

LOAN APPLICATION COVER PAGE


 Routine

 Urgent

 No. of Pages
 (Including this cover)

Key Dates
 Pre approval

 Finance/...../.....

 Settlement/...../.....

Borrower Details

Personal Name(s) Borrower/Guarantor
 Borrower/Guarantor
 Trust Name(s) Borrower/Guarantor
 Borrower/Guarantor
 Company Name(s) Borrower/Guarantor
 Borrower/Guarantor

Broker

Broker Name
 Broker Number
 Ph ()
 Fax ()
 Mobile
 Email
 PO Box

Mortgagor Details (If different to Borrower)

Application Summary
LVR (Loan Valuation Ratio)

Amount Requested (excl. LMI) \$ (A)

Value (per Security) \$ (B)

LVR=(A ÷ B) %

DSR (Debt Servicing Ratio)

Select one or more of the following:

 Refer Worksheet/Notes attached

 Net surplus (UMI) \$

 %

Adviser Contact Details

Solicitor	Accountant	Real Estate Agent
Name		
Firm		
Ph ()	()	()
Mobile		
Fax ()	()	()
Email		
DX / Box		
City		

Checklist

Document	Attached	Forthcoming
Application form	<input type="checkbox"/>	<input type="checkbox"/>
Memo in support of Loan from Broker	<input type="checkbox"/>	<input type="checkbox"/>
Identification	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Residency	<input type="checkbox"/>	<input type="checkbox"/>
Credit Checks	<input type="checkbox"/>	<input type="checkbox"/>
Diary Notes	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Income	<input type="checkbox"/>	<input type="checkbox"/>
Sales and Purchase Agreement	<input type="checkbox"/>	<input type="checkbox"/>
Valuation (s)	<input type="checkbox"/>	<input type="checkbox"/>

Document	Attached	Forthcoming
Proof of Deposit	<input type="checkbox"/>	<input type="checkbox"/>
3 Months Bank Statements	<input type="checkbox"/>	<input type="checkbox"/>
6 Months Mtge Statements	<input type="checkbox"/>	<input type="checkbox"/>
Building Contract	<input type="checkbox"/>	<input type="checkbox"/>
Gift/Statutory Declaration	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of Incorporation	<input type="checkbox"/>	<input type="checkbox"/>
Trust Deed	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

Comment

MORTGAGE APPLICATION FORM

Personal Details of Applicant 1

Surname	
Mr Mrs Ms Miss Dr	
First Name(s)	
Date of Birth/...../.....	Country of Birth
NZ Residency Held?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
Age of Dependants <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Current Residential Address _____ _____	
Postal Address (if different from above) _____ _____	
Time there <input type="text"/> Years <input type="text"/> Months	
If less than 3 years what was your previous address	Years Months
_____	<input type="text"/> <input type="text"/>
_____	<input type="text"/> <input type="text"/>
Are you currently? (Please tick one) <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living in own home <input type="checkbox"/> Other	
Home Phone Number ()	Work Phone Number ()
Mobile Phone Number	
Email Home Work	

Personal Details of Applicant 2

Surname	
Mr Mrs Ms Miss Dr	
First Name(s)	
Date of Birth/...../.....	Country of Birth
NZ Residency Held?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
FILL OUT DETAILS BELOW ONLY IF DIFFERENT FROM APPLICANT 1	
Age of Dependants <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Current Residential Address _____ _____	
Postal Address (if different from above) _____ _____	
Time there <input type="text"/> Years <input type="text"/> Months	
If less than 3 years what was your previous address	Years Months
_____	<input type="text"/> <input type="text"/>
_____	<input type="text"/> <input type="text"/>
Are you currently? (Please tick one) <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living in own home <input type="checkbox"/> Other	
Home Phone Number ()	Work Phone Number ()
Mobile Phone Number	
Email Home Work	

Employment

Main Source of Income <input type="checkbox"/> Salary/Wages <input type="checkbox"/> Self Employed <input type="checkbox"/> Other	
Note _____	
Occupation _____	
Employer/Business Name _____	
Type of Business _____	
How Long <input type="text"/> Years <input type="text"/> Months	
Gross Income \$	
If less than 3 years; prior to that;	<input type="text"/> Years <input type="text"/> Months
_____	<input type="text"/> Years <input type="text"/> Months

