Interview: ❒ Face to face ❒ Phone ❒ Voice call

Location:

Date & Time:

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?

**To purchase an investment home.**

| | | |
|---|---|---|
| Loan Amount sought: $ **549,000** | | |
| 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** / **Male** | **07/12/1970** / **Female** |
| 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 | **17/70-76 Madigan Street** | **17/70-76 Madigan Street** |
| Suburb | **Hackett** | **Hackett** |
| State / Postcode | **ACT 2602** | **ACT 2602** |
| Date moved in | **28/03/2024** | **28/03/2024** |
| | ☐ Owns ☑ Rents ☐ Other | ☐ Owns ☑ Rents ☐ Other |
| *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 | ☑ | ~~0452210963~~ | ~~0423744588~~ |
| Home Phone | ☐ | | |
| Work Phone | ☐ | | |
| Email Address | ☐ | **paulbriangodfrey@gmail.com** | **sarahdellar@live.com.au** |

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** | **65** |

RELATIVE NOT LIVING WITH YOU

| Name | |
|---|---|
| Phone | |
| Email | |
| Address | |

**EMPLOYMENT DETAILS** (Current)

| | **Applicant 1** | **Applicant 2** |
|---|---|---|
| Employment type | ☑ PAYG (wage) ☐ Unemployed<br>☐ Self Employ ☐ Retired | ☑ PAYG (wage) ☐ Unemployed<br>☐ Self Employ ☐ Retired |
| Employment basis | ☐ Casual ☐ Part Time<br>☑ Full Time ☐ Contractor | ☐ Casual ☐ Part Time<br>☑ Full Time ☐ Contractor |
| Date Started | **17/10/2017** | **04/03/2024** |
| Occupation | | **Program Officer** |
| Income Amount (Gross / Net) | | |
| Pay frequency | ☐ WK ☑ F/N ☐ M ☐ P/A | ☐ WK ☑ F/N ☐ M ☐ P/A |
| *EMPLOYER* | **Services Australia** | **Dept of Defence** |
| Street Address | | |
| Suburb | | |
| State / Postcode | | |
| Contact Name | | |
| Contact Phone number (to verify income) | **1800 906 144** | **1800 333362** |
| On Probation | ☐ Yes – time left ☑ No | ☐ Yes – time left ☑ No |

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

| | **Applicant 1** | **Applicant 2** |
|---|---|---|
| Employment type | ☐ PAYG (wage) ☐ Unemployed<br>☐ Self Employ ☐ Retired | ☑ PAYG (wage) ☐ Unemployed<br>☐ Self Employ ☐ Retired |
| Employment basis | ☐ Casual ☐ Part Time<br>☐ Full Time ☐ Contractor | ☐ Casual ☐ Part Time<br>☐ Full Time ☑ Contractor |
| Date Started / Finished | / | **April 2023** / **Feb 2024** |
| Occupation | | **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)?

| |
|---|
| **Mable Care Worker - SJG.** |

**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 | | | | | | | | ☐ | ☐ | ☐ |
| Personal Loan | **MoneyPlace** | | **$5000** | **$186.10** | **3** | **Dec 2022 / Dec 2025** | | ☐ | ☑ | ☐ |
| Personal Loan | | | | | | | | ☐ | ☐ | ☐ |
| Car Loan | | | | | | | | ☐ | ☐ | ☐ |
| Car Loan | | | | | | | | ☐ | ☐ | ☐ |
| Credit Card | **CBA** | **4450** | **4500** | 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 | ☐ | ☐ | ☐ |
| Credit Card | | | | N/A | N/A | N/A | N/A | ☐ | ☐ | ☐ |
| After Pay/ Zip Pay | **After Pay** | **$800** | **$2000** | | | | | ☐ | ☑ | ☐ |
| Other | **CBA Overdraft** | **$1800** | **$1800** | | | | | ☑ | ☐ | ☐ |

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** | | | | |

# CERTIFICATE
## OF DIGITAL SIGNATURE




THIS DOCUMENT HAS BEEN DIGITALLY SIGNED WITH THE FOLLOWING DETAILS

**Document name:**
NCCP-Client-Needs-Analysis.pdf_signed.pdf
**Completed Date:**
2025-10-20 12:22:16 (GMT +1000 Australia/Brisbane)
**Completed by:**
Sarah Godfrey
**Completed Email:**
sarahdellar@live.com.au
**Completed Phone:**
+61452210963
**Completed ID:**
323032352d31302d32302030323a32323a3139-2e236e72-2a9a-40b0-852c-2943fc864ef2
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