Interview: ☐ Face to face ☑ Phone ☐ Voice call

Location:

Date & Time:

your loan assist

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?

Purchase of a family home. Approximate range $750k - $850k

Loan Amount sought: $ **850,000**		
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	**Kemp**	
Given Name/s	**Gareth**	
Preferred Name	**Gareth**	
Previous Name		
Date of Birth (DOB)/ Gender	**06/03/1976** / **Male**	/
Marital Status	☐ Single ☑ Married ☐ De facto	☐ Single ☐ Married ☐ De facto
Dependents	# of **0**	# of
Dependents DOB		

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	**148 Moola Street**	
Suburb	**North Ballarat**	
State / Postcode	**Vic 3350**	
Date moved in	**Aug 2024**	
	❒ Owns ☑ Rents ❒ Other	❒ Owns ❒ Rents ❒ Other
PREVIOUS		
Street	**88 Barmah Drive West**	
Suburb	**Wantirna**	
State / Postcode	**Vic 3152**	
Date moved in/out	**2022** In **Aug 2024** Out	In Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☑	**0451957725**	
Home Phone	❒		
Work Phone	❒		
Email Address	☑	**gkemp1976@gmail.com**	

ADDITIONAL INFORMATION

Mother's Maiden Name	**May**	
ID document # ***(DL/Passport)***	**LT802131**	
Foreign Tax Status / TNN		
Town / Country of Birth	**Maidstone/England**	
Estimated Retirement Age	**68**	

RELATIVE NOT LIVING WITH YOU

Name	**Wendy Kemp**
Phone	**0400174342**
Email	**Wendlskp@gmail.com**
Address	**29 Daniel Drive Golden Square 3555**

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired	☐ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired
Employment basis	☐ Casual ☐ Part Time ☑ Full Time ☐ Contractor	☐ Casual ☐ Part Time ☐ Full Time ☐ Contractor
Date Started	**9/9/2024**	
Occupation	**Manufacturing Manager**	
Income Amount (Gross / Net)	**189,000**	
Pay frequency	☐ WK ☑ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER	**FMP Bendix**	
Street Address	**8 Elizabeth Street**	
Suburb	**Delacombe**	
State / Postcode	**Vic 3356**	
Contact Name	**Tony Simmons**	
Contact Phone number (to verify income)	**0409147049**	
On Probation	☐ Yes – time left ☑ No	☐ Yes – time left ☐ No

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

	Applicant 1	**Applicant 2**
Employment type	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired	☐ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired
Employment basis	☐ Casual ☐ Part Time ☑ Full Time ☐ Contractor	☐ Casual ☐ Part Time ☐ Full Time ☐ Contractor
Date Started / Finished	**Sep 2022** / **9/9/2024**	/
Occupation	**Service Manager**	
Income Amount (Gross / Net)	**120,000**	
Pay frequency	☑ WK ☐ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER	**Auto Group International**	
Street Address	**22 Corporate Terrace**	
Suburb	**Pakenham**	
State / Postcode	**Vic 3810**	
Contact Name	**Justin Trimble**	
Contact Phone number (to verify income)	**0409800350**	

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

Bonus payment $6,200 net 1/4/2026

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	**1950 Ford F1 Pickup**	**$68,000**	☑	☐	☐
Motor Vehicle	**1973 Harley Davidson**	**$20,000**	☑	☐	☐
Savings Account	**BoM**	**$30,000**	☑	☐	☐
Savings Account	**CBA**	**$6,000**	☑	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents			☐	☐	☐
Superannuation	**Super**	**$210,000**	☑	☐	☐
Superannuation			☐	☐	☐
Other	**Gold & Silver**	**$40,000**	☑	☐	☐
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	**Nissan Financial**		**$18,000**	**$137 per week**				☑ ☐ ☐
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:

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	250			
Rates				
Body Corporate				
Ongoing Rent	2297.00			
Transport				
Car expenses	200			
Food / Groceries	1000			
Communication & Media	200			
Medical & Health	0			
Education & Childcare				
Child Support/ Maintenance				
Insurance - General	250			
Insurance - Health	120			
Insurance - Risk				
Entertainment & Recreation				
Clothing & Personal Care	50			
Gift/Donations				
Other				
Other				
Other				
TOTAL				

CERTIFICATE
OF DIGITAL SIGNATURE



THIS DOCUMENT HAS BEEN DIGITALLY SIGNED WITH THE FOLLOWING DETAILS

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Completed Email:
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Completed Phone:
+610451957725
Completed ID:
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