Employment

Main Source of Income <input type="checkbox"/> Salary/Wages <input type="checkbox"/> Self Employed <input type="checkbox"/> Other	
Note _____	
Occupation _____	
Employer/Business Name _____	
Type of Business _____	
How Long <input type="text"/> Years <input type="text"/> Months	
Gross Income \$	
If less than 3 years; prior to that;	<input type="text"/> Years <input type="text"/> Months
_____	<input type="text"/> Years <input type="text"/> Months

Funding Details

Purchase Price	\$
Section Cost	\$
Building Cost	\$
Refinance Mtge	\$
Repay H/Ps	\$
Repay C/C	\$
Other	\$
Costs/Fees	\$
Subtotal	\$
Less Cash (If applicable)	\$
Other Loans	\$
Other Funds (eg. gifts)	\$
Finance Required	\$
Existing Exposure	\$
LVR % Total Exposure	\$

Lenders Mortgage Insurance Premium \$ _____

Add to loan? Yes No

Loan Type and Structure

Borrowing Entity	Loan Type	Loan term	Interest only Term (if applicable)	Rate Frequency	Rate Term	Payment Frequency	Amount
1 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$
2 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$
3 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$
4 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$
5 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$

Loan Type: T= Table R= Reducing I= Interest Only F= Flex i/ Revolving

Rate Type: F= Fixed V= Variable / Floating C= Capped

Payment Frequency: W= Weekly F= Fortnightly M= Monthly

TOTAL \$

Bank Account Details

(To be used to pay the proposed mortgage. Note TBA if not yet determined).

Preferred Bank Branch:

Account Number:

Security

1st Mortgage 2nd Mortgage New Existing

1. Address: _____

Post Code _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle*
 Farm/Orchard Commercial (*Area)

Zoning

Residential Rural Residential Rural
 Other (Note) _____

Tenure:

Freehold Cross Lease Unit/Strata Title Leasehold

Value: (complete more than one, if applicable)

Value Used

<input type="checkbox"/> Purchase Price	\$	\$
<input type="checkbox"/> Total Project Cost (if building)	\$	\$
<input type="checkbox"/> Rateable Value	\$	\$
<input type="checkbox"/> Valuation by Reg. Valuer	\$	\$
<input type="checkbox"/> Estimated (if preliminary assessment)	\$	\$

Legal Description _____

Further Properties Refer Attached

Combined Security Value (For LVR Calculation)	\$
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Solicitors Details

Firm: _____

Name of Solicitor: _____

Address: _____

Ph: _____ Fax: _____

email: _____

Proposed Monthly Income & Expenditure

Income		
	MONTHLY	
	ANNUAL GROSS	MONTHLY NET
Salary/Wage 1	\$	\$
2	\$	\$
Business 1	\$	\$
2	\$	\$
Benefits 1	\$	\$
2	\$	\$
Interest/Dividends	\$	\$
Other	\$	\$
Rental (as below)	\$	\$
Scaled @ %	\$	\$
Boarder / Flatmate	\$	\$
\$ per week @ %	\$	\$
TOTAL INCOME	\$	\$

A

Rental Income

1. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
2. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
3. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
4. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
5. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
TOTAL RENTAL INCOME PER WEEK \$			

