



Routine

Urgent

No. of Pages (including this cover)

KEY DATES

Pre approval

Finance / /

Settlement / /

BORROWER DETAILS

Personal Names(s) _____ Borrower/Guarantor
 _____ Borrower/Guarantor
 Trust Names(s) _____ Borrower/Guarantor
 _____ Borrower/Guarantor
 Company Names(s) _____ Borrower/Guarantor
 _____ Borrower/Guarantor

BROKER

Broker Name _____
 Broker Number _____
 Phone _____
 Fax _____
 Mobile _____
 Email _____
 Address _____

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 attached

Net surplus (UMI) \$ _____

_____ %

ADVISOR CONTACT DETAILS

Solicitor

Accountant

Real Estate Agent

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

CHECKLIST

Document	Attached	Forthcoming – Comment
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"/> _____
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"/> _____



PERSONAL DETAILS OF APPLICANT 1

Surname _____

Mr Mrs Ms Miss Dr

First Names(s) _____

Date of Birth / /

Country of Birth _____

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female

Age of Dependents _____

Current Residential Address _____

Postal Address (if different from above) _____

Time there ___ Years ___ Months

If less than 3 years what was your previous address

Time there ___ Years ___ Months

Are you currently? Renting Boarding
 Living in own home Other

Home Phone _____

Work Phone _____

Mobile Phone _____

Email Home _____

Work _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

Note _____

Occupation _____

Employer/Business Name _____

Type of Business _____

How Long ___ Years ___ Months

Gross Income \$ _____

If less than 3 years - prior to that:

_____ Years
 _____ Months
 _____ Years
 _____ Months

PERSONAL DETAILS OF APPLICANT 2

Surname _____

Mr Mrs Ms Miss Dr

First Names(s) _____

Date of Birth / /

Country of Birth _____

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female

Age of Dependents _____

Current Residential Address _____

Postal Address (if different from above) _____

Time there ___ Years ___ Months

If less than 3 years what was your previous address

Time there ___ Years ___ Months

Are you currently? Renting Boarding
 Living in own home Other

Home Phone _____

Work Phone _____

Mobile Phone _____

Email Home _____

Work _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

Note _____

Occupation _____

Employer/Business Name _____

Type of Business _____

How Long ___ Years ___ Months

Gross Income \$ _____

If less than 3 years - prior to that:

_____ Years
 _____ Months
 _____ Years
 _____ Months



PROPOSED MONTHLY INCOME & EXPENDITURE

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

EXPENSES		PROPOSED MONTHLY	
Rental Property Mortgages	<input type="checkbox"/> New <input type="checkbox"/> Existing		
\$ _____ @ _____ %	_____ yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____	
\$ _____ @ _____ %	_____ yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____	
\$ _____ @ _____ %	_____ yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____	
SUB TOTAL B		\$ _____	B
Other Mortgage Payments (including Rev. Credit)			
\$ _____ @ _____ %	_____ yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____	
\$ _____ @ _____ %	_____ yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____	
\$ _____ @ _____ %	_____ yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____	
\$ _____ @ _____ %	_____ yrs <input type="checkbox"/> <input type="checkbox"/>	\$ _____	
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 Insurance 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 (If yes provide details) No

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

All applicants to sign _____ 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 M²)

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 _____

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 M²)

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 _____

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 M²)

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 _____

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 M²)

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 _____



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 named in this application ("Broker") is collected initially for the purposes of assessing my application for mortgage finance and may be given to a number of lenders (each a "Lender") 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 notify me of products or services that may be of interest to me.

I am aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), 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").

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 my failure to do so might prejudice my chances of obtaining finance.

I authorise:

- The Broker, the Lender and the Recipients 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, the Lender and the Recipients.
- The Lender to disclose my personal information to the Broker during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The Broker, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me.
- The credit reporting agencies of the Broker, the Lender and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide my personal information to its customers using their credit reporting services.
- The Broker, the Lender and the Recipients to 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. This authorisation shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- The Broker, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

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 requirement. 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





IMPORTANT NOTICE TO BORROWERS - PLEASE READ BEFORE YOU SIGN

Only sign this declaration if the loan is wholly or primarily for business or investment purposes.

By signing this declaration, you may lose your protection under the Credits Contracts and Consumer Finance Act 2003

Date / / 20

To [Lenders name] _____

I /We [Borrowers name] _____

Acknowledge that by signing this declaration I/we declare that:

1. Any credit or advance the lender provides me/us is to be used primarily for business or investment purposes.
2. The primary purpose of the credit or advance is NOT for my /our personal, domestic or household use.
3. This credit contract will NOT be treated as a consumer credit contract as defined by the Credit Contracts and Consumer Finance Act 2003.
4. I/we accept that because this credit contract is not a consumer credit contract, my/our rights and obligations will not be regulated by the Credit Contracts and Consumer Finance Act 2003.
5. I/we have read and understood this declaration before signing.

Signed [Name of borrowers] _____

