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?

TO PURCHASE A HOME TO LIVE IN

Loan Amount sought: $ 900,000 - $1.2m		
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	HORTON	
Given Name/s	JOHN RICHARD	
Preferred Name	JOHN	
Previous Name		
Date of Birth (DOB)/ Gender	11/11/73 / MALE	/
Marital Status	☑ Single ☐ Married ☐ De facto	☐ Single ☐ Married ☐ De facto
Dependents	# of 2	# of
Dependents DOB	Kyle Horton 14/09/2006 Iona Horton 31/01/2008	

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	2/4 HODGENS STREET	
Suburb	CALOUNDRA	
State / Postcode	QLD 4551	
Date moved in	JULY 2025	
	☐ Owns ☐ Rents ☑ Other	☐ Owns ☐ Rents ☐ Other
PREVIOUS		
Street	66 PANORAMA DRIVE	
Suburb	TWEED HEADS WEST	
State / Postcode	NSW 2485	
Date moved in/out	JULY 2022 In JULY 2025 Out	In Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☑	0423375957	
Home Phone	☐		
Work Phone	☐		
Email Address	☑	john.horton73@yahoo.com	

ADDITIONAL INFORMATION

Mother's Maiden Name	SAWYER	
ID document # ***(DL/Passport)***	DL QLD Lic 130247914	
Foreign Tax Status / TNN		
Town / Country of Birth	CASTLEFORD UK	
Estimated Retirement Age	65	

RELATIVE NOT LIVING WITH YOU — Mother

Name	CAROLE ROBERTS
Phone	+44 1862 832521
Email	
Address	SCOTLAND UK

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	JUNE 2019	
Occupation	ELECTRICIAN	
Income Amount (Gross / Net)	$235,000	
Pay frequency	☐ WK ☑ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER	CLOUGHWOOD	
Street Address	QV 1 PLAZA , LEVEL 6 250 ST GEORGES TER	
Suburb	PERTH	
State / Postcode	WA 6000	
Contact Name	KEVIN BRANNAN	
Contact Phone number (to verify income)	0404159315	
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)?

NONE

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Kia Optima GT 2019	$25,000	✔	☐	☐
Motor Vehicle	Harley Davidson X500s	$10,500	✔	☐	☐
Savings Account	Southern Cross Credit Union	$36,000	✔	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	3 bedroom house worth of furniture and Electrical goods, All purchased New in 2019-2020	$25,000	✔	☐	☐
Superannuation	HUB24 Super-Choice	$153,883	✔	☐	☐
Superannuation	HUB24 Invest SMSF John Horton Super Fund PTY LTD	$350,000	✔	☐	☐
Other			☐	☐	☐
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	CBA	$9,000						✔	☐	☐
Personal Loan								☐	☐	☐
Car Loan	MAZDA FINANCE	$2,529.58		$384.18p/m	3yrs	02/12/2023 02/12/2026		✔	☐	☐
Car Loan	MOTORBIKE FINANCE	$10,072.09		$188.62p/fn	3yrs	22/09/2025 18/09/2028		✔	☐	☐
Credit Card	N/A			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	N/A							☐	☐	☐
Other								☐	☐	☐

Notes:

RECENTLY FINISHED REPAYING A PERSONNAL LOAN BACK TO A FRIEND $10,000 (DECEMBER 2025)

RECENTLY FINISHED PAYING OFF MY SON'S DIPLOMA COURSE ($15,000)

RECENTLY FINISHED PAYING CHILD SUPPORT PAYMENTS (JANUARY 2026)

WORK AS A FIFO ON A 3/3WK EVEN TIME ROSTER, PAID ON A FORTNIGHTLY BASIS

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	$1000	Per Month	$1000	SHARED HOUSE LIVING WITH CLOSE FRIENDS. AGREEMENT COVERS INCIDENTALS AS I AM AWAY 6MTHS OF YEAR WORKING FIFO
Transport	$300	Per Month	$300	CARPARKING AT AIRPORT WHILE AT WORK
Car expenses	$300	Per Month	$300	
Food / Groceries	$300	Per Month	$300	
Communication & Media	Optus/Telstra	Per Month	$90	KIDS PHONES AND MY PHONE
Medical & Health	$10	Per Week	$10	GYM (FIFO RATE)
Education & Childcare		Per Month		
Child Support/ Maintenance		Per Month		
Insurance - General		Per Month		
Insurance - Health	$310	Per Month	$310	BUPA
Insurance - Risk		Per Month		
Entertainment & Recreation	$300-$400	Per Month	$400	INCLUDES STREAMING SERVICES
Clothing & Personal Care	$30	Per Month	$30	TOILETERIES
Gift/Donations		Per Month		
Other		Per Month		
Other		Per Month		
Other		Per Month		
TOTAL				