

# PRELIMINARY ASSESSMENT

Customer Name(s):

Example	
---------	--

## i) Mortgage Summary

Existing Mortgage Loans

\$522,400
-----------

New Mortgage Loans

\$500,000
-----------

Existing Loan Repayments  
*(Based on P&I - 30 years)*

\$2,478.98
------------

New Loan Repayments  
*(Based on P&I)*

\$2,372.69
------------

Existing Loan Repayments  
*(Based on Interest Only)*

\$1,719.57
------------

Minimum Loan Repayments  
*(Based on Interest Only)*

\$1,645.83
------------

Proposed Total Mortgage Loans

<b>\$1,022,400</b>
--------------------

Proposed Loan Repayments  
*(Based on Remaining P&I Loan term)*

<b>\$4,851.67</b>
-------------------

## ii) Forecasted Financial Position

Property (Home)

\$800,000
-----------

Home Loans

\$500,000
-----------

Investment / Business Property Assets

\$700,000
-----------

Investment Property Loans

\$522,400
-----------

Investment Assets

\$235,000
-----------

Business Mortgage Loans

\$0
-----

Business Assets

\$300,000
-----------

Investment Loans

\$0
-----

Personal Assets

\$50,000
----------

Business Loans

\$0
-----

Other Assets

\$0
-----

Personal Loans

\$0
-----

**TOTAL ASSETS**

<b>\$2,085,000</b>
--------------------

**TOTAL LIABILITIES**

<b>\$1,022,400</b>
--------------------

**TOTAL NET ASSETS**

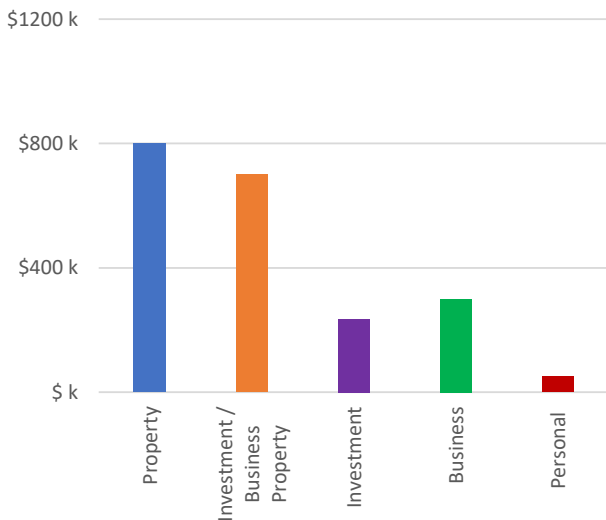
<b>\$1,062,600</b>
--------------------

**DEBT TO ASSET RATIO**

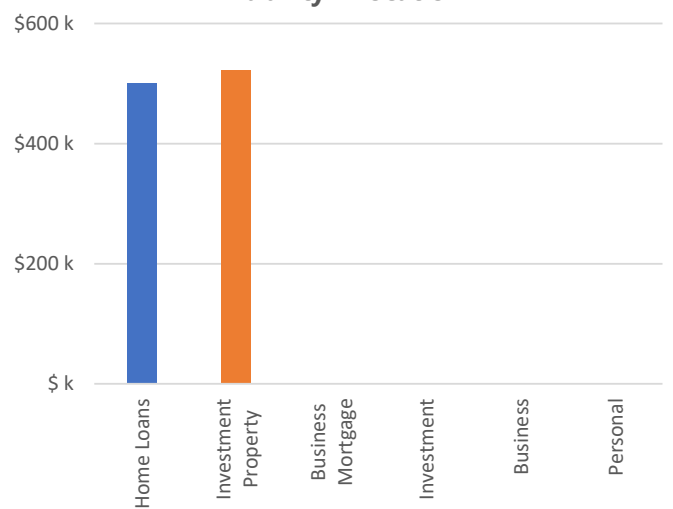
<b>49.0%</b>
--------------

**Total Net Assets** simulates your Assets & Liabilities taking into account your current position and after new debt or asset acquisitions.

**Asset Allocation**



**Liability Allocation**



# PRELIMINARY ASSESSMENT - CASHFLOW

## i) Cash Inflow

	MONTHLY	YEARLY
PAYG / Salary Income(s)	\$15,000	\$180,000
Investment Income	\$2,042	\$24,500
Business Income	\$2,917	\$35,000
Other Income (Enter)	\$0	\$0
PAYG Tax	\$4,819	\$57,832
<b>TOTAL CASH INFLOW</b>	<b>\$15,139</b>	<b>\$181,668</b>

## ii) Cash Outflow

	MONTHLY	YEARLY
<b>Living Expenses</b>		
Total Living Expenses	\$4,090	\$49,080
Continuing Rental Expense	\$0	\$0
	<b>\$4,090</b>	<b>\$49,080</b>
<b>Debt Repayments</b>		
Home Loan Repayments	\$4,852	\$58,220
Investment Loan Repayments	\$0	\$0
Business Loan Repayments	\$0	\$0
Personal Loan Repayments	\$0	\$0
	<b>\$4,852</b>	<b>\$58,220</b>
<b>TOTAL CASH OUTFLOW</b>	<b>\$8,942</b>	<b>\$107,300</b>
<b>NET FORECAST CASHFLOW</b>	<b>\$6,197</b>	<b>\$74,368</b>

**Net Forecast Cashflow** simulates your actual cash surplus taking into account your current position and after entering in to new debt. This forecast is based on your current income, expenses and interest rates and does not take into account any changing circumstances.

