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?

Purchase of Property.
Preferred suburbs - Anywhere between Glasshouse Mountains and Gympie QLD.
Price range $500,000 to $900,000

Consolidate all debts if possible

Loan Amount sought: $ 1000000		
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	Craven	Joll
Given Name/s	Beau Evan	Emma Louise- Jean
Preferred Name	Beau	
Previous Name		
Date of Birth (DOB)/ Gender	28.08.1984 / Male	14.09.1984 / Female
Marital Status	☐ Single ☐ Married ☑ De facto	☐ Single ☐ Married ☑ De facto
Dependents	# of 1	# of 2
Dependents DOB	31.8.2013	6.09.2012 2.08.2014

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	44 Ngungun Crs	44 Ngungun Crs
Suburb	Glasshouse Mountains	Glasshouse Mountains
State / Postcode	QLD/ 4518	QLD/ 4518
Date moved in	June 2022	
	☐ Owns ☑ Rents ☐ Other	☐ Owns ☑ Rents ☐ Other
PREVIOUS		
Street	2/32 Hilary ST	1/8 Willowood crs
Suburb	Morayfield	Nambour
State / Postcode	QLD/ 4506	QLD/ 4560
Date moved in/out	January 18 In June 2022 Out	July 2020 In June 2022 Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☑	0426262328	0402446009
Home Phone	☐		
Work Phone	☐		
Email Address	☐	beau.blue@hotmail.com	emma.joll@outlook.com

ADDITIONAL INFORMATION

Mother's Maiden Name	Tisdell	Korger
ID document # ***(DL/Passport)***	098042301	080713901
Foreign Tax Status / TNN		
Town / Country of Birth	Bathurst / Australia	Innisfail / Australia
Estimated Retirement Age	70	65

RELATIVE NOT LIVING WITH YOU — Mother

Name	Robyn Craven
Phone	0423641704
Email	luvrobbaz@yahoo.com.au
Address	1 Anderson ST, Goondiwindi QLD 4390

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	October 2022	September 2018
Occupation	National Account Manager	Public Servant
Income Amount (Gross / Net)	$116,000 Net	$131,000 Net
Pay frequency	☐ WK ☑ F/N ☐ M ☐ P/A	☐ WK ☑ F/N ☐ M ☐ P/A
EMPLOYER	Wesfil Australia	National Disability Insurance Agency
Street Address	1/16 Ada Avenue	5 Maud St
Suburb	Brookvale	Maroochydore
State / Postcode	NSW / 2100	QLD / 4558
Contact Name	Doug Baker	Jodie Baker
Contact Phone number (to verify income)	0417258858	0417070645
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)?

$15000 Bonus if FY target met - Beau Craven

ASSETS

Type	Description	Estimated Value	Owner App1	Owner App2	Owner Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Ford Falcon	$50,000	✔	☐	☐
Motor Vehicle			☐	☐	☐
Savings Account	$3000		✔	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	Home Contents, Furniture etc	$50,000 Insurance	☐	☐	✔
Superannuation	$160750		✔	☐	☐
Superannuation	$179567		☐	✔	☐
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	ING Direct	$4318.20	$5000	$68.61 F/N	5	October 25 / October 2030	Fixed	☐	✔	☐
Personal Loan	Society one	$4719.52	$10000	$132 F/N	5	October 25 / October 30	Fixed	☐	✔	☐
Car Loan	Angle Auto Finance	$85,000	$89897	$720 F/N	5	July 25 / July 30	Fixed	☐	✔	☐
Car Loan								☐	☐	☐
Credit Card	Commonwealth Bank	$4500	$5000	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								☐	☐	☐
Other	Now Finance	$37259	$38989	$434 F/N	5	January 26 / January 31	Fixed	✔	☐	☐

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	$180	Per Month	$180	Power
Rates	0	Per Month	0	Renting
Body Corporate	0	Per Month	0	No Body corporate
Ongoing Rent	$680	Per Week	$2720	
Transport	0	Per Month	0	
Car expenses	$592	Per Month	$592	Fuel, Insurance, Registration for Emma's car $422 Insurance and registration for Beau's Car $170
Food / Groceries	$600	Per Month	$600	
Communication & Media	$379.10	Per Month	$379.10	Phones and Internet
Medical & Health	$20	Per Month	$20	
Education & Childcare	$273	Per Month	273	
Child Support/ Maintenance	$900	Per Month	900	
Insurance - General	$65	Per Month	$65	Home and contents
Insurance - Health	$180	Per Month	$180	
Insurance - Risk	0	Per Month	0	
Entertainment & Recreation	$400	Per Month	$400	
Clothing & Personal Care	$140	Per Month	$140	
Gift/Donations	0	Per Month	0	
Other	$36	Per Month	$36	Pet insurance
Other	0	Per Month	0	
Other	0	Per Month	0	
TOTAL			6485	