services at your new property - we'll take care of you.

Wealth Market

Financial advice and lifestyle insurance. Have an obligation-free discussion with a Wealth Market financial adviser about tailored protection options and other financial advice solutions such as superannuation and investments.

I would like to be contacted by a Wealth Market financial adviser.

Yes

Broker comments: Bacon ipsum dolor amet jerky pork loin venison kevin leberkas doner. Shoulder cow kevin chislic strip steak chicken. Tail hamburger andouille chislic flank cow beef turducken cupim ham hock pork kevin. Chuck venison jowl, beef ribs hamburger ball tip cupim ribeye meatball chislic bacon. Tail bresaola biltong, doner capicola turducken burdoggen salami.

Concierge

Get your insurance sorted! Learn more about our 30-day free building insurance which you can use pre- or post-settlement. Alternatively, you can take advantage of up to 90 days free pre-settlement building insurance when you purchase your building and contents insurance to start from your settlement date. Loan Market Insurance has a range of solutions to keep you covered including landlord's insurance, car insurance and more.

I would like to be contacted by a Wealth Market financial adviser.

Yes

¹ For full details, of the terms, conditions, limits and exclusions that apply please read the Home and Contents Insurance Product Disclosure Statement (PDS), any applicable supplementary PDS and the Home Buildings and Home Contents Key Fact Sheets (KFS) available online at loanmarketinsurance.com.au before making a decision to purchase the insurance.

² Full terms and conditions of 30 days free insurance at loanmarketinsurance.com.au/free-cover-conditions.

Additional Concierge Services

Concierge will take care of everything: Tax Depreciation schedules for investors, building & pest reports, removals & relocations, storage solutions, home improvement services, solar power solutions, pet care & transport, homeware discounts & offers.

I would like more information about additional Concierge services.

Yes

Home Now

Comparing and connecting your home utility services such as electricity, gas, & broadband.

I would like to be contacted by a Home Now connections specialist.

Yes

Broker comments: Bacon ipsum dolor amet jerky pork loin venison kevin leberkas doner. Shoulder cow kevin chislic strip steak chicken. Tail hamburger andouille chislic flank cow beef turducken cupim ham hock pork kevin. Chuck venison jowl, beef ribs hamburger ball tip cupim ribeye meatball chislic bacon. Tail bresaola biltong, doner capicola turducken burdoggen salami.

Our research process

The options we considered



Appendix

The information that informed our research



Appendix Summary

Important information

Our assessment have been based on the information which you have provided to us. You should check carefully that the information provided is accurate and up to date and doesn't leave out any material details which may impact your ability to meet the repayment requirements in the credit contract outlined in the solution. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

The applicants

Borrowers

Matthew AXXs	Wallsend NSW, 2287, Australia
Kelley RXXXXXXs	Wallsend NSW, 2287, Australia

Broker details

Aaron GXXXXXXXs

LM Asset Finance Pty Ltd aft LM Asset Finance Unit Trust
GPO Box 2433, Brisbane QLD 4000, Australia
Credit Representative Number: 519515
ABN 36213589923 ACN 634558900

Loan Market Pty Ltd

Level 26 111 Eagle Street, Brisbane QLD 4000
Australian Credit License Number: 390222
ABN 89 105 230 019 ACN 105 230 019
compliance@loanmarket.com.au

Borrower 1 summary

MXXXXXw AXXs

Personal details

Name	Matthew AXXs
DOB	18 Jul 1987
Gender	Male
Marital Status	Married

Identification

Drivers Licence Australia	Expiry 2027
Medicare Card	Expiry 2019

Contact

Home	
Business	
Mobile	4XXXXXXX
Email	mXXXXXXXX8@gXXXXXXm

Particulars

Mother's Maiden Name	BXXXXs
Marketing Opt-in	Yes

Citizenship

Citizenship	Australia
Residency	Citizen of Australia

Dependants

Dependants not provided

Address History

- | | |
|--|---------------------------|
| 1. Wallsend NSW, 2287, Australia | 01 Feb 2015 - Current |
| 2. 7 Ashley Drive, KELMSCOTT Western Australia 6111, AUSTRALIA | 01 Feb 2014 - 01 Feb 2015 |

