Interview: ☐ Face to face ☑ Phone ☐ Voice call

Location: Zoom Call

Date & Time: 2nd April 2026

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?

Preferred Suburbs Musswellbrook, (2333) Aberdeen (2336)

I note there are loans to ANZ ($15,000) Plenti Finance $12,000, Angle Auto $32,000, ANZ Visa $1,800 and NAB Visa $4,500. It would be preferable to be able to payout these loans as it will free up at least $1,100 a month in their cash flow.

I have advised in order to pay these loans out it is likely to trigger LMI and they are aware of that.

Loan Amount sought: $ 800,000		
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	Ms
Surname	Carvell	Dewson
Given Name/s	Lenard William	Frances Lee
Preferred Name	Lenard	Frances
Previous Name		
Date of Birth (DOB)/ Gender	07/07/1977 /	08/05/1978 /
Marital Status	☐ Single ☐ Married ☑ De facto	☐ Single ☐ Married ☑ De facto
Dependents	# of 2 x 16, 11	# of
Dependents DOB		

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	165 Hill Street	165 Hill Street
Suburb	Muswellbrook	Muswellbrook
State / Postcode	NSW, 2333	NSW, 2333
Date moved in	August 2021	August 2021
	☐ Owns ☑ Rents ☐ Other	☐ Owns ☑ Rents ☐ Other
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	☐	0429 427 101	0437 503 701
Home Phone	☐		
Work Phone	☐		
Email Address	☑	lwcarvell77@icloud.com	franceslee78@icloud.com

ADDITIONAL INFORMATION

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

RELATIVE NOT LIVING WITH YOU — Mother

Name	
Phone	
Email	
Address	

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	July 2022	February 2020
Occupation	Plant Operator	Bar Person
Income Amount (Gross / Net)	$160,000	$58,890
Pay frequency	☐ WK ☑ F/N ☐ M ☐ P/A	☑ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER	Thiess	Muswellbrook RSL Sub Branch
Street Address	Maison Dieu Road	116 Bridge Street
Suburb	Singleton	Muswellbrook
State / Postcode	NSW, 2330	NSW, 2333
Contact Name		
Contact Phone number (to verify income)		
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	/	/
Occupation		
Income Amount (Gross / Net)		
Pay frequency	☐ WK ☐ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☐ M ☐ P/A
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)?

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Mitsubishi Triton GLX 2014	$18,000	✔	☐	☐
Motor Vehicle	Mitsubishi Pajero Sport 2023	$55,000	☐	✔	☐
Savings Account	ANZ	$2,000	✔	☐	☐
Savings Account	ANZ	$6,000	☐	✔	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	Furniture	$50,000	☐	☐	✔
Superannuation	SMSF	$260,000	☐	☐	✔
Superannuation			☐	☐	☐
Other	435 Quintrex	$10,000	✔	☐	☐
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	ANZ	$15,000	$20,000	$400 a month				✔	☐	☐
Personal Loan								☐	☐	☐
Car Loan	Angle Auto Finance	$32,000	$40,000	$620 a month				☐	☐	✔
Car Loan	Plenti Finance	$12,000	$20,000	$420 a month				☐	☐	☐
Credit Card	ANZ Visa	$1,800	$2,000	N/A	N/A	N/A	N/A	☐	✔	☐
Credit Card	NAB Visa	$4,500	$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	☐	☐	☐
After Pay/ Zip Pay	Zip Money	NIL	$2,000					☐	✔	☐
Other	Zip Pay	NIL	$1,000					☐	✔	☐

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		Per Month		
Rates		Per Month		
Body Corporate		Per Month		
Ongoing Rent		Per Month		
Transport		Per Month		
Car expenses		Per Month		
Food / Groceries		Per Month		
Communication & Media		Per Month		
Medical & Health		Per Month		
Education & Childcare		Per Month		
Child Support/ Maintenance		Per Month		
Insurance - General		Per Month		
Insurance - Health		Per Month		
Insurance - Risk		Per Month		
Entertainment & Recreation		Per Month		
Clothing & Personal Care		Per Month		
Gift/Donations		Per Month		
Other		Per Month		
Other		Per Month		
Other		Per Month		
TOTAL				