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

Loan Amount sought: $	Looking to purchase in cairns - Max package consolidate debt if possible			
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		
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		
Date Started	26/01/2023	
Occupation	26/01/2023	
Income Amount (Gross / Net)	$180,000 TBC from payslips	
Pay frequency	Fortnight	
EMPLOYER	South 32	
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)?

Shipping bonus. Listed on payslips usually if they get it. But not currently getting due to cyclone.

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	3 different companies total =	$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	17,000		400pf				✔	☐	☐
Personal Loan	CBA	24,000		517pf				✔	☐	☐
Car Loan								☐	☐	☐
Car Loan								☐	☐	☐
Credit Card	CBA	4,000	5,000	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	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				