Employment History

- | | |
|--|---|
| 1. SXXXXXXXXXXXXXXXXXX, 514 Glenfield Road , Glenfield 1310, NEW ZEALAND
Role: Surveyor. Basis: Full Time. Type: PAYG. On Probation: No.
Contact: DXXXXk PXXXXXXXXn. Phone: +XXXXXXXXX4. | From: 01 Jan 2006 - Current
Status: Primary Employment
Employer type: Private |
|--|---|

Borrower 2 summary

KXXXXY RXXXXXXs

Personal details

Name	Kelley RXXXXXXs
DOB	18 May 1992
Gender	Female
Marital Status	Married

Identification

Drivers Licence Australia	Expiry 2017
Medicare Card	Expiry 2017

Contact

Home	
Business	
Mobile	4XXXXXXX
Email	kXXXXXXXXX2@gXXXXXXm

Particulars

Mother's Maiden Name	Not Specified
Marketing Opt-in	Yes

Citizenship

Citizenship	Australia
Residency	Citizen of Australia

Dependants

Dependants not provided

Address History

- | | |
|---|---------------------------|
| 1. Wallsend NSW, 2287, Australia | 01 Feb 2015 - Current |
| 2. 132 Pukekura Settlement Rd, Poukawa, 4178, New Zealand | 01 Feb 2014 - 01 Feb 2015 |

Employment History

- | | |
|--|---|
| 1. KXXXXXXXXXXXXXXXXXXXXe, 55B Middlemore Cres, Papatoetoe, Manukau, 2025
Role: Child Care Co-ordinator. Basis: Full Time. Type: Self-employed. On Probation: No.
Contact: KXXXXY RXXXXXXs. Phone: +XXXXXXXXXX2. | From: 01 Jul 2015 - Current
Status: Primary Employment
Employer type: Private |
|--|---|

Income				
Type	Details	Ownership	Frequency	Amount
Salary / Wages	SXXXXXXXXXXXXXXXXXXXXXl	MXXXXXw 100%	Yearly	\$109,050.40
Salary / Wages	KXXXXXXXXXXXXXXXXXXXXXe	KXXXXy 100%	Yearly	\$23,361.00
			Monthly total	\$11,034.28

Ownership = MXXXXXw AXxs - KXXXXy RXXXXXs

Expenses				
Type		Ownership	Frequency	Amount
Clothing & Footwear		50% - 50%	Yearly	\$800.00
Electricity & Gas		50% - 50%	Weekly	\$27.00
Groceries		50% - 50%	Weekly	\$200.00
Council Rates		50% - 50%	Weekly	\$44.00
Water & Sewer		50% - 50%	Weekly	\$23.00
Internet, Pay TV & Media Streaming Subscriptions		50% - 50%	Yearly	\$1,428.00
Home/Mobile Phone		50% - 50%	Weekly	\$37.00
Recreational & Entertainment - Other		50% - 50%	Weekly	\$100.00
Gym / Sports		50% - 50%	Weekly	\$74.00
Health Insurance		50% - 50%	Weekly	\$44.00
Contents Insurance		50% - 50%	Weekly	\$29.00
Vehicle Insurance		50% - 50%	Weekly	\$12.00
Petrol		50% - 50%	Yearly	\$2,000.00
Registration		50% - 50%	Yearly	\$260.00
			Monthly total	\$2,930.67

Ownership = MXXXXXw AXxs - KXXXXy RXXXXXs

Assets			
Type	Details	Ownership	Value
Motor Vehicle	Small	MXXXXXw 100%	\$10,000.00
Savings Account	NAB ACC 564469314	MXXXXXw 100%	\$1,041.60
Savings Account	Savings Account	KXXXXy 100%	\$10,000.00

Assets continued...			
Type	Details	Ownership	Value
Superannuation	Plum Super	MXXXXXw 100%	\$146,000.00
Superannuation	Superannuation	KXXXXy 100%	\$30,000.00
Home Contents	Household Items	MXXXXXw 100%	\$110,000.00
Total			\$307,041.60

