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Interview: [ ] Face to face [x] 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?

Very hard to save for a deposit. I would love my own home to have a place where I am safe and secure. I dont want to be freaking out about rental inspections, rent increases and leases not being renewed.
I prevoiously owned a home and sold in 2003/2004

Loan Amount sought: $ 650		
Have you purchased a property / signed a Contract of Sale:	[ ] Yes	[x] No
Are you a First Home Buyer	[ ] Yes	[x] No

PERSONAL DETAILS

	Applicant 1	**Applicant 2**
Title	Miss	
Surname	Paget	
Given Name/s	Karyn Marie	
Preferred Name	Karyn	
Previous Name		
Date of Birth (DOB)/ Gender	/	/
Marital Status	[x] Single [ ] Married [ ] De facto	[ ] Single [ ] Married [ ] De facto
Dependents	# of 0	# of
Dependents DOB		

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ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	9 Ulva Avenue	
Suburb	Warradale	
State / Postcode	SA, 5046	
Date moved in	April 2015	
	☐ Owns ☒ Rents ☐ Other	☐ Owns ☐ Rents ☐ Other
PREVIOUS		
Street	47 Lewis Street	
Suburb		
State / Postcode	South Brighton,5048	
Date moved in/out	April 2012 In April 2015 Out	In Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☒	0413084789	
Home Phone	☐		
Work Phone	☐		
Email Address	☐	14karyn@gmail.com	

ADDITIONAL INFORMATION

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

RELATIVE NOT LIVING WITH YOU Mother

Name	Rose Paget
Phone	+64273237489
Email	
Address	21 Park Avenue, Oxford, 7430, North Canterbury, New Zealand

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EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired	[ ] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired
Employment basis	[X] Casual [ ] Part Time [X] Full Time [ ] Contractor	[ ] Casual [ ] Part Time [ ] Full Time [ ] Contractor
Date Started	23.11.2011	
Occupation	Registered Nurse	
Income Amount (Gross / Net)	$4100 per f/n	
Pay frequency	[ ] WK [X] F/N [ ] M [ ] P/A	[ ] WK [ ] F/N [ ] M [ ] P/A
EMPLOYER	Flinders Medical Centre	
Street Address	Flinders Drive	
Suburb	Bedford Park	
State / Postcode	SA, 5042	
Contact Name	Kylie South	
Contact Phone number (to verify income)	(08)82045511	
On Probation	[ ] Yes – time left [X] 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)		

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

Salary sacrifice

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property	$650p/w	760000	X	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Mazda 3 2024	40000	X	☐	☐
Motor Vehicle			☐	☐	☐
Savings Account		5000	X	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents			☐	☐	☐
Superannuation	SMSF - Kazkar superfund	187759.22	☐	☐	☐
Superannuation	Super sa	20338.74	☐	☐	☐
Other			☐	☐	☐
Other			☐	☐	☐

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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	Mazda finance	32,429.48		429.78p f/n	59	21.12.24		X	☐	☐
Car Loan								☐	☐	☐
Credit Card	NAB	3225.82	5000	N/A	N/A	N/A	N/A	X	☐	☐
Credit Card	Latitude finance	8070.69	10000	N/A	N/A	N/A	N/A	X	☐	☐
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	Afterpay	0	3000	Owe nothing				☐	☐	☐
Other	Zippay	0	1000	Owe nothing				☐	☐	☐

Notes:

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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	180	Per Month	180	Gas, elec, water
Rates	0	Per Month		Renting
Body Corporate	0	Per Month		Renting
Ongoing Rent	675p/w	Per Month	2700	Rent
Transport	0	Per Month		Use car, free public transport
Car expenses	130	Per Month	130	Fuel, registration, maintainance
Food / Groceries	400	Per Month	400	Groceries
Communication & Media	247.49	Per Month	247.49	Phone, internet, pay tv
Medical & Health		Per Month		
Education & Childcare	o	Per Month		N/A
Child Support/ Maintenance	0	Per Month		N/A
Insurance - General	161.50	Per Month	161.50	Car and contents insurance
Insurance - Health	191.18	Per Month	191.18	Health insurance
Insurance - Risk	0	Per Month		N/A
Entertainment & Recreation	250	Per Month	250	Gym membership and recreation
Clothing & Personal Care	300	Per Month	300	Clothes,skincare, makeup
Gift/Donations	20	Per Month	20	Adelaide kitten rescue
Other	200	Per Month	200	Pet care
Other	110	Per Month	110	Lawn maintainance
Other	200	Per Month	200	Other regular expenses
TOTAL			4780.17	