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?

We need a loan to purchase a house to stop renting.

Price range is $650k - $750k

Suburbs Yarrawonga 3730, Mulwala 2647

Consolidate all credit cards - $24,500

Loan Amount sought: $ 750,000		
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	Leach	Fitzgibbon-Rauhihi
Given Name/s	Joshua Robert	Jordan Helena
Preferred Name	Josh	Jordan
Previous Name		
Date of Birth (DOB)/ Gender	13/05/1990 / Male	28/10/1989 / Female
Marital Status	☐ Single ☐ Married ☑ De facto	☐ Single ☐ Married ☑ De facto
Dependents	# of 0	# of 0
Dependents DOB		

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	2/4 Harley Court	2/4 Harley Court
Suburb	Yarrawonga	Yarrawonga
State / Postcode	VIC / 3730	VIC / 3730
Date moved in	20/02/2025	20/02/2025
	☐ Owns ☑ Rents ☐ Other	☐ Owns ☑ Rents ☐ Other
PREVIOUS		
Street	20/17 Ferry Lane	20/17 Ferry Lane
Suburb	Bulimba	Bulimba
State / Postcode	QLD 4171	QLD 4171
Date moved in/out	01/05/2023 In 26/02/2026 Out	01/05/2023 In 26/02/2026 Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☑	0420944171	0468340730
Home Phone	☐		
Work Phone	☐		
Email Address	☑	joshua.r.leach@gmail.com	j.h.fitzgibbon@outlook.com

ADDITIONAL INFORMATION

Mother's Maiden Name	Leach	Rauhihi
ID document # ***(DL/Passport)***	094256729	104840197
Foreign Tax Status / TNN	Australia Citizen	Australia Citizen
Town / Country of Birth	Waratah, Australia	Bedford Park, Australia
Estimated Retirement Age	75	75

RELATIVE NOT LIVING WITH YOU — Mother

Name	Wendy Leach
Phone	0416219171
Email	wendy.l@internode.on.net
Address	5/134 Stanhill Drive, Chevron Island QLD 4217

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	07/02/2019	03/07/2025
Occupation	Project Manager	Library and Customer Service Officer
Income Amount (Gross / Net)	$180,000	$39,000
Pay frequency	☐ WK ☐ F/N ☑ M ☐ P/A	☐ WK ☑ F/N ☐ M ☐ P/A
EMPLOYER	AECOM Australia Pty Ltd	Federation Council
Street Address	Level 8, 540 Wickham St	100 Edward St,
Suburb	Fortitude Valley	Corowa
State / Postcode	QLD, 4006	NSW, 2646
Contact Name	Josh Porter	Nicky Raleigh
Contact Phone number (to verify income)	0410405143	02 6033 8921
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	/	01/10/2024 / 14/03/2025
Occupation		Client Services Officer
Income Amount (Gross / Net)		$50,000
Pay frequency	☐ WK ☐ F/N ☐ M ☐ P/A	☐ WK ☑ F/N ☐ M ☐ P/A
EMPLOYER		Drug Arm
Street Address		Level 1, 493 Ipswich Road
Suburb		Annerly
State / Postcode		QLD, 4103
Contact Name		Katie Farmer
Contact Phone number (to verify income)		07 3620 8801

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

No

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	VW Amarok	$50,000	✔	☐	☐
Motor Vehicle	Hyundai i30	$10,000	☐	✔	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	Furniture and contents	$10,000	☐	☐	✔
Superannuation			☐	☐	☐
Superannuation			☐	☐	☐
Other	Boat	$20,000	✔	☐	☐
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	VW Financial Services	44,899	59,170	899	60	19/02/2024	19/02/2029	✔ ☐ ☐
Car Loan								☐ ☐ ☐
Credit Card	Amex	6000	6000	N/A	N/A	N/A	N/A	☐ ✔ ☐
Credit Card	Amex	5500	5500	N/A	N/A	N/A	N/A	✔ ☐ ☐
Credit Card	ANZ	6000	6000	N/A	N/A	N/A	N/A	✔ ☐ ☐
Credit Card	Qantas	7000	7000	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	300	Per Month		Elec, gas, internet - no water, paid by landlord
Rates	N/A	Per Month		Renting
Body Corporate	N/A	Per Month		Renting
Ongoing Rent	2555	Per Month		Harley Court Rent
Transport	200	Per Month		Fuel
Car expenses	300	Per Month		Registration, maintenance
Food / Groceries	600	Per Month		
Communication & Media	300	Per Month		2 x PAYG phones and streaming services
Medical & Health	150	Per Month		Gym memberships
Education & Childcare	N/A	Per Month		
Child Support/ Maintenance	N/A	Per Month		
Insurance - General	200	Per Month		Car insurance
Insurance - Health	350	Per Month		2 x private health insurance
Insurance - Risk	N/A	Per Month		
Entertainment & Recreation	750	Per Month		
Clothing & Personal Care	300	Per Month		
Gift/Donations	N/A	Per Month		
Other		Per Month		
Other		Per Month		
Other		Per Month		
TOTAL			6005	