1 **NCCP - Client Needs Analysis.pdf** SAVED close

Can you please complete in as much detail as possible. The more information the better will assist our loan writer to fill out your application.

Attachments

NCCP - Client Needs Analysis.pdf Click to edit draft

Please see original NCCP completed at the beginning of this process.

2 **Property - INDICATIVE PRICE** SAVED close

Please Provide

Other recipient's notes:
Sarah Godfrey

$549K

3 DEBTS you wish to be consolidated

SAVED close

Please confirm (if applicable)

Other recipient's notes:
Sarah Godfrey

$4500 CBA credit card
$1500 Afterpay
$1800 CBA Overdraft
//
Paul - IDTA Membership Training - last 2 payments

$1800 CBA Overdraft
//
Paul - IDTA Membership Training - last 2 payments
20.10.2025 $1,000
20.11.2025 $1,000

4 SURPLUS funds after settlement

SAVED close

Preferred amount (if applicable)

Other recipient's notes:
Sarah Godfrey

$30K

12 SAVED close

Overdraft - Paul - CBA ending in 5674 - Latest PDF statement Ending within the last 30 days

NO SCREENSHOTS ACCEPTED

Uploaded Files

CBA Bank Statement for OverDraft account ending in 5674 (as at 18.09.2025).pdf Paul Godfrey

CBA Bank Statement for OverDraft account ending in 5674 (as at 15.10.2025).pdf Paul Godfrey

Other recipient's notes:
Sarah Godfrey
I originally applied for this facility when I didn't need it, as a backup for a rainy day. The overdraft is about $1900 and it is part of my main transaction account. I believe that CBA no longer offer Overdraft facilities. At present I have no plans of closing the Overdraft Facility.

15 close

Personal Loan - Sarah - FAIR ending in 7516 - Latest PDF statement Ending within the last 30 days

NO SCREENSHOTS ACCEPTED

Other recipient's notes:
Sarah Godfrey
This was repaid 2024.

17 **Credit Card - Sarah - CBA - ending in 2781** close

Please advise reason for missed payments from Jan to Mar 2024

Other recipient's notes:
Sarah Godfrey
Had to move unexpectedly and had to pay for pets to go into kennels for a period of time. Paying for 3 x cats total bill of nearly $3K and storage bill of $800 per month.

18 **Personal Loan - Sarah - Money Place - ending in 6920** close

Please advise reason for missed payments from Mar to Jul 2024

Other recipient's notes:
Sarah Godfrey
Not June 2024 fee reversed as their error - I paid ahead of time and they still tried to take a payment. Had to move unexpectedly and had to pay for pets to go into kennels for a period of time. Paying for 3 x cats total bill of nearly $3K and storage bill of $800 per month.

19 **Personal Loan - Paul - CBA - ending in 9924** SAVED close

Please advise reason for missed payments from Jan to Feb 2024. Account was closed 12 Nov 2024

Uploaded Files

Paul Godfrey - CBA - Personal Loan Email as at 09.07.2024 (Account was closed).pdf Paul Godfrey

Other recipient's notes:
Sarah Godfrey
I had a personal loan from CBA some years ago, which I paid off. I went into CBA in Queen Street Mall, Brisbane, and I asked one of the front office staff what needed to be done because I had fully paid the loan off. The staff member said nothing needed to be done, because I had paid back the loan amount; so, in good faith I walked away and forgot all about it. However, some time later, I received advice on the CBA App that I had missed a payment, or payments on the loan. So, I went into the CBA branch to find out what was going on. I told the CBA staff member this exact story. The CBA Staff Member shook her head, and advised me that often the front office staff were new or not fully trained, and that the information I was given was not correct; she explained that although I had paid of the loan capital, and that I had paid off the loan early, the loan still needed to be 'Closed' correctly, and that there were fees and charges associated with an early settling of the loan, it was these payments that I had not paid, because I was misinformed and was not aware that anymore payments would ever be due. The CBA staff member then Closed the loan on their system, I had to pay a small admin and interest fee, and that was the end of the loan saga.

20 **Must be Structured as INV Purchase** close

Due to client age 60yrs + Max of 80LVR

Other recipient's notes:
Sarah Godfrey
Noted.