Expenses PROPOSED MONTHLY

Rental Property Mortgages	\$	@	%	yrs	<input type="checkbox"/> NEW	<input type="checkbox"/> EXISTING	\$	
_____							\$ _____	
_____							\$ _____	
_____							\$ _____	
Sub Total B							\$	B
Other Mortgage Payments (incl Rev. Credit)								
\$ _____							\$ _____	
\$ _____							\$ _____	
\$ _____							\$ _____	
\$ _____							\$ _____	
Student Loans							\$	
Hire Purchase								
Lender _____							\$	
Lender _____							\$	
Other Loans								
Lender _____							\$	
Lender _____							\$	
Credit / Charge Cards Limit(s) \$ _____							\$	
Store Cards Limit(s) \$ _____							\$	
Child Support / Child Care							\$	
Rent to pay (\$ _____ per week)							\$	
Compulsory Superannuation							\$	
Sub Total C							\$	C
Sub Total D (B+C)							\$	D
PLUS :								
Income Protection Ins/MPI Allowance/Cost							\$	
Life Insurance Allowance/Cost							\$	
Contents Insurance							\$	
Dwelling Insurance							\$	
Dwelling Rates (incl. water rates)							\$	
Medical Insurance							\$	
Motor Vehicle Insurance							\$	
Motor Vehicle Running & Reg.							\$	
Power/Telephone/Gas							\$	
Voluntary Superannuation							\$	
Food/Clothing/General							\$	
Sub Total E							\$	E
TOTAL MONTHLY EXPENSES (D+E)							\$	
NET MONTHLY INCOME (A)							\$	
NET MONTHLY SURPLUS							\$	

Statement of Assets and Liabilities (at Date of Application)

Assets	approximately
Main Bank / Branch _____	
Money @ Bank/Other 1 _____	\$ _____
2 _____	\$ _____
3 _____	\$ _____
Property	
1 _____	\$ _____
2 _____	\$ _____
3 _____	\$ _____
4 _____	\$ _____
5 _____	\$ _____
Shares _____	\$ _____
Vehicles 1 _____	\$ _____
2 _____	\$ _____
3 _____	\$ _____
Superannuation 1 _____ (SV)	\$ _____
2 _____ (SV)	\$ _____
Life Ins. 1 _____ \$ _____ k(SV)	\$ _____
2 _____ \$ _____ k(SV)	\$ _____
3 _____ \$ _____ k(SV)	\$ _____
Business Value (Net) _____	\$ _____
Boat / Caravan _____	\$ _____
Other 1 _____	\$ _____
2 _____	\$ _____
3 _____	\$ _____
Furniture & Personal Effects _____	\$ _____
TOTAL ASSETS	\$ _____

Liabilities	approximately
Overdraft Limit \$ _____	\$ _____
Bank _____	\$ _____
Mortgages 1 Bank _____	\$ _____
2 Bank _____	\$ _____
3 Bank _____	\$ _____
4 Bank _____	\$ _____
5 Bank _____	\$ _____
Personal Loan 1 From _____	\$ _____
2 From _____	\$ _____
Hire Purchase 1 From _____	\$ _____
2 From _____	\$ _____
Credit/Store/Charge Cards Limit \$ _____	\$ _____
From _____	
Limit \$ _____	\$ _____
From _____	
Limit \$ _____	\$ _____
From _____	
Student Loans _____	\$ _____
Other Liabilities _____	\$ _____
TOTAL LIABILITIES	\$ _____
NET SURPLUS	\$ _____
TOTAL (Per Total Assets)	\$ _____



Are you guaranteeing a loan for any other persons. Yes No (If yes provide details):-

I/We confirm that the above information is true and correct as at the date of application.

SIGNED: _____ DATE: _____

Further notes in support of application

Security

1st Mortgage 2nd Mortgage New Existing

Address: 2 _____

Post Code _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle*
 Farm/Orchard Commercial (*Area)

Zoning

Residential Rural Residential Rural
 Other (Note) _____

Tenure:

Freehold Cross Lease Unit/
Strata Title Leasehold

Value: (complete more than one, if applicable)

Value Used

Purchase Price \$ \$
 Total Project Cost (if building) \$ \$
 Rateable Value \$ \$
 Valuation by Reg. Valuer \$ \$
 Estimated (if preliminary assessment) \$ \$

Legal Description _____

1st Mortgage 2nd Mortgage New Existing

Address: 3 _____

Post Code _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle*
 Farm/Orchard Commercial (*Area)

Zoning

Residential Rural Residential Rural
 Other (Note) _____

Tenure:

Freehold Cross Lease Unit/
Strata Title Leasehold

Value: (complete more than one, if applicable)

