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OWN WAY

NCCP RESPONSIBLE LENDING

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?

Purchase a home $830,000 located in South Australia

PURCHASE PRICE NEEDED	$ 830000	HAVE YOU OR ANY APPLICANT OWNED A HOME BEFORE?	◉ Yes ☐ No

PERSONAL DETAILS

	APPLICANT 1	APPLICANT 2
TITLE	MR	
SURNAME	MITCHELL	
GIVEN NAME/S	LUKE	
PREFERRED NAME	LUKE	
DATE OF BIRTH	28/12/1990	
MARITAL STATUS	☐ Single ☐ Married ☐ De facto	☐ Single ☐ Married ☐ De facto
DEPENDENTS	2	
DEPENDENTS DOB	4 years old and 2 years old	

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ADDRESS DETAILS

CURRENT	APPLICANT 1	APPLICANT 2
STREET	56 Castle Avenue	
SUBURB	Goolwa Beach SA	
STATE / POSTCODE	5214	
DATE MOVED IN	2023	
OWNERSHIP	☐ Owns ◉ Rents ☐ Other	☐ Owns ☐ Rents ☐ Other
PREVIOUS		
STREET		
SUBURB		
STATE / POSTCODE		

CONTACT DETAILS

	APPLICANT 1	APPLICANT 2
MOBILE PHONE	0439261253	
EMAIL ADDRESS	luke.mitchell90@gmail.com	

EMPLOYMENT DETAILS

	APPLICANT 1	APPLICANT 2
EMPLOYMENT TYPE	☑ PAYG (wage) ☐ Self employ ☐ Unemployed ☐ Retired	☐ PAYG (wage) ☐ Self employ ☐ Unemployed ☐ Retired
EMPLOYMENT BASIS	☐ Casual ☐ Part time ☑ Full time ☐ Contractor	☐ Casual ☐ Part time ☐ Full time ☐ Contractor
DATE STARTED	no probation	
OCCUPATION	Marine Project Manager	
INCOME AMOUNT (GROSS / NET)	Base $140,000.00 plus overtime	
PAY FREQUENCY	◉ WK F/N M P/A	WK F/N M P/A
EMPLOYER	Maritime Constructions Pty Ltd	
ON PROBATION	☐ Yes — time left ◉ No	☐ Yes — time left ◉ No

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OTHER INCOME

Do you receive any other income (bonus, commission, Centrelink, family assistance)?

Additional Income Details
- Overseas Rental Income: Approximately $3,000 per month from an investment property in Indonesia.
- Wife's Centrelink Income: $900 per fortnight.
- Employment Income: $1,500 (per fortnight)
- Working Arrangements: Works away for approximately six months of the year.
- Increased Employment Income: While working away, earnings increase to approximately $4,400 per week.

ASSETS

TYPE	DESCRIPTION	ESTIMATED VALUE	APP 1	APP 2	BOTH
PRINCIPAL HOME	overseas property in Indo				
INVESTMENT PROPERTY					
Rental income $	$3000 pm				
INVESTMENT PROPERTY					
Rental income $					
MOTOR VEHICLE	Boat	$360,000.00			
MOTOR VEHICLE					
SAVINGS ACCOUNT					
HOME CONTENTS					
SUPERANNUATION	$120,000.00				
SUPERANNUATION					
OTHER	Savings from sale of Boat	$360,000.00			
OTHER					

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LIABILITIES

TYPE	LOAN PROVIDER	LOAN BALANCE	LOAN LIMIT	REPAYMENTS	LOAN TERM
HOME LOAN					
INVESTMENT LOAN					
CAR LOAN	Our Money Market		$54,000	$380.00 PER ...	5 YEARS
CAR LOAN					
PERSONAL					
PERSONAL					
CREDIT CARD					N/A
CREDIT CARD					N/A
CREDIT CARD					N/A
CREDIT CARD					N/A
CREDIT CARD					N/A
AFTERPAY / ZIP PAY					
OTHER					

NOTES

Owned the home over 15 years ago - may still qualify for FHOG
Currently selling the boat - $340,000 sale price

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Audit Trail

TITLE	CNA Own Way Home
DOCUMENT ID	262848566809071
DOCUMENT PAGES	4
STATUS	COMPLETED
TIME ZONE	Australia/Brisbane

DOCUMENT HISTORY

	Signed	Oct 13, 2026 11:01 AM	Signed by (luke.mitchell90@gmail.com) IP: 110.20.228.38