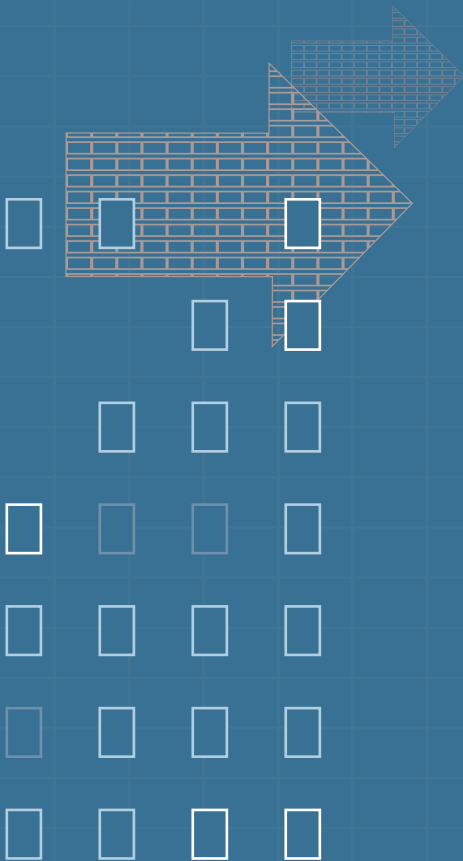


Home Loan Application



Home Loan Application

(A). PERSONAL DETAILS - FIRST APPLICATION

Mr/Mrs/Miss/Ms	Last name			First names				
Date of birth	/ /		Number of dependants		Ages			
Telephone	Mobile ()			Home ()				
	Business ()			Fax ()				
Email address								
Current address include mailing address if different						Years at address		
						Post Code		
Previous address (if you have lived at your current address for less than 3 years)								
+ Identification	Primary ID including ID number			Secondary ID including ID number				
Ownership arrangements	<input type="checkbox"/>	Owner occupied	<input type="checkbox"/>	Renting	<input type="checkbox"/>	With family	<input type="checkbox"/>	Other (Please specify)
Job type	<input type="checkbox"/>	Full time	<input type="checkbox"/>	Part time	<input type="checkbox"/>	Self employed	<input type="checkbox"/>	Other (Please specify)
Occupation title						Years at employer		
Employer's name					Phone number ()			
Employer's address								
Previous Employer(s) (if less than three years)						Years at previous employer		

(B). PERSONAL DETAILS - JOINT APPLICATION

Mr/Mrs/Miss/Ms	Last name			First names				
Date of birth	/ /		Number of dependants		Ages			
Telephone	Mobile ()			Home ()				
	Business ()			Fax ()				
Email address								
Current address include mailing address if different						Years at address		
						Post Code		
Previous address (if you have lived at your current address for less than 3 years)								
+ Identification	Primary ID including ID number			Secondary ID including ID number				
Ownership arrangements	<input type="checkbox"/>	Owner occupied	<input type="checkbox"/>	Renting	<input type="checkbox"/>	With family	<input type="checkbox"/>	Other (Please specify)
Job type	<input type="checkbox"/>	Full time	<input type="checkbox"/>	Part time	<input type="checkbox"/>	Self employed	<input type="checkbox"/>	Other (Please specify)
Occupation title						Years at employer		
Employer's name					Phone number ()			
Employer's address								
Previous Employer(s) (if less than three years)						Years at previous employer		

(C). STATEMENT OF ASSETS AND LIABILITIES AS AT TODAY

Assets	
Cash	\$
Cheque account	\$
Savings account	\$
Other bank accounts	\$
Deposit on property	\$
Other properties	\$
Other properties	\$
Motor vehicle(s)	\$
Company shares	\$
Life Insurance - surrender	\$
Sum assured \$	
Company	
Business owned - market value	\$
Furniture/Personal effect (insured value)	\$
Other investments (specify)	\$

Total assets \$

Liabilities			
	Company	Limit	Amount owing
Overdraft			\$
			\$
Personal loans			\$
			\$
Hire purchases	Details		Amount owing
			\$
			\$
Credit cards/ Store cards	Company	Limit	Amount owing
			\$
			\$
Mortgages	Lender		Amount owing
			\$
			\$
			\$
			\$
Total liabilities			\$

Total liabilities less total liabilities \$

(D). INCOME AND EXPENDITURE SCHEDULE AS AT TODAY

Income	Annual	or	Monthly
First applicant			
Gross wage/Salary	\$		\$
Regular overtime	\$		\$
Bonus/Commission	\$		\$
Self-employed	\$		\$
Other income (specify)	\$		\$

Income	Annual	or	Monthly
Second applicant			
Gross wage/Salary	\$		\$
Regular overtime	\$		\$
Bonus/Commission	\$		\$
Self-employed	\$		\$
Other income (specify)	\$		\$
Total monthly expenditure	\$		\$

Rental income	Weekly rental	Monthly rental
Address of property		
	\$	\$
	\$	\$
	\$	\$

