

WiZDOM Client Application Details _ WiZDOM Loans

WiZDOM Loans - Application Details

ATTENTION Andrew Kubenk

About You

First Name: Mal

Surname: Nurished

Date of Birth Wednesday, April 19, 1978

Mobile Number: 0459265555

Home Landline 0883408888

Email: mal.nurished@gmail.com

Residency Status Citizen

Mothers Maiden name NA

Your Occupation : Personal Trainer

Annual Income : 90000

Employment Type Fulltime

Employers Address Dymphna's Gym - 430 Keil Mountain Road, Keils Mountain QLD 4559

Employers Phone 0754481234

Have you worked with this employer for more than 3 years Yes

Date Started Monday, January 1, 2001

Do you have a partner? Yes

Relationship Married

Your Partner

First Name: Fay

Surname: Daway

Date of Birth Sunday, July 4, 1982

Residency Status Citizen

Occupation : Nutritionist

Annual Income : 60000

Employment Type Fulltime

Employers Name Erbachers

Employers Address 131 David Low Way, Diddillibah, QLD, 4559

Employers Phone 0754485222

Have they worked with this employer for more than 3 years Yes

Date Started Thursday, January 1, 2015

Partner's Mobile : 0459265555

Partner's Email: fay.daway@gmail.com

Personal Details

Number of dependents 2

Children's Age 10, 12

Are you renting? No

Real Estate Assets

Your Home

Name(s) on Title : Mal Nurished and Fay Daway

Address: 9 Kilkie Avenue, Bli Bli

State: QLD

Post Code:	4560
Postal address	As Above
Have you lived at your current address for more than 3 years?	<input type="button" value="Yes"/>
Date you moved into this address	Tuesday, March 1, 2016
Previous Home Address	Not Applicable
Estimated Value of your PPR: \$	650000
Total Owing: \$	300000
Lender:	Westpac
Offset Available: \$	15000
Monthly Repayment : \$	1590.36
Repayment Type	<input type="button" value="Principle and Interest"/>
Interest Rate : %	3.59
Do you have splits on this loan?	<input type="button" value="No"/>

Loan split details

Loan was taken out March 2016 over a 30 year term.

Do you own one or more investment properties?	<input type="button" value="Yes"/>
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Investment Property 1

Name(s) on Title :	Mal Nurished and Fay Daway
Address:	6 Kingston Court, North Lakes
State:	QLD
Post Code:	4509
Estimated Value: \$	460000
Rental Income Per Week: \$	385
Lender:	Westpac
Total Owing: \$	360000

Offset Available: \$ 0
Monthly Repayment \$ 1708.33
Interest Rate : % 3.95

Do you have splits on this Loan?

Loan Split details

Purchased 15th July 2020 for \$450,000

Do you own another investment property?

Investment Property 2

Investment Property 3

Investment Property 4

Investment Property 5

Investment Property 6

Investment Property 7

Investment Property 8

Investment Property 9

Investment Property 10

Assets & Liabilities Details

Savings Assets

Savings: \$ 10000

Institution: Westpac

Redraw/Offset : \$ 15000

Institution: Westpac

Superannuation

Client 1 :

Super Balance: \$ 120000

Super is With

Gym Workers Super

Client 2 :

Super Balance: \$

50000

Super is With

REST

Do you currently have an SMSF?

No

SMSF Property 1

SMSF Property 2

Other assets

	Value	Detail -Year / Make / Model
Home Contents	50000	
Shares	0	
Car 1	20000	Holden Commodore 2015
Car 2	10000	Volkswagen Golf 2009
Motor Cycle		
Boat		
Caravan		
Other		
Other		

Personal Liabilities

Credit Card

Card Limit: \$

15000

Balance : \$

2000

This is with

Westpac

Cardholder

Mal Nurished

Do you have other credit or stores cards

Yes

Credit Card 2

Card Limit: \$ 10000

Balance : \$ 200

This is with Latitdue

Cardholder Fay Daway

Do you have other credit or stores cards

Credit Card 3

Credit Card 4

Credit Card 5

Personal Loan / Car Loan / Lease

Monthly Payment: \$ 0

Loan Balance: \$ 0

This is with 0

Borrower 0

Do you have other Personal Loans/Car Loans or Leases?

Personal Loan/Car Loan/Lease 2

Personal Loan/Car Loan/Lease 3

Personal Loan/Car Loan/Lease 4

Do you have a HECS or HELP Debt?

Lifestyle information

Monthly Living Expenses -

	\$ Amount per month
Basic Household and property (eg rates, electricity, gas)	800
Food & Groceries	800
Transport (Car - petrol, parking, rego, repairs and Public Transport)	400

	\$ Amount per month
Education & Childcare	200
Medical & Health	100
Insurances	150
Communication & Media	150
Clothing & Personal Care	150
Recreation & Entertainment	150
Other	50
Rent - only if continuing after this loan	

Do you have Home & Contents Insurance?

Amount Insured \$ 50000

Policy held with Westpac

Do you have personal insurance to protect your lifestyle? i.e. Life, TPD, Trauma and /or Income Protection.

Have you considered your personal insurance needs?

Your preferred loan options

PREFERRED LOAN TYPE

PREFERRED INTEREST RATE TYPE

PREFERRED REPAYMENT TYPE

PREFERRED LOAN FEATURES

Pay Off quickly / additional payments	YES
Ability to split loan	OPTIONAL
100% Offset available	OPTIONAL
Construction	OPTIONAL
Re-draw Facility	YES
Line of Credit	OPTIONAL

Top Up	OPTIONAL
Ability to Switch Loans	OPTIONAL
Portability / Transportable	OPTIONAL
Other Features sought	

Is there anything else you would like to add?

Yes

Additional information / comments ?

Looking to Replace Fay's income as soon as possible.

Inexperienced at Investing

Have been to Bootcamp but not sure what to do now

Accepted

Date

Saturday, March 20, 2021