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 established property to live in. We would also like to consolidate some debts as well.

Loan Amount sought: $		
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**	**MS**
Surname	**Ludlow**	**Bugler**
Given Name/s	**Brad James**	**Kristy Lee**
Preferred Name	**Brad**	
Previous Name		
Date of Birth (DOB)/ Gender	**27/07/1978** / **Male**	**16/02/1981** /
Marital Status	☐ Single ☐ Married ☑ De facto	☐ Single ☐ Married ☑ De facto
Dependents	# of **0**	# of **0**
Dependents DOB		

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	**121 Richardson Road**	**121 Richardson Road**
Suburb	**Sugarloaf**	**Sugarloaf**
State / Postcode	**QLD 4800**	**QLD 4800**
Date moved in	**10/10/2024**	**10/10/2024**
	☐ Owns ☑ Rents ☐ Other	☐ Owns ☑ Rents ☐ Other
PREVIOUS		
Street	**31 Sanctuary Avenue**	**31 Sanctuary Avenue**
Suburb	**Jubilee Pocket**	**Jubilee pocket**
State / Postcode	**QLD 4802**	**QLD 4802**
Date moved in/out	**01/10/2022** In **10/10/2024** Out	**01/10/2022** In **10/10/2024** Out
MAILING (if different)		
Street	**PO BOX 922**	**PO BOX 922**
Suburb	**Proserpine**	**Proserpine**
State / Postcode	**QLD 4800**	**Qld 4800**

CONTACT DETAILS

	Preferred		
Mobile Phone	☑	~~**0407135082**~~	~~**0459364405**~~
Home Phone	☐		
Work Phone	☐		
Email Address	☑	**bludlow78@gmail.com**	**kristybugler@gmail.com**

ADDITIONAL INFORMATION

Mother's Maiden Name	**Murphy**	**Gesch**
ID document # ***(DL/Passport)***		**062953138**
Foreign Tax Status / TNN		
Town / Country of Birth	**Stanthorpe / Australia**	**Barcaldine/Queensland**
Estimated Retirement Age	**65**	**65**

RELATIVE NOT LIVING WITH YOU

Name	**Lynette Ludlow**
Phone	**0746812428**
Email	
Address	**22A Pierpoint street, Stanthorpe, Qld 4800**

EMPLOYMENT DETAILS (Current)

	Applicant 1	**Applicant 2**
Employment type	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired
Employment basis	☐ Casual ☐ Part Time ☑ Full Time ☐ Contractor	☐ Casual ☐ Part Time ☑ Full Time ☐ Contractor
Date Started	**05//11/2022**	**01/10/2025**
Occupation	**Production Superintendent**	**Store Mgr**
Income Amount (Gross / Net)	**202000**	**80000**
Pay frequency	☐ WK ☐ F/N ☑ M ☐ P/A	☑ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER	**Thiess Mining**	**Petstock**
Street Address		**211 Ferrars at,**
Suburb	**Southbank**	**Seth Melbourne**
State / Postcode		**Vic, 3205**
Contact Name		**Emma Bradfield**
Contact Phone number (to verify income)		**0499975888**
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 ☐ Self Employ ☐ Retired	☑ PAYG (wage) ☐ Unemployed ☐ Self Employ ☐ Retired
Employment basis	☐ Casual ☐ Part Time ☑ Full Time ☐ Contractor	☐ Casual ☐ Part Time ☑ Full Time ☐ Contractor
Date Started / Finished	/	**01/02/2024** / **01/08/2025**
Occupation		**Grocery Mgr**
Income Amount (Gross / Net)		**80000**
Pay frequency	☐ WK ☐ F/N ☐ M ☐ P/A	☑ WK ☐ F/N ☐ M ☐ P/A
EMPLOYER		**Woolworths**
Street Address		**VMR Shute Harbour Rd/Watersin Way,**
Suburb		**Airlie Beach**
State / Postcode		**Qld, 4802**
Contact Name		**Payroll**
Contact Phone number (to verify income)		**07 4967 5705**

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

No

ASSETS

Type	Description	Estimated Value	Owner App1	App2	Both
Principal Home	**0**		☐	☐	☑
Investment Property	**0**		☐	☐	☐
	Rental Income $				
Investment Property	**0**		☐	☐	☐
	Rental Income $				
Motor Vehicle	**Toyota Prado Kakadu**	**65000.00**	☐	☐	☑
Motor Vehicle	**Toyota Hilux**	**15000.00**	☑	☐	☐
Savings Account	**NAB & ANZ**	**20000.00**	☐	☐	☑
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account		**T**	☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	**Contents**	**120000.00**	☐	☐	☑
Superannuation	**SMSF $ 2 other funds**	**450000.00**	☑	☐	☐
Superannuation	**SMSF**	**85000.00**	☐	☑	☐
Other	**Boat**	**30000.00**	☑	☐	☐
Other	**Mower**	**10000.00**	☑	☐	☐

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								☐ ☐ ☐
Personal Loan								☐ ☐ ☐
Car Loan								☐ ☐ ☐
Car Loan								☐ ☐ ☐
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	☐ ☐ ☐
Credit Card				N/A	N/A	N/A	N/A	☐ ☐ ☐
After Pay/ Zip Pay		0	3000					☐ ☑ ☐
Other								☐ ☐ ☐

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	200		800	Electricity
Rates				
Body Corporate				
Ongoing Rent	900		3600	Rental
Transport				
Car expenses	100		400	Fuel
Food / Groceries	500		2000	Cost of living-food
Communication & Media	100		400	Netflix/stan
Medical & Health				
Education & Childcare				
Child Support/ Maintenance				
Insurance - General	50		200	Home and contents, car, boat
Insurance - Health				
Insurance - Risk				
Entertainment & Recreation	200		1000	
Clothing & Personal Care	100		400	Hair, other
Gift/Donations	10		40	Cowboys for kids-through Petstock
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:
2026-06-11 14:38:30 (GMT +1000 Australia/Brisbane)
Completed by:
Kristy Bugler & Brad Ludlow
Completed Email:
bludlow78@gmail.com
Completed Phone:
+610407135082
Completed ID:
323032362d30362d31312030343a33383a3339-77cc0f5a-6393-424e-8e48-6e13417a9f69
Completed IP:
180.190.7.129
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MacIntel