Interview: ☐ Face to face ☑ Phone ☐ Voice call

Location: Phone Meeting

Date & Time: 21 April 2026 - 10:45am

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?

The applicants are First Home Buyers seeking an approval upto $600,000.
For servicing I have taken the Primary Applicant's YTD income of $53,229.30 at 19th April which is 42 weeks at an average of $1,267.36 per week or annually is $65,903.

The secondary applicant I have taken his monthly income $7998 which is $95,976 per annum. Please note Toll Transport recently changed their Payroll System and there is NO YTD income accrued as the payslip reflects the new cycle with this. I have attached the MyGov YTD Income Statement to support verification of his YTD salary.

The preferred suburbs Mount Morgan (4714) Bouldercombe, (4702) Struckoil (4714)

I note they have savings of $39,000 but they do NOT want to use this towards the settlement as it is a "rainy day fund."

Loan Amount sought: $ 600,000		
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	Mrs	Mr
Surname	Pimm	Pimm
Given Name/s	Melissa Jane	Shane Danny
Preferred Name	Melissa	Shane
Previous Name		
Date of Birth (DOB)/ Gender	15/08/1973 /	07/07/1973 /
Marital Status	☐ Single ☑ Married ☐ De facto	☐ Single ☑ Married ☐ De facto
Dependents	# of NIL	# of NIL
Dependents DOB		

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	20 Aldinga Street	20 Aldinga Street
Suburb	Redbank Plains	Redbank Plains
State / Postcode	QLD, 4301	QLD, 4301
Date moved in	June 2015	June 2015
	☐ 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	☐	0439 042 529	0408 709 789
Home Phone	☐		
Work Phone	☐		
Email Address	☐	mel_shane91@hotmail.com	shane_mel91@hotmail.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	November 2023	December 2024
Occupation	Truck Driver	Driver Trainer
Income Amount (Gross / Net)	$65,903	$95,976
Pay frequency	☑ WK ☐ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☑ M ☐ P/A
EMPLOYER	Truck Moves Australia	Toll Global
Street Address	Byers Court	Formation Street
Suburb	Redbank	Wacol
State / Postcode	QLD, 4301	QLD, 4076
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	July 2023 / November 2023	May 2024 / December 2024
Occupation	Truck Driver	Truck Driver
Income Amount (Gross / Net)	$100,000	$115,000
Pay frequency	☐ WK ☑ F/N ☐ M ☐ P/A	☐ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER	Exact Contracting	Centurion Transport
Street Address	43 Joslin Street	Formation Street
Suburb	Adelaide	Waycol
State / Postcode	South Australia, 5034	QLD, 4701
Contact Name		
Contact Phone number (to verify income)		

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

Truckmoves from January 2022 To July 2023
Byers Court
Redbank, QLD, 4301

Shane Employment - Techforce April 2023 to May 2024
Address: Greenhill Road Eastwood South Australia, 5063.
Truck Driver

Salary $115,000

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle			✔	☐	☐
Motor Vehicle	GU Nissan Patrol 2006	$35,000	☐	✔	☐
Savings Account	ANZ	$38,000	☐	✔	☐
Savings Account	ANZ	$1,000	✔	☐	☐
Savings Account			☐	☐	☐
Savings Account	SMSF	$315,000	☐	☐	✔
Savings Account			☐	✔	☐
Home Contents	Furniture	$50,000	☐	☐	✔
Superannuation			☐	☐	☐
Superannuation			☐	✔	☐
Other	Toyota Prado 2020	$60,000	☐	✔	☐
Other	Harley Davidson V Rod 2015	$40,000	☐	✔	☐

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	Taurus Finance	$40,000	$52,000	$972.53 a month				☐	✔	☐
Car Loan								☐	☐	☐
Credit Card	Gem Finance	NIL	$6,000	N/A	N/A	N/A	N/A	☐	✔	☐
Credit Card	ANZ Visa	$2,400	$3,000	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								☐	☐	☐
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		Per Month		
Rates		Per Month		
Body Corporate		Per Month		
Ongoing Rent	$1,083.33	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				