Expenditure	Monthly
Current mortgage payments	\$
Personal loans	\$
Car loans	\$
Family loan	\$
Student loan	\$
Hire purchase	\$
Credit cards	\$
Other loans	\$
Rent/Board	\$
Child care costs	\$
Child maintenance costs	\$
Student loan	\$
Body Corporate Fee	\$
Ground Rent on Leasehold Property	\$
Other Regular Financial Obligations	\$
Total monthly expenditure	\$

(E). SECURITY DETAILS

Property one

Address of property offered
Proposed use of property
Type of property
Property to be in the name of
Property value
Property Subject to GST

<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home				
<input type="checkbox"/> Existing		<input type="checkbox"/> New home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment		
\$			Registered valuation			Government valuation				
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?			<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Property two

Address of property offered
Proposed use of property
Type of property
Property to be in the name of
Property value
Property Subject to GST

<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home				
<input type="checkbox"/> Existing		<input type="checkbox"/> New home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment		
\$			Registered valuation			Government valuation				
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?			<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Property three

Address of property offered
Proposed use of property
Type of property
Property to be in the name of
Property value
Property Subject to GST

<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home				
<input type="checkbox"/> Existing		<input type="checkbox"/> New home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment		
\$			Registered valuation			Government valuation				
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?			<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Property four

Address of property offered
Proposed use of property
Type of property
Property to be in the name of
Property value
Property Subject to GST

<input type="checkbox"/> Owner occupied			<input type="checkbox"/> Investment			<input type="checkbox"/> Holiday home				
<input type="checkbox"/> Existing		<input type="checkbox"/> New home		<input type="checkbox"/> Lifestyle block		<input type="checkbox"/> Vacant land		<input type="checkbox"/> Home unit or apartment		
\$			Registered valuation			Government valuation				
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will this be your postal address after settlement?			<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

(F). CUSTOMER DECLARATION – PRIVACY ACT INFORMATION

Privacy Act 1993

Pursuant to the Privacy Act 1993, the following information is relevant to you:

1. The personal information collected in this form and in the course of your dealings with the Mortgage Advisor or Broker named in this application ("Mortgage Advisor") is collected for the purposes of assessing your application for mortgage finance and may be given to a number of Lenders (each a "Lender") at the Mortgage Advisor's discretion. If your application is successful, you understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Mortgage Advisor for administering any ongoing commission payments to the Mortgage Advisor.
2. The information is being collected to determine your eligibility for the credit you seek, a transaction account, and any related insurance.
3. You are aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), credit reference agency, Lenders administrator, or any person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the Lender's rights (the "Recipients") and any other party that is authorised by you from time to time. You understand that the Mortgage Advisor and the Lender might also use your personal information for the purposes of market research and from time to time notify you of products or services that may be of interest to you.
4. You have a right to request access to and correction of any personal information held by the Mortgage Advisor, by the Lender, or by any credit reporting agencies.
5. You understand that the Mortgage Advisor provides a mortgage consultancy service for its clients requiring mortgage finances secured (generally, but not exclusively) by residential property. Further, you understand that the Mortgage Advisor generally does not charge you for these services (unless specifically negotiated in advance), but receives a commission from the Lender providing the loan. The Mortgage Advisor is not an employee, agent, partner, or joint venture partner of, nor does the Mortgage Advisor act on behalf of, the Lender.
 - If the Mortgage Advisor charges a separate consultancy fee, or a commission claw back, these costs will be disclosed to you at time of application.
6. If the Mortgage Advisor has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of your loan, the Lender will periodically disclose the loan balance to the Mortgage Advisor.
7. In making this application form, I / We (the Applicants) understand and authorise that:
 - The Mortgage Advisor, the Lender and the Recipients will collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Mortgage Advisor, the Lender and the Recipients.
 - The Lender may disclose your personal information to the Mortgage Advisor during the term of the loan in order to answer our queries or assist me/us with our financial arrangements as our circumstances change.
 - The Mortgage Advisor, the Lender and the Recipients may disclose our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
 - The credit reporting agencies of the Mortgage Advisor, the Lender and the Recipients may hold our personal information on their systems and to use our personal information to provide credit reporting services.
 - The credit reporting agencies of the Mortgage Advisor, the Lender and the Recipients may provide our personal information to its customers using their credit reporting services.
 - The Mortgage Advisor, the Lender and the Recipients may use the services of their credit reporting agencies in future for the purposes related to the provision of the loan and/or any other credit to me/us. This authorisation shall include the use of any monitoring services to receive updates about me/us if any of the personal information held about me/us changes.
 - The Mortgage Advisor, the Lender and the Recipient may give information to credit reporting agencies about our default in any payment obligations.
 - The credit reporting agencies of the Mortgage Advisor, the Lender and the Recipients may provide information about our default in any payment obligations to other customers of the credit reporting agencies.
 - The Lender relies on the information provided in this form and as determined by the Lender, failure to provide, or the supply of materially incorrect information may result in my/our application being declined.
8. If this application is accepted, I/We authorise the recipients to disclose personal information held to an associated Lender in order for that Lender to open and maintain a transaction account.

