Docusign Envelope ID: 91181A27-327A-82A8-8024-6D06FE2687DB

Interview: [ ] Face to face [x] Phone [ ] Voice call

Location:

Date & Time: 28/07/2026

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 an owner occupied property 700K + costs

Consolidation of unsecured debt

Loan Amount sought: $ 700,000 + costs		
Have you purchased a property / signed a Contract of Sale:	[ ] Yes	[x] No
Are you a First Home Buyer	[x] Yes	[ ] No

PERSONAL DETAILS

	Applicant 1	**Applicant 2**
Title	Mr	Miss
Surname	Stokes	Vessey
Given Name/s	Jerriah George	Bianca petrea
Preferred Name	Jerriah	Bianca
Previous Name		
Date of Birth (DOB)/ Gender	29/10/1987 /Male	05/06/1992 / Female
Marital Status	[ ] Single [ ] Married [x] De facto	[ ] Single [ ] Married [x] De facto
Dependents	# of 1	# of 1
Dependents DOB	26/03/2024	26/03/2024

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ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	17 Osmia Street	17 Osmia Street
Suburb	Anketell	Anketell
State / Postcode	WA 6171	WA 6171
Date moved in	15/10/2025	15/10/2025
	☐ Owns ☒ Rents ☐ Other	☐ Owns ☒ Rents ☐ Other
PREVIOUS		
Street	22 pharlap parade	22 pharlap parade
Suburb	ooralea	ooralea
State / Postcode	QLD 4740	Qld 4740
Date moved in/out	01/10/2024 In 14/10/2025 Out	01/10/2024 In 14/10/2025 Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☒	0431611727	0474505906
Home Phone	☐		
Work Phone	☐		
Email Address	☒	Jglamo28@gmail.com	Bianca.P.Vessey@hotmail.com

ADDITIONAL INFORMATION

Mother's Maiden Name	Lammon	Wynne
ID document # ***(DL/Passport)***	096126809 DL	098189582 DL
Foreign Tax Status / TNN	Not applicable	Not applicable
Town / Country of Birth	Ayr, QLD Australia	Darwin, NT Australia
Estimated Retirement Age	70	70

RELATIVE NOT LIVING WITH YOU Mother

Name	Shayne Vessey
Phone	0427 433 571
Email	sr.vessey@bigpond.com
Address	22 Mengel Street, MACKAY QLD 4740

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EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired
Employment basis	[ ] Casual [ ] Part Time [X] Full Time [ ] Contractor	[ ] Casual [ ] Part Time [X] Full Time [ ] Contractor
Date Started	October 2024	jan 2025
Occupation	Maintenance Assistant	Home lending specialist
Income Amount (Gross / Net)	Annual Salary $118,465 Nightshift Allowance (3% of Annual Salary) $3,554 Bonus income will be received sep	Annual base $106,200 Bonus income also
Pay frequency	[ ] WK [X] F/N [ ] M [ ] P/A	[ ] WK [X] F/N [ ] M [ ] P/A
EMPLOYER	BHP	commonwealth Bank
Street Address		21 chalgrove Av
Suburb		Rockingham
State / Postcode		Wa
Contact Name		Gemma Warburton
Contact Phone number (to verify income)		0422 526 010
On Probation	[ ] Yes – time left [X] No	[ ] Yes – time left [X] No

EMPLOYMENT DETAILS (Previous – if less than 3 years in current position)

	Applicant 1	**Applicant 2**
Employment type	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired
Employment basis	[ ] Casual [ ] Part Time [ ] Full Time [ ] Contractor	[X] Casual [ ] Part Time [ ] Full Time [ ] Contractor
Date Started / Finished	June 2022 / October 2024	June 2024 / Dec 2024
Occupation	Storeman	Lending assistant
Income Amount (Gross / Net)	70K	Casual income - whilst on maternity leave
Pay frequency	[ ] WK [X] F/N [ ] M [ ] P/A	[X] WK [ ] F/N [ ] M [ ] P/A
EMPLOYER	Signett	Navigate Finance and Wealth
Street Address	33-37 Webb Drive,	20 Westbourne Street
Suburb	Bohle	Hyde Park
State / Postcode	Qld 4814	QLD 4812
Contact Name		
Contact Phone number (to verify income)		

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

Bonus income (both have moved roles - unable to prove 2 years)

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Mazda BT50		X	☐	☐
Motor Vehicle	Suncorp	3000	X	X	X
Savings Account	Suncorp	977.09	X	☐	☐
Savings Account	Suncorp	0	X	☐	☐
Savings Account			☐	X	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents			☐	☐	☐
Superannuation	Plum & SMSF	17,717 144,000	☐	X	☐
Superannuation	Plum & SMSf	65000	X	☐	☐
Other	contents	60000	☐	☐	☐
Other			☐	☐	☐

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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	Harmoney	3122	3122	86.06 monthy	7 years	2031		X	☐	☐
Personal Loan	Harmoney	66928	66928		7 years	2031		☐	X	☐
Car Loan	Liberty Finance	35289.18	35289.18	906 monthly	7 years	2023		X	☐	☐
Car Loan								☐	☐	☐
Credit Card	Latitude	9000	10000	N/A	N/A	N/A	N/A	X	☐	☐
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	2100	3000					X	☐	☐
Other								☐	☐	☐

Notes:

Looking to consolidate the large harmoney loans and car loan and credit card if possible

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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	300	Electricity, gas
Rates	0	Per Month	0	
Body Corporate	0	Per Month	0	
Ongoing Rent	0	Per Month	0	
Transport	0	Per Week	0	
Car expenses	500	Per Month	500	Fuel, maintenance & rego
Food / Groceries	250	Per Week	1000	Food (Jerriah is week on week off at home)
Communication & Media	400	Per Month	400	Phone, internet and subscriptions
Medical & Health	50	Per Month	50	Just a buffer (not an actual expense
Education & Childcare	365	Per Week	1460	Daycare
Child Support/ Maintenance	0	Per Month	0	
Insurance - General	110	Per Month	110	Youi car insurance
Insurance - Health	0	Per Month	0	
Insurance - Risk	0	Per Month	0	
Entertainment & Recreation	200	Per Week	200	Entertainment expenses
Clothing & Personal Care	40	Per Month	40	Jerriah beard cut
Gift/Donations	0	Per Month	0	
Other	0	Per Month	0	
Other	0	Per Month	0	
Other	0	Per Month	0	
TOTAL			3820	