Ownership = MXXXXXw AXXs - KXXXXy RXXXXXs

Liabilities					
Type	Mortgage	Rate	3.99%	Repayment	\$1,373.19 yearly
Lender	ING	Clearing?	No	Balance	\$599,580
Asset	1 Cornet Lane, Casuarina New South Wales 2487, AUSTRALIA	Ownership	50% - 50%	Limit	\$601,884.10
Type	Credit Card	Rate	Not Specified	Repayment	\$135 monthly
Lender	NAB	Clearing?	No	Balance	\$500
Asset	N/A	Ownership	MXXXXXw 100%	Limit	\$4,500
Total balance					\$606,384.10
Total limit					\$600,080

Ownership = MXXXXXw AXXs - KXXXXy RXXXXXs

Real estate assets				
Address	Type	Ownership	Security?	Value
1 Cornet Lane, Casuarina New South Wales 2487, AUSTRALIA	Fully Detached House	50% - 50%	No	\$830,000
Total				\$830,000

Ownership = MXXXXXw AXXs - KXXXXy RXXXXXs

Arrears	
Previous/Current Arrears: Any previous issues to debt arrears including credit cards, personal loans, car loans, short term loans, monies owing to friends/family, education loans, credit declines/bankruptcy.	
Current Arrears?	Not Specified
Previous Arrears?	Not Specified
Director in the last 5 years?	Not Specified

Approval to proceed

Time to sign. Let's do this.



Time to sign

Terms, disclaimers, and acknowledgements

This Game Plan* includes a recommendation for a lender and a specific product

The recommendation in this Game Plan has been prepared by your Mortgage Broker under Responsible Lending laws as part of the National Consumer Credit Protection Act 2009 (the National Credit Act). The National Credit Act provides legal protection for consumers when seeking credit assistance, like receiving a product recommendation from a Mortgage Broker.

Responsible Lending requires your Mortgage Broker to make an assessment that any recommended loan is “not unsuitable”. In making this assessment Mortgage Brokers have an obligation to:

1. make reasonable inquiries about your financial situation and requirements, including your goals, objectives and preferences
2. take reasonable steps to verify your current financial situation; and
3. make a preliminary assessment on the suitability of this product for you and provide this in writing.

This Game Plan is your Mortgage Broker’s preliminary assessment of the suitability of the product for you.

* Note this Game Plan is valid for 90 days from signature date. Information on loan products is supplied by lenders and is subject to frequent changes (ie as interest rates change). Any material changes will be raised with you by your Mortgage Broker and may result in a revised Game Plan.

The information you have provided to your Mortgage Broker

By signing this Customer Acknowledgement and Declaration you are confirming that you have checked the information you provided is accurately represented in the Game Plan and as far as you know there are no omissions or inaccuracies.

The information used in the Game Plan has been recorded and used in accordance with information provided by you. You should check the information in your Game Plan for any inaccuracies and/or omissions (including any foreseeable changes) which may impact on your ability to meet loan repayments in the future and advise your broker immediately as this may alter the assessment and recommendation.

Agreeing to this recommendation instructs your Mortgage Broker to apply for the loan

By signing this Customer Acknowledgement and Declaration you are instructing your Mortgage Broker to proceed to lodge a loan with the recommended lender and product.

Some important things to note as you move forward to lodging a loan application:

- **Your broker will assist you to verify the payout costs** with your current lender when refinancing an existing credit contract
- **A loan is a credit contract with the lender**, you should read the details carefully before signing, checking that it matches your requirements
- **Your Mortgage Broker represents you and has obligations to the Lenders** This means not to provide any information we or you know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. By signing this agreement you confirm that you understand that we have these obligations to the lender and under the law. If you have any questions about our role, ask before you sign.

We do not provide legal and/or financial advice, unless specified in a separate contract. Accordingly, it is important you ensure you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice. We do not determine or recommend the conditions of the credit contract (such as interest rates, fees, or the term of the loan).

We confirm the process to produce and lodge the loan application will be commenced immediately following your confirmation. This will include the provision of information that you have provided to us and that we have collated, information obtained in accordance with your consent from external parties ie credit history, financial statements, contracts of sale and any other related or Lender requested documentation.

Time to sign
Ready to proceed?



Borrower Acceptance

MXXXXXw AXXs

Sign

Date

KXXXXy RXXXXXXs

Sign

Date

Broker Signature

Aaron GXXXXXXXXs

Sign

Date

Disclaimer: By signing this document you agree to the terms, disclaimers, and acknowledgements set out on the previous page.