

PERSONAL DETAILS OF APPLICANT 1

Surname _____
 Mr Mrs Ms Miss Dr

First Name _____
 Middle Name _____
 Date of Birth _____
 Country of Birth _____

NZ Residency Held? Yes No
 Marital Status Married Defacto Single
 Sex Male Female
 Smoker? Yes No

Age of Dependants
 ____ / ____ / ____ / ____

Current Residential Address
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

Postal Address (if different from above)
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

Time there Years Months
 If less than 3 years what was your previous address
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

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

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 Name _____
 Middle Name _____
 Date of Birth _____
 Country of Birth _____

NZ Residency Held? Yes No
 Marital Status Married Defacto Single
 Sex Male Female
 Smoker? Yes No

Age of Dependants
 ____ / ____ / ____ / ____

Current Residential Address
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

Postal Address (if different from above)
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

Time there Years Months
 If less than 3 years what was your previous address
 Street: _____ Suburb: _____
 City: _____ Postcode: _____

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

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

Loan Application

FUNDING DETAILS

Purchase Price \$ _____

Section Cost \$ _____

Building Cost \$ _____

Refinance Mortgage \$ _____

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

SECURITY 1st Mortgage 2nd Mortgage New Existing

1. ADDRESS

Street: _____ Suburb: _____

City: _____ Postcode: _____

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 (Area m2) Farm/Orchard Commercial

Zoning

Residential Rural Residential Rural Other

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 _____

Further Properties Refer attached

Combined Security Value \$ _____

(For LVR Calculation)

LOAN TYPE AND STRUCTURE

Borrowing Entity	Loan Type (see below)	Loan Term	Interest Only Term	Rate Type (see below)	Rate Term	Payment Frequency (see below)	Amount
1		Yrs	Yrs		Mths		\$
2		Yrs	Yrs		Mths		\$
3		Yrs	Yrs		Mths		\$
4		Yrs	Yrs		Mths		\$
5		Yrs	Yrs		Mths		\$

Table Reducing Interest Only Flex i/Revolving
 Fixed Variable/Floating Capped
 Weekly Fortnightly Monthly

SOLICITORS DETAILS

Firm _____ Name of Solicitor _____

Address _____ Phone _____

Fax _____ Email _____

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		Per Week
1. Address	Street: _____ Suburb: _____ City: _____ Postcode: _____	\$ _____
2. Address	Street: _____ Suburb: _____ City: _____ Postcode: _____	\$ _____
3. Address	Street: _____ Suburb: _____ City: _____ Postcode: _____	\$ _____
4. Address	Street: _____ Suburb: _____ City: _____ Postcode: _____	\$ _____
5. Address	Street: _____ Suburb: _____ City: _____ Postcode: _____	\$ _____
TOTAL RENTAL INCOME PER WEEK		\$ _____

EXPENSES		PROPOSED MONTHLY
Rental Property Mortgages	\$ _____ @ _____ yrs	\$ _____
	\$ _____ @ _____ yrs	\$ _____
	\$ _____ @ _____ yrs	\$ _____
SUB TOTAL B		\$ _____
Other Mortgage Payments (including Rev. Credit)		
	\$ _____ @ _____ yrs	\$ _____
	\$ _____ @ _____ yrs	\$ _____
	\$ _____ @ _____ yrs	\$ _____
	\$ _____ @ _____ yrs	\$ _____
Student Loans	Balance \$ _____	\$ _____
Student Loans	Balance \$ _____	\$ _____
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		\$ _____
SUB TOTAL D (B+C)		\$ _____
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		\$ _____
TOTAL MONTHLY EXPENSES (D+E)		\$ _____
NET MONTHLY INCOME (A)		\$ _____
NET MONTHLY SURPLUS		\$ _____

B

C

D

E

STATEMENT OF ASSETS AND LIABILITIES (AT DATE OF APPLICATION)

ASSETS (approximately)	LIABILITIES (approximately)
Main Bank/Branch _____	Overdraft Limit \$ _____
Money @ Bank/Other 1 _____ \$ _____	Bank _____ \$ _____
2 _____ \$ _____	Mortgages 1 Bank _____ \$ _____
3 _____ \$ _____	2 Bank _____ \$ _____
Property	3 Bank _____ \$ _____
1. _____ \$ _____	4 Bank _____ \$ _____
2. _____ \$ _____	5 Bank _____ \$ _____
3. _____ \$ _____	Personal Loan 1 From _____ \$ _____
4. _____ \$ _____	2 From _____ \$ _____
5. _____ \$ _____	Hire Purchase 1 From _____ \$ _____
Shares _____ \$ _____	2 From _____ \$ _____
Vehicles 1 _____ \$ _____	Credit/Store/Charge Cards
2 _____ \$ _____	Limit \$ _____ \$ _____
3 _____ \$ _____	From _____ <input type="checkbox"/>
Superannuation 1 _____ (SV) \$ _____	Limit \$ _____ \$ _____
2 _____ (SV) \$ _____	From _____ <input type="checkbox"/>
Life Insurance 1 _____ \$ _____ (SV) \$ _____	Limit \$ _____ \$ _____
2 _____ \$ _____ (SV) \$ _____	From _____ <input type="checkbox"/>
3 _____ \$ _____ (SV) \$ _____	Student Loans _____ \$ _____ \$ _____
Business Value(net) _____ \$ _____	Other Liabilities _____ \$ _____
Boat/Caravan _____ \$ _____	_____ \$ _____
Other 1 _____ \$ _____	_____ \$ _____
2 _____ \$ _____	_____ \$ _____
3 _____ \$ _____	_____ \$ _____
Furniture Et Personal Effects _____ \$ _____	TOTAL LIABILITIES _____ \$ _____
TOTAL ASSETS _____ \$ _____	NET SURPLUS _____ \$ _____
	TOTAL (Per Total Assets) _____ \$ _____

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

SECURITY

1st Mortgage 2nd Mortgage New Existing

Address: 2
Street: _____ Suburb: _____
City: _____ Postcode: _____

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
Street: _____ Suburb: _____
City: _____ Postcode: _____

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
Street: _____ Suburb: _____
City: _____ Postcode: _____

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
Street: _____ Suburb: _____
City: _____ Postcode: _____

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 _____