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

Name	Address

(G). CUSTOMER DECLARATION

I / We (the Applicants) declare the following:

- That the information contained in this application is true and correct.
- That where the Mortgage Advisor has assisted me/us to complete this application form, that I/we have authorised this and that the information contained in this application is true and correct.
- I am / We are at least 18 years of age.
- I/we have not been declared bankrupt, I/we are not currently an undischarged bankrupt, and I/we have not been admitted to the no asset procedure, nor are liable under any proceedings under the Insolvency Act 1967 and its amendments.
- I/We have not had any judgments entered against me/us.
- I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the Recipients specified above in respect of this Application.
- That I am/we are able to meet legal and valuation costs.
- I/We acknowledge that, as part of the intended financing transaction, we should review our personal risk insurance requirement.
- I/We understand that should our circumstances change before the loan is repaid, we have an obligation to notify the Mortgage Advisor.
- The Mortgage Advisor may receive a commission for the writing or referral of any personal risk insurance.
- I/We have been provided with a copy of the Mortgage Advisor's Personal Disclosure Statement.

(H). CUSTOMER DECLARATION OF PURPOSE

(tick all that apply)

- I/We are not registered for GST and will not be with respect to this security property.
- I/We will be registered for GST but the security property will not be used for the purposes of taxable activity.
- I/We will be registered for GST and the security property is/will be used for the purposes of a taxable activity.
- I/We confirm that any credit or advance that a Lender provides to me/us is to be used primarily for Business or investment purposes.

I/We acknowledge that we understand our rights under the Privacy Act 1993 as listed above, and that I/we have read and understood our obligations under the Customer Declaration section above.

Applicant's signature

--

Joint applicant's signature

--

Date

--

(I). DISCLOSURE NOTES

(J). CHECK LIST

Document	Attached	Forthcoming - Comment
Application form	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Address	<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"/>
Proof of Deposit	<input type="checkbox"/>	<input type="checkbox"/>
3 Months Bank Statements	<input type="checkbox"/>	<input type="checkbox"/>
6 Months Mortgage 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"/>

(K). IDENTIFICATION REQUIREMENTS

Two forms of identification are required for all applications. At least one of these must come from the primary list.

Primary Identification	Secondary Identification
Passport NZ Drivers License Photo credit card International photo drivers license Firearms license	Passport NZ Drivers License Photo credit card International photo drivers license Firearms license Employee ID Card Tertiary ID card Birth cert Known to advisor

(L). IDENTITY CONFIRMATION

I Confirm I have identified the applicant(s) for the purpose of the Financial Transactions Reporting Act 1996.

I confirm I have personally interviewed the applicants(s)

Signature of Advisor	Date / /
----------------------	----------

(M). NOTES

Home Loan Summary Details (Advisor to Complete)



BORROWER DETAILS

Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names
Mr/Mrs/Miss/Ms	Last name	First names

MORTGAGOR DETAILS (IF DIFFERENT TO BORROWER) (I.E PERSONAL NAMES, TRUST, LAQC, COMPANY).

BROKERAGE

Name		Broker Code	
Contact Numbers	Phone ()	Fax ()	Mobile ()
Address			
Email	Aggregator/Franchise		
Commission	<input type="checkbox"/> Full up front commission only	<input type="checkbox"/> Up front commission renewal	
	<input type="checkbox"/> Renewal commission only	<input type="checkbox"/> Commission on bridging	

APPLICATION SUMMARY

LVR	Amount Requested (excl. LMI) \$_____ (A)		Value (per security) \$_____ (B)	
(Loan Value Ratio)	LVR = (A/B) _____ %			
Add LMI fee to loan amount	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Commission	
DSR (Debt Servicing Ratio) Select one or more of the following				
	<input type="checkbox"/> _____ %	<input type="checkbox"/> Net Surplus (UMI) \$_____		

NOTES

DATES

(Loan Value Ratio)	<input type="checkbox"/> Routine	<input type="checkbox"/> Urgent	<input type="checkbox"/> No pages (including this cover)		
	<input type="checkbox"/> Pre approval	Finance	/	/	Settlement / /

HOME LOAN DETAILS

Loan Structure	Amount	Loan Term (years)	Interest Rate	Fixed Rate Term (months)	Interest Only Period if Required (months)
First Floating Portion	\$		%		
Second Floating Portion	\$		%		
First Fixed Portion	\$		%		
Second Fixed Portion	\$		%		
Third Fixed Portion	\$		%		

Payment method Salary Credit Direct Debit **Payment Amount** (if other than minimum required) \$

Note: Salary Credit is available on floating rate loans only.

Payment method Monthly Fortnightly

HOME LOAN PURPOSE

Property Address	Property	Lender (If refinancing, name the institution to be repaid)	Loan Amount
1.			\$
2.			\$
3.			\$
4.			\$
Total			\$

ADVISOR CONTACT DETAILS - FIRST APPLICATION

	Solicitor	Accountant	Real Estate Agent
Name			
Firm			
Phone			
Mobile			
Fax			
Email			
DX/Box			
City			

SEND TO

