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?

Looking to cash-out $25k for timber repair and painting of our home. Also looking to start paying down our equity loan.

Loan Amount sought: $		
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	Mrs
Surname	Lehman	Lehman
Given Name/s	Simon Mark	Lucinda Ada
Preferred Name		
Previous Name		Lucinda Yee
Date of Birth (DOB)/ Gender	/	/
Marital Status	☐ Single ☑ Married ☐ De facto	☐ Single ☑ Married ☐ De facto
Dependents	# of 2	# of 2
Dependents DOB	May 2010 July 2013	May 2010 July 2013

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	10 Stuart St	10 Stuart St
Suburb	The Basin	The Basin
State / Postcode	VIC 3154	VIC 3154
Date moved in	30/10/2023	30/10/2023
	☑ Owns ☐ Rents ☐ Other	☑ Owns ☐ Rents ☐ Other
PREVIOUS		
Street	17 Currawa Drive	17 Currawa Drive
Suburb	Boronia	Boronia
State / Postcode	VIC 3155	VIC 3155
Date moved in/out	June 2019 In 30/10/2023 Out	June 2019 In 30/10/2023 Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☑	0407057756	0417363441
Home Phone	☐		
Work Phone	☐		
Email Address	☐	lehmans81@gmail.com	lucinda100@hotmail.com

ADDITIONAL INFORMATION

Mother's Maiden Name	Wilson	Minogue
ID document # ***(DL/Passport)***		
Foreign Tax Status / TNN	N/A - Australian Citizen only	N/A - Australian Resident for tax purposes
Town / Country of Birth	Melbourne	Napier
Estimated Retirement Age	75	75

RELATIVE NOT LIVING WITH YOU — Mother

Name	Pauline Yee
Phone	0411 155 508
Email	
Address	56 Harold St, Wantirna

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	4/2/2008	1/4/2021
Occupation	Systems Analyst	Nurse
Income Amount (Gross / Net)	$157,000pa gross salary $6,500pa gross bonus	$107,000 gross
Pay frequency	☐ WK ☑ F/N ☐ M ☐ P/A	☐ WK ☑ F/N ☐ M ☐ P/A
EMPLOYER	ANZ	Healthscope
Street Address	833 Collins St	262 Mountain Highway
Suburb	Docklands	Wantirna
State / Postcode	VIC 3008	VIC 3152
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	10 Stuart St, The Basin	$970,000	☐	☐	✔
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Ford Everest Caravan	$50,000 $8,000	✔	☐	☐
Motor Vehicle	MG4 Urban Holden Captira	$30,000 & $5000	☐	✔	☐
Savings Account	Offset account	$5,800	☐	☐	✔
Savings Account	Savings account - Lucinda	$17,800	☐	✔	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	Furniture, appliances, electoronics & computers, jewellry	$150,000	☐	☐	✔
Superannuation	SMSF - Investment fund, CMA,	$290,000	☐	☐	✔
Superannuation	Aware Super	$44,956	☐	✔	☐
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	Bankwest	$671,998		$4258.25/month	30y	30/10/2023 30/10/2053	N/A	☐	☐	✔
Home Loan								☐	☐	☐
Home Loan								☐	☐	☐
Personal Loan	Our Money Market	$18,431		$213.44/fn	7y	November 2023 November 2030		✔	☐	☐
Personal Loan	Commbank	$20,500		$400/m	5y			☐	✔	☐
Car Loan	Fleet partners	$40k						✔	☐	☐
Car Loan	Fleet partners	$32k						✔	☐	☐
Credit Card	Bankwest	$1,700	$2,000	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	☐	☐	☐
Credit Card				N/A	N/A	N/A	N/A	☐	☐	☐
After Pay/ Zip Pay	Afterpay	$90		$30/fn				✔	☐	☐
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	$100	Per Month		Gas & electricity Noteworthy: We have home solar & battery making our electricity bill negligible.
Rates	$176	Per Month		
Body Corporate		Per Month		
Ongoing Rent		Per Month		
Transport	$25	Per Month		Train fares for office days
Car expenses		Per Month		Included in novated lease
Food / Groceries	$900	Per Month		
Communication & Media	$400	Per Month		Mobile phones, internet
Medical & Health		Per Month		
Education & Childcare	$80	Per Month		2 x government schools costs.
Child Support/ Maintenance		Per Month		
Insurance - General	$149	Per Month		Home Insurance Car insurances covered in novated leases
Insurance - Health	$215	Per Fortnight		
Insurance - Risk		Per Month		Life insurances are part of our SMSF
Entertainment & Recreation	$150	Per Month		
Clothing & Personal Care	$50	Per Month		
Gift/Donations		Per Month		
Other		Per Month		
Other		Per Month		
Other		Per Month		
TOTAL				