**Lo Doc 1 Day ABN Truck & Trailer Loan – Scenario Template**

**Security (Age/Make/Model):**

**Location of asset:**

**Dealer or Private Sale:**

**Security Value:**

**Loan Purpose (Purchase/Equity Release/Refinance)**:

**Loan required?**

**Is the client property backed?**

**ABN and GST registered since when?**

**Industry:**  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**What did client do prior to setting up this new business venture:**

**Do the clients have any defaults/court judgements:**  Yes  No

**If yes, why did it occur? When was it listed? How much is the default? Status?**

**Comments** (Has this scenario been to any other lenders, if yes provide detail):

**Notes**

* If it is a private sale, a red book inspection will be required to confirm value.
* If client is not property backed: 20% deposit will be required.
* If client is property backed: Nil – 20% deposit required depending on strength of deal
* If client has no deposit, we may require a caveat/2nd mortgage over property or use any unencumbered vehicles as collateral
* NSW and Victoria only