Interview:	☐ Face to face	☑ Phone	☐ Video call
Location:	WA		
Date & Time:			

NORTH PATH

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?

Client applying for OO property. Contract with Brad - $640,000

Loan Amount sought: $ 640,000				
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	Leah Helen Joan Smith	
Surname		Marsh
Given Name/s	Leah Helen Joan	Craig Brian
Preferred Name		
Previous Name		
Date of Birth (DOB)/ Gender	19/02/75 / Female	23/08/71 / male
Marital Status Single Married	De facto	
Dependents	# of 1	# of
Dependents DOB	16 yr old (27/7/2010)	

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	8 Kardil Street	
Suburb	Dalyellup	
State / Postcode	WA 6230	
Date moved in	02/02/2023	
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	☑	0422724966	0437359082
Home Phone	☐		
Work Phone	☐		
Email Address	☑	Goddess75@bigpond.com	Qball380@gmail.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

Name	
Phone	
Email	
Address	

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	Permanent	Permanent
Employment basis	FT	FT
Date Started	07/04/25	09/01/24
Occupation	Mining	Machine Operator
Income Amount (Gross / Net)	178000	110000
Pay frequency	Weekly	Weekly
EMPLOYER	GPH recruitment	J and P group
Street Address	Shop 3/ 14 Stirling Street	Short St
Suburb	Bunbury	Picton
State / Postcode	WA / 6230	WA 6229
Contact Name	Leanne Edward	Jeff
Contact Phone number (to verify income)	0429 010 813	(08) 9725 5050
On Probation	No	No

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

	Applicant 1	**Applicant 2**
Employment type	Perm	Perm
Employment basis	Casual	fulltime
Date Started	04/2023	05/2023
Occupation	Front end team member	Machine Operator
Income Amount (Gross / Net)	45000	100000
Pay frequency	weekly	weekly
EMPLOYER	Coles Australind	Key Civil
Street Address	Old coast road / Paris Road CNR	244 Harris Road
Suburb	Ausralind	Picton
State / Postcode	WA 6233	Wa 6229
Contact Name	Chrissie	HR
Contact Phone number (to verify income)	0437 515 705	(08) 9745 0699

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

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	Car - Ford	25000	☐	✔	☐
Motor Vehicle	Car - Ford Kuga	15000	✔	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	Contents	50000	☐	☐	✔
Superannuation	Super balance - REST	9000	✔	☐	☐
Superannuation	Super balance - Aus super	$1000	☐	✔	☐
Other	Super HSBC - SMSF account currently	$285,509	☐	☐	✔
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	Latitude Finance	29770		170pw	3yrs left			☐	☑	☐
Personal Loan	Fairgo finance	7500		130pw				☑	☐	☐
Car Loan								☐	☐	☐
Car Loan								☐	☐	☐
Credit Card	CBA	5000	5000	N/A	N/A	N/A	N/A	☑	☐	☐
Credit Card	Bendigo 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	☐	☐	☐
After Pay/ Zip Pay		200	800					☑	☐	☐
Other	Zipp pay	4500	5000					☑	☐	☐

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	150	pm		
Rates				
Body Corporate				
Ongoing Rent	720	pw		
Transport	90	pw		
Car expenses	1500	pa		
Food / Groceries	150	pw		
Communication & Media				
Medical & Health				
Education & Childcare				
Child Support/ Maintenance				
Insurance - General				
Insurance - Health				
Insurance - Risk				
Entertainment & Recreation	150	pm		
Clothing & Personal Care				
Gift/Donations				
Other				
Other				
Other				
TOTAL				