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?

We are seeking a loan to assist us being more financially stable. Continuing to rent contributes to the landlords mortgage or investment which doesn't

Loan Amount sought: $ **$320000 to $350000**		
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	**White**	**Wyatt**
Given Name/s	**Kenneth George**	**Jessica Anne**
Preferred Name	**Ken**	**Jess**
Previous Name	**Na**	**Harker**
Date of Birth (DOB)/ Gender	**15/06/1984** /	**06/06/1983** /
Marital Status	❒ Single ❒ Married ☑ De facto	❒ Single ❒ Married ☑ De facto
Dependents	# of **3**	# of **3**
Dependents DOB	**13/05/07, 25/11/2013, 25/01/2016**	**27/02/2004, 02/10/2008, 15/07/2011**

ADDRESS DETAILS

CURRENT	**Applicant 1**	**Applicant 2**
Street	**288 Brazil Street**	**288 BRAZIL STREET**
Suburb	**BROKEN HILL**	**BROKEN HILL**
State / Postcode	**NSW 2880**	**NSW 2880**
Date moved in	**05/25**	**05/25**
	☐ Owns ☑ Rents ☐ Other	☐ Owns ☑ Rents ☐ Other
PREVIOUS		
Street	**13 Goodenia Court**	**13 GOODENIA COURT**
Suburb	**VOYAGER POINT**	**VOYAGER POINT**
State / Postcode	**NSW 2172**	**NSW02172**
Date moved in/out	**08/20** In **05/25** Out	**08/20** In **05/25** Out
MAILING (if different)		
Street	**288 Brazil Street**	**288 BRAZIL STREET**
Suburb	**BROKEN HILL**	**BROKEN HILL**
State / Postcode	**NSW 2880**	**NSW 2880**

CONTACT DETAILS

	Preferred		
Mobile Phone	☑	~~0409063483~~	~~0459521263~~
Home Phone	☐		
Work Phone	☐		
Email Address	☐		

ADDITIONAL INFORMATION

Mother's Maiden Name		
ID document # ***(DL/Passport)***		
Foreign Tax Status / TNN		
Town / Country of Birth		
Estimated Retirement Age		

RELATIVE NOT LIVING WITH YOU

Name	**VIRGINIA WHITE**
Phone	**0427916617**
Email	
Address	**180 SMITHS HILL ROAD, WHITE CLIFFS NSW 2536**

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	07/25	05/25
Occupation	SERVICE CREW	EMPLOYMENT CONSULTANT
Income Amount (Gross / Net)	$154000	67000 GROSS
Pay frequency	☐ WK ☐ F/N ☐ M ☑ P/A	☐ WK ☐ F/N ☐ M ☑ P/A
EMPLOYER	BROKEN HILL MINE	SUREWAY EMPLOYMENT AND TRAINING
Street Address	130 EYRE STREET	257-259 ARGENT STREET
Suburb	BROKEN HILL	BROKEN HILL
State / Postcode	Nsw 2880	NSW 2880
Contact Name	PAUL MURRAY	TIARNE PRICE
Contact Phone number (to verify income)	0488321779	0431746221
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	05/23 / 04/25	/
Occupation	TUNNELER	ADMINISTRATION
Income Amount (Gross / Net)	$240000	$56000
Pay frequency	☐ WK ☐ F/N ☐ M ☑ P/A	☐ WK ☐ F/N ☐ M ☑ P/A
EMPLOYER	CPB CONTRACTORS	SPS PROPERTY SERVICES
Street Address		Kaleski street
Suburb	ROCKDALE	MOOREBANK
State / Postcode	NSW	NSW 2880
Contact Name	MICK RANGI	MICHAEL ALAYAN
Contact Phone number (to verify income)	0438173175	0401888393

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

JESSICA RECEIVES $400 FORTNIGHT IN CHILD SUPPORT

ASSETS

Type	Description	Estimated Value	Owner App1	Owner App2	Owner Both
Principal Home			☐	☐	☐
Investment Property			☐	☐	☐
	Rental Income $				
Investment Property			☐	☐	☐
	Rental Income $				
Motor Vehicle	**FORD EVEREST 2024**	**90000**	☑	☐	☐
Motor Vehicle	**HOLDEN COLORADO 2018**	**30000**	☐	☑	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Savings Account			☐	☐	☐
Home Contents	**COMBINED**	**80000**	☑	☑	☐
Superannuation	**COMBINED SMSF**	**3270000**	☑	☑	☐
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								☐ ☐ ☐
Personal Loan								☐ ☐ ☐
Car Loan	TAURUS FINANCE	$69214		$959.34 FN	5y	05/24-05/29		☑ ☐ ☐
Car Loan	WISR FINANCE	$33122		$323.14 FN	7y	03/25-03/32		☐ ☑ ☐
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	ZIP MONEY	$4250.52	$5000	$75 WEEK				☑ ☐ ☐
Other	ZIP PLUS	$7929.51	$8000	$120 MONTH				☑ ☐ ☐

Notes:

THERE IS A HOME LOAN WITH ANZ. IT STILL EXISTS. PAYMENTS ARE $135 WEEK WITH ROUGHLY $49K LEFT OWING. THE HIUSE WAS SOLD AT

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	$1150			2 PHONES, INTERNET, GAS, ELEC, AND PAYINV OFF DISCO
Rates	0			DONT OWN A HOUSE
Body Corporate	0			NA
Ongoing Rent	$2320			RENT
Transport	$320			FUEL
Car expenses	0			PAY AS THEY COME
Food / Groceries	$700			
Communication & Media				
Medical & Health				
Education & Childcare				
Child Support/ Maintenance				
Insurance - General	$250			FOR BOTH CARS
Insurance - Health	$80			PRIVATE HEALTH
Insurance - Risk				
Entertainment & Recreation	$250			STREAMING SERVICES
Clothing & Personal Care	$120			NAILS AND HAIR
Gift/Donations				
Other				
Other				
Other				
TOTAL			5190	

CERTIFICATE
OF DIGITAL SIGNATURE

THIS DOCUMENT HAS BEEN DIGITALLY SIGNED WITH THE FOLLOWING DETAILS

Document name:
NCCP-Client-Needs-Analysis.pdf_signed.pdf
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2026-01-20 22:25:46 (GMT +1000 Australia/Brisbane)
Completed by:
Kenneth White & Jessica Wyatt
Completed Email:
kwhite1984@hotmail.com
Completed Phone:
+610409063483
Completed ID:
323032362d30312d32302031323a32353a3439-1d3573a9-2d05-412d-b162-f26d7229e248
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