Value Used

Purchase Price \$ \$
 Total Project Cost (if building) \$ \$
 Rateable Value \$ \$
 Valuation by Reg. Valuer \$ \$
 Estimated (if preliminary assessment) \$ \$

Legal Description _____

1st Mortgage 2nd Mortgage New Existing

Address: 4 _____

Post Code _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle*
 Farm/Orchard Commercial (*Area)

Zoning

Residential Rural Residential Rural
 Other (Note) _____

Tenure:

Freehold Cross Lease Unit/
Strata Title Leasehold

Value: (complete more than one, if applicable)

Value Used

Purchase Price \$ \$
 Total Project Cost (if building) \$ \$
 Rateable Value \$ \$
 Valuation by Reg. Valuer \$ \$
 Estimated (if preliminary assessment) \$ \$

Legal Description _____

1st Mortgage 2nd Mortgage New Existing

Address: 5 _____

Post Code _____

Current Ownership

Already owned To be purchased

Status

Existing developed property Section, New House to be built

Intention

Owner Occupied Rental Other

Type of Property

Std Residential Attached Unit Apartment Lifestyle*
 Farm/Orchard Commercial (*Area)

Zoning

Residential Rural Residential Rural
 Other (Note) _____

Tenure:

Freehold Cross Lease Unit/
Strata Title Leasehold

Value: (complete more than one, if applicable)

Value Used

Purchase Price \$ \$
 Total Project Cost (if building) \$ \$
 Rateable Value \$ \$
 Valuation by Reg. Valuer \$ \$
 Estimated (if preliminary assessment) \$ \$

Legal Description _____

Authority & Declaration

I understand that the broker provides a mortgage consultancy service for its clients requiring mortgage finance secured (generally, but not exclusively) by residential property. Further, I understand that the broker does not charge me for these services (unless specifically negotiated in advance), but receives a commission from the lender providing the loan. The broker is not an employee, agent, partner, nor joint venture partner of, nor does the broker act on behalf of, the lender.

I am aware that the personal information collected in this form and in the course of my dealings with the broker is collected initially for the purposes of assessing my application for mortgage finance and may be given to a number of lenders at the broker's discretion. If my application is successful, I understand that the information will be used by the lender for the purpose of administering the loan, and by the lender and broker for administering any ongoing commission payments to the broker. If the broker has an arrangement with the lender that the lender will pay an ongoing commission over the term of my loan, the lender will periodically disclose the loan balance to the broker. I understand that the broker and lender might also use my personal information for the purposes of market research and from time to time to notify me of products or services that may be of interest to me.

The name and address of the broker firm that will hold the information is:

Name _____ Address _____

and also any lenders approached by the broker in the course of arranging the loan. I understand that I am not required by law to provide any personal information to the broker, but that my failure to do so might prejudice my chances of obtaining finance.

I authorise:

- the broker and/or lender to collect personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the broker and/or lender.
- the broker and/or lender to disclose personal information about me to credit reporting agencies (in the event of any default in any sum owing to the lender) and also to any third party making an authorised enquiry about me.
- the lender to disclose my personal information to the broker during the term of the loan in order to answer my queries or to assist me with my financial arrangements as my circumstances change.

I understand that, pursuant to the Privacy Act 1993, I have a right to request access to and correction of any personal information held by the broker, or by the lender.

I confirm;

- that the information contained in this application is true and correct
 - that I am to meet legal and valuation costs
 - I am not registered for GST and will not be with respect to the security property
 - I am/will be registered for GST but the security property is not/will not be used for the purposes of a taxable activity
 - I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity
- } Please delete those not relevant

I acknowledge that, as part of the intended financing transaction, I should review my personal risk insurance requirements. I understand that should my circumstances change before the loan is repaid, I am responsible for continuing to make loan repayments. In the event of my death, I understand that it will be my estates responsibility to make the loan repayments and / or to pay off any loan balance. The signing of this application form in no way implies an application has been made to the broker for such a review. The broker may receive a commission for the writing or referral of any personal risk insurance.

I acknowledge that I have been provided with a copy of the broker's Personal Disclosure Statement.

_____ signed

_____ signed

_____ Name _____ Date

_____ Name _____ Date

