Interview:	☐ Face to face	☑ Phone	☐ Video call
Location:	NT		
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.

NT deal not QLD

Loan Amount sought: $ MAx any higher will be good				
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	Kemp	
Given Name/s	Ryan Dale	
Preferred Name		
Previous Name		
Date of Birth (DOB)/ Gender	28-2-79 / Male	/
Marital Status Single Married	Single	
Dependents	# of NO	# of
Dependents DOB		

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	4 Nemarluk Court	
Suburb	Ludmilla	
State / Postcode	NT - 0820	
Date moved in	5yrs ago	
PREVIOUS		
Street		
Suburb		
State / Postcode		
Date moved in/out	In Out	In Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	✔	61437283472	
Home Phone	☐		
Work Phone	☐		
Email Address	✔	Rkempy1979@gmail.com	

ADDITIONAL INFORMATION

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

RELATIVE NOT LIVING WITH YOU

Name	-
Phone	-
Email	-
Address	-

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	Full time permanent	
Employment basis	Perm	
Date Started	26/01/2023	
Occupation	26/01/2023	
Income Amount (Gross / Net)	$180,000 TBC from payslips	
Pay frequency	Fortnight	
EMPLOYER	South 32 (mother company) Gemco Grid Island	
Street Address	Level 2, 100 St Georges Terrace /	
Suburb	Perth / Grid Island	
State / Postcode	WA / NT	
Contact Name	Frank Assman	
Contact Phone number (to verify income)	0407654436	
On Probation	No	

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

	Applicant 1	**Applicant 2**
Employment type	Contractor	
Employment basis	23/01/2021 - 23/01/2023	
Date Started	3yrs	
Occupation	Diesel fitter	
Income Amount (Gross / Net)	130,000	
Pay frequency	weekly	
EMPLOYER	Maxi force recruitment	
Street Address	53 Hargreaves St	
Suburb	Edmonton	
State / Postcode	4869 / QLD	
Contact Name		
Contact Phone number (to verify income)	+617 4045 3433	

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

Got a bonus last week. Please look into this

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	100 series v8 cruiser	20-25k	☐	☐	☐
Motor Vehicle	VZ SS commodore	10-15k	☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents			☐	☐	☐
Superannuation	AS per roll over please check this.	$211,000????	☐	☐	☐
Superannuation			☐	☐	☐
Other	Car Club sport	35k	☐	☐	☐
Other	furniture and cloths tools	25k	☐	☐	☐

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	CBA	16,000??		400pf				☑ ☐ ☐
Personal Loan	CBA	20,000??		517pf				☑ ☐ ☐
Car Loan								☐ ☐ ☐
Car Loan								☐ ☐ ☐
Credit Card	CBA	4741	5,000	N/A	N/A	N/A	N/A	☑ ☐ ☐
Credit Card	Latitude CC - gone closed			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	Nothing owing							☐ ☐ ☐
Other								☐ ☐ ☐

Notes:

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	1000	3 months		
Rates				
Body Corporate				
Ongoing Rent	875	875		per week (house mate chips in half)
Transport	100			per month
Car expenses	as above			
Food / Groceries	100			per week
Communication & Media	120			per month
Medical & Health				
Education & Childcare				
Child Support/ Maintenance				
Insurance - General				
Insurance - Health	50			per month
Insurance - Risk				
Entertainment & Recreation	200			per fortnight
Clothing & Personal Care				
Gift/Donations				
Other				
Other				
Other				
TOTAL				