

Scenarios Request (for Credit Scenarios and Policy Exceptions)

This form is required for Credit Scenario and Policy Exception requests to be considered by Advantedge prior to loan submission. Please note that you will be required to provide supporting evidence/documents as detailed in Section 6 for Credit Scenario/ Policy Exception requests.

Complete the relevant section for a Credit Scenario OR Exception Request, once completed please email this form to: st@advantedge.com.au

1. REQUESTOR DETAILS

Date

Broker Name

Phone No.

Aggregator

Borrower(s) Name

2. LOAN PURPOSE

Purchase

Refinance

Land

Land & Construction

Cash out

Pre-approval

Loan Amount

Security Value

LVR %

Postcode

Zoning

3. BORROWER DETAILS

Applicant 1

Employment Type

Occupation

Time at Employer

Annual Income

Applicant 2

Employment Type

Occupation

Time at Employer

Annual Income

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4. CREDIT SCENARIO

Please provide detailed notes of the Loan Scenario (i.e. Income Calculation, Security Type, Acceptable Residential Criteria, Risk Ratings)

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5. POLICY EXCEPTION

What exception are you seeking support for?

Why is the Exception warranted? What are the supporting reasons for Approval?

6. SUPPORTING DOCUMENTATION

Supporting Documentation (Refer to the relevant document requirements outlined in the Advantage Guidelines Manual)

Serviceability Calculator	<ul style="list-style-type: none"> Most current version of the Serviceability Calculator including dependents and existing liabilities along with Living Expenditure Worksheet must be provided for any Policy Exception / Scenario request.
Security Evidence	<ul style="list-style-type: none"> Valuation (If Held) Contract of Sale (If Held)
Other Information	<ul style="list-style-type: none"> Relevant to the Scenario or Policy Exception request

Income Verification Documents: (1) Payslips dated within 45 days, two pay cycles to be evident in YTD. If not evident, provide two payslips; (2) For self-employed applicants, please provide past two years tax returns and financial statements for all applicable entities (refer to Documentation Verification Requirements on application form for full details)

Please contact your BDM if you are unsure what documents to include for a particular scenario