Interview:	☐ Face to face	☑ Phone	☐ Video call
Location:	Townsville		
Date & Time:			

CLIENT NEEDS ANALYSIS

Please complete the below fields to enable us to assist you with your credit enquiry.

YOUR NEEDS & OBJECTIVES – Why do you need a loan?

To purchase a house using a high LVR loan.

FIFO Can live anywhere.

Looking to purchase in Townsville.

Property - INDICATIVE PRICE - $700,000

Loan Amount sought: $ 700,000				
Have you purchased a property / signed a Contract of Sale:	☐	Yes	☑	No
Are you a First Home Buyer	☑	Yes	☐	No

PERSONAL DETAILS

	Applicant 1	Applicant 2
Title	Mr	
Surname	Solomon	
Given Name/s	Pedro Adrian	
Preferred Name		
Previous Name		
Date of Birth (DOB)/ Gender	12.01.83 /	/
Marital Status Single Married	Single	
Dependents	# of	# of
Dependents DOB		

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	26 Kittyhawk Crescent	
Suburb	Kerwan	
State / Postcode	4817	
Date moved in	12/2025	
PREVIOUS		
Street	U2 / 249 Lake Street	
Suburb	Cairns	
State / Postcode	QLD	
Date moved in/out	06/2025 In 12/2025 Out	In Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	✔	0487611088	
Home Phone	☐		
Work Phone	☐		
Email Address	✔	psolo24@hotmail.com	

ADDITIONAL INFORMATION

Mother's Maiden Name	-	-
ID document # (DL/Passport)	DL	-
Foreign Tax Status / TNN	Citizen -	-
Town / Country of Birth	Townsville QLD	-
Estimated Retirement Age	-67	-

RELATIVE NOT LIVING WITH YOU

Name	-
Phone	-
Email	-
Address	-

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	Fulltime	
Employment basis	Permanent	
Date Started	Track Inspector	
Occupation	Track Inspector	
Income Amount (Gross / Net)	As per payslips $175,884 gross please cross check	
Pay frequency	Monthly	
EMPLOYER	Fortescue Metal Groups	
Street Address		
Suburb		
State / Postcode		
Contact Name		
Contact Phone number (to verify income)		
On Probation	NO	

EMPLOYMENT DETAILS (Previous – if less than 3 years in current position)

	Applicant 1	**Applicant 2**
Employment type		
Employment basis		
Date Started		
Occupation		
Income Amount (Gross / Net)		
Pay frequency		
EMPLOYER		
Street Address		
Suburb		
State / Postcode		
Contact Name		
Contact Phone number (to verify income)		

Do you receive any other income (Bonus, Commission, Centrelink, Family Assistance)?

Yes - Cash bonus or shares

ASSETS

Type	Description	Estimated Value	Owner App1 App2 Both
Principal Home			☐ ☐ ☐
Investment Property			☐ ☐ ☐
	Rental Income $		
Investment Property			☐ ☐ ☐
	Rental Income $		
Motor Vehicle	Land rover defender 2013	45k	☐ ☐ ☐
Motor Vehicle	Boat	70k	☐ ☐ ☐
Savings Account	NAB	$2,000	☐ ☐ ☐
Savings Account			☐ ☐ ☐
Savings Account			☐ ☐ ☐
Savings Account			☐ ☐ ☐
Savings Account			☐ ☐ ☐
Home Contents	General Content	$40k	☐ ☐ ☐
Superannuation	CBUS+SMSF	$306,000	☐ ☐ ☐
Superannuation			☐ ☐ ☐
Other			☐ ☐ ☐
Other			☐ ☐ ☐

LIABILITIES

Type	Loan Provider	Loan Balance	Loan Limit	Repayments	Loan Term	Loan Start/End date	Fixed/IO expiry	Owner Ap1 Ap2 Both
Home Loan								☐ ☐ ☐
Home Loan								☐ ☐ ☐
Home Loan								☐ ☐ ☐
Personal Loan								☐ ☐ ☐
Personal Loan								☐ ☐ ☐
Car Loan								☐ ☐ ☐
Car Loan								☐ ☐ ☐
Credit Card				N/A	N/A	N/A	N/A	☐ ☐ ☐
Credit Card				N/A	N/A	N/A	N/A	☐ ☐ ☐
Credit Card				N/A	N/A	N/A	N/A	☐ ☐ ☐
Credit Card				N/A	N/A	N/A	N/A	☐ ☐ ☐
Credit Card				N/A	N/A	N/A	N/A	☐ ☐ ☐
After Pay/ Zip Pay								☐ ☐ ☐
Other								☐ ☐ ☐

Notes:

He has applied for a CC but it hasn't been approved yet. He was getting it for the frequent flyer points.

LIVING EXPENSES **(if $0.00 against any Type please enter explanation as to why)**

Expense Type	Expense Amount	Frequency (WK F/N M P/A)	Total Calc Monthly	Description / Explanation
Utilities	200 per month power			
Rates				
Body Corporate				
Ongoing Rent	Month	Month		Private rental
Transport				
Car expenses				
Food / Groceries	$500 per month			works in the mines
Communication & Media	$240			phone
Medical & Health				
Education & Childcare				
Child Support/ Maintenance				
Insurance - General				
Insurance - Health	60			health insurance
Insurance - Risk				
Entertainment & Recreation	300			monthly
Clothing & Personal Care				
Gift/Donations				
Other	$200			car and boat insurance
Other				
Other				
TOTAL				