Interview:	☐ Face to face	☐ Phone	☐ Voice call
Location:			
Date & Time:			

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?

To purchase an investment home.

Loan Amount sought: $ 500,000		
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	MR	MRS
Surname	GODFREY	GODFREY
Given Name/s	PAUL BRIAN	SARAH JANE
Preferred Name	PAUL	SARAH
Previous Name		COPCUTT/ MAKI-NESTE/ DELLAR
Date of Birth (DOB)/ Gender	21/09/1963 / M	07/12/1970 / F
Marital Status	☐ Single ☒ Married ☐ De facto	☐ Single ☒ Married ☐ De facto
Dependents	# of 0	# of 0
Dependents DOB	N/A	N/A

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	19 BANYANDAH RD	19 BANYANDAH RD
Suburb	HYLAND PARK	HYLAND PARK
State / Postcode	NSW 2448	NSW 2448
Date moved in	14/01/2026	14/01/2026
	☐ Owns ☒ Rents ☐ Other	☐ Owns ☒ Rents ☐ Other
PREVIOUS		
Street	17/70-76 MADIGAN STREET	17/70-76 MADIGAN STREET
Suburb	HACKETT	HACKETT
State / Postcode	ACT 2602	ACT 2602
Date moved in/out	28/03/2024 In 14/01/2026 Out	28/03/2024 In 14/01/2026 Out
MAILING (if different)		
Street		
Suburb		
State / Postcode		

CONTACT DETAILS

	Preferred		
Mobile Phone	☒	0452210963	0423744588
Home Phone	☐		
Work Phone	☐		
Email Address	☐		

ADDITIONAL INFORMATION

Mother's Maiden Name	GOLD	CORNWELL
ID document # ***(DL/Passport)***	RA5574871	PA8346417
Foreign Tax Status / TNN		
Town / Country of Birth	LUTON, UK	READING, UK
Estimated Retirement Age	68	68

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired	[X] PAYG (wage) [ ] Unemployed [X] Self Employ [ ] Retired
Employment basis	[ ] Casual [ ] Part Time [X] Full Time [ ] Contractor	[ ] Casual [ ] Part Time [X] Full Time [ ] Contractor
Date Started		
Occupation		
Income Amount (Gross / Net)		$61,464 PA GROSS + SUPER
Pay frequency	[ ] WK [X] F/N [ ] M [ ] P/A	[ ] WK [X] F/N [ ] M [ ] P/A
EMPLOYER	SERV ICES AUSTRALIA	MBT LAWYERS
Street Address		107 HIGH STREET
Suburb		COFFS HARBOUR
State / Postcode		NSW 2450
Contact Name		
Contact Phone number (to verify income)	1800 906 144	
On Probation	[ ] Yes – time left [X] No	[X] Yes – time left 6 MONTHS [ ] No

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

	Applicant 1	**Applicant 2**
Employment type	[ ] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired	[X] PAYG (wage) [ ] Unemployed [ ] Self Employ [ ] Retired
Employment basis	[ ] Casual [ ] Part Time [ ] Full Time [ ] Contractor	[ ] Casual [ ] Part Time [X] Full Time [ ] Contractor
Date Started / Finished	/	04/03/2024 / 01/02/2026
Occupation		PROGRAM SUPPORT OFFICER
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)?

CASUAL $360 PER MONTH - Coffs Coast Contact Services

ASSETS

Type	**Description**	**Estimated Value**	**Owner** App1 App2 Both
Principal Home			☐ ☐ ☐
Investment Property			☐ ☐ ☐
	Rental Income $		
Investment Property			☐ ☐ ☐
	Rental Income $		
Motor Vehicle			☐ ☐ ☐
Motor Vehicle			☐ ☐ ☐
Savings Account			☐ ☐ ☐
Savings Account			☐ ☐ ☐
Savings Account			☐ ☐ ☐
Savings Account			☐ ☐ ☐
Savings Account			☐ ☐ ☐
Home Contents			☐ ☐ ☐
Superannuation	$93,554	$171,000	☐ ☐ ☐
Superannuation			☐ ☐ ☐
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								☐ ☐ ☐
Investment Loan								☐ ☐ ☐
Investment Loan								☐ ☐ ☐
Car Loan								☐ ☐ ☐
Car Loan								☐ ☐ ☐
Credit Card	CBA	$4500	$4500	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	$1688	$2000					☐ X ☐
Other	CBA Overdraft	$1800	$1800					X ☐ ☐

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