Transaction Summary

Our ref	**8568**
Applicant	**Sharon CLAPHAM & Colin MITCHELL**

Security (Property)	
Address	Benalla VIC 3672
Value	**$350,000.00**

Transaction Fees	
Government Fees	$499.00
Stamp Duty	$13,870.00
Conveyancing	$3,000.00
Adjustments	$2,000.00
Brokerage Fee	$4,940.00
Total	**$24,309.00**

Other Costs	
Program Fee	$27,500.00
Credit Card - AUSTRALIA ending in 9220	$2,000.00
Buy Now Pay Later - ZipPay ending in --	$1,000.00
Total	**$30,500.00**

Total Funding Needed	**$404,809.00**

Lending Summary

Loan(s) less total funding needed	**Scenario 1**	**Scenario 2**
Total LVR	122.00	122.00
Total Loans	$427,000.00	$427,000.00
LESS Total Upfront Fees	$14,590.00	$14,340.00
NET Loan Amount	**$412,410.00**	**$412,660.00**
LESS Total Funding Needed	$404,809.00	$404,809.00
Surplus	$7,601.00	$7,851.00

Lending Details		
	Scenario 1 **Loan Split 1**	**Scenario 2** **Loan Split 1**
Lender	Bankwest	ANZ
Product	Simple Home Loan OO Variable	Simplicity PLUS OO Variable
LVR	60%	60%
Loan Amount	$210,000.00	$210,000.00
Interest Only		
IO Period	NA	NA
IO Rate	NA	NA
IO Monthly Payment	NA	NA
Principal & Interest		
PI Term	20 yrs	20 yrs
PI Rate	6.04%	6.14%
PI Monthly Payment	**$1,509.36**	**$1,521.52**
Loan Fees		
LMI	$0	$0
Upfront Fees	$250.00 - Legal disbursement fee	$0.00 - Application Fee
Total Upfront Fees	**$250.00**	**$0**
Ongoing Fees	$0	$0
Features		
Redraw	Yes	Yes
Offset	NA	NA
Account Splits	Yes	Yes
Additional Payments	Yes	Yes
Approved Builder	NA	NA

Lending Details		
	Scenario 1 **Loan Split 2**	**Scenario 2** **Loan Split 2**
Lender	Your Loan Assist	Your Loan Assist
Product	Equity Assist OO Fixed	Equity Assist OO Fixed
LVR	62%	62%
Loan Amount	$217,000.00	$217,000.00
Interest Only		
IO Period	NA	NA
IO Rate	NA	NA
IO Monthly Payment	NA	NA
Principal & Interest		
PI Term	30 yrs	30 yrs
PI Rate	5.50%	5.50%
PI Monthly Payment	**$1,242.10**	**$1,242.10**
Loan Fees		
LMI	$0	$0
Upfront Fees	$3,490.00 - Establishment Fee $10,850.00 - Risk Fee	$3,490.00 - Establishment Fee $10,850.00 - Risk Fee
Total Upfront Fees	**$14,340.00**	**$14,340.00**
Ongoing Fees	$10.00 pm - Monthly Fee	$10.00 pm - Monthly Fee
Features		
Redraw	NA	NA
Offset	NA	NA
Account Splits	NA	NA
Additional Payments	Yes	Yes
Approved Builder	NA	NA

Proposal Disclosure Document

This document provides information on commissions and fees we receive if you proceed with this proposal for finance.

Customer Name(s)	Sharon CLAPHAM & Colin MITCHELL
Address	82 Snowy LANE, BENALLA VIC 3672
Phone	0488012525 & 0481967101
Email	sclapham1964@gmail.com & colinmarkmitchell@gmail.com
Licensee	Your Loan Assist, ABN 69 605 092 377, Australian Credit License #477483
Address	Level 10, 440 Collins St Melbourne VIC 3000
Credit Rep	Peter Dartnell 535406
Requirements & Objectives	Purchase of Owner Occupier
Lender(s)	Bankwest, Your Loan Assist
Finance Amount	As per Lending Summary (Page 1)
Interest Rate(s)	As per Lending Details (Page 2 - 3)
Fee(s)	As per Lending Details (Page 2 - 3)
Term(s)	As per Lending Details (Page 2 - 3)
Repayments(s)	As per Lending Details (Page 2 - 3)
Features	As per Lending Details (Page 2 - 3)
Fees payable by you to us (Brokerage)	$4,940.00
Brokerage payable	After Formal approval and before settlement
Commission is payable for	Assisting you to obtain finance
Commission payable by	lender(s) named above
Commission payable to	Us
Reasonable estimate of commission	0.65% of the amount of credit limit shortly after the finance is provided. We estimate this to be $1,365.00. 0.165% per annum of your amount owing from time to time payable monthly. We estimate the largest monthly payment to be $28.88. 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.
Referral fee	We may pay a referral fee to referrers for referring you to us. In addition, we may receive referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.

Warning: Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document. If you have any questions regarding the information contained in this document, please contact us promptly.

Sharon CLAPHAM

15 / 05 / 2026

Colin MITCHELL

15 / 05 / 2026

Dropbox Sign

Audit trail

Title	Home Loan Application - Benalla VIC 3672 - CLAPHAM & ...
File name	NCCP_-_Credit_Pro..._-_15.05.2026.pdf
Document ID	89e4b979d0bb063540af7781c36821d7dc819f73
Audit trail date format	DD / MM / YYYY
Status	Signed

Document history

SENT	**15 / 05 / 2026** 11:57:56 UTC+10	Sent for signature to Sharon CLAPHAM (sclapham1964@gmail.com), Colin MITCHELL (colinmarkmitchell@gmail.com) and Programs @ Your Loan Assist (programs@yourloanassist.com.au) from peter@yourloanassist.com.au IP: 159.196.64.38
VIEWED	**15 / 05 / 2026** 13:16:22 UTC+10	Viewed by Programs @ Your Loan Assist (programs@yourloanassist.com.au) IP: 60.227.90.133
SIGNED	**15 / 05 / 2026** 13:16:28 UTC+10	Signed by Programs @ Your Loan Assist (programs@yourloanassist.com.au) IP: 60.227.90.133
VIEWED	**15 / 05 / 2026** 17:34:40 UTC+10	Viewed by Sharon CLAPHAM (sclapham1964@gmail.com) IP: 1.136.110.216

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File name	NCCP_-_Credit_Pro..._-_15.05.2026.pdf
Document ID	89e4b979d0bb063540af7781c36821d7dc819f73
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VIEWED	**15 / 05 / 2026** 19:16:57 UTC+10	Viewed by Colin MITCHELL (colinmarkmitchell@gmail.com) IP: 112.213.168.85
SIGNED	**15 / 05 / 2026** 19:20:58 UTC+10	Signed by Sharon CLAPHAM (sclapham1964@gmail.com) IP: 112.213.168.85
SIGNED	**15 / 05 / 2026** 19:20:58 UTC+10	Signed by Colin MITCHELL (colinmarkmitchell@gmail.com) IP: 112.213.168.85
COMPLETED	**15 / 05 / 2026** 19:20:58 UTC+10	The document has been completed.