

## Loan Application

### 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 Dependants \_\_\_\_\_

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 \_\_\_\_\_

Email Work \_\_\_\_\_

#### EMPLOYMENT - Main Source of Income

Salary/Wages  Self Employed  Other

Occupation \_\_\_\_\_

Employer/Business Name \_\_\_\_\_

Type of Business \_\_\_\_\_

How Long \_\_\_\_\_ Years \_\_\_\_\_ Months

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 Dependants \_\_\_\_\_

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

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**Loan Application**

PROPOSED MONTHLY INCOME & EXPENDITURE			EXPENSES PROPOSED MONTHLY																																																																																						
INCOME	Annual Gross	Monthly Net	Mortgage Payments (including Rev.Credit) <input type="checkbox"/> New <input type="checkbox"/> Existing																																																																																						
Salary/Wage 1	\$ .....	\$ .....	\$ .....	@	%    yrs <input type="checkbox"/> <input type="checkbox"/> \$ .....																																																																																				
Salary/Wage 2	\$ .....	\$ .....	\$ .....	@	%    yrs <input type="checkbox"/> <input type="checkbox"/> \$ .....																																																																																				
Business 1	\$ .....	\$ .....	\$ .....	@	%    yrs <input type="checkbox"/> <input type="checkbox"/> \$ .....																																																																																				
Business 2	\$ .....	\$ .....	\$ .....	@	%    yrs <input type="checkbox"/> <input type="checkbox"/> \$ .....																																																																																				
Benefits 1	\$ .....	\$ .....	\$ .....	@	%    yrs <input type="checkbox"/> <input type="checkbox"/> \$ .....																																																																																				
Benefits 2	\$ .....	\$ .....	Student Loans    \$ .....																																																																																						
Interest/Dividends	\$ .....	\$ .....	<u>Hire Purchase</u>																																																																																						
Other	\$ .....	\$ .....	Lender	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ .....																																																																																				
Rental (as below) Scaled @.....%	\$ .....	\$ .....	Lender	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ .....																																																																																				
Boarder/Flatmate \$.....per week @.....%	\$ .....	\$ .....	<u>Other Loans</u>																																																																																						
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## Loan Application

### SECURITY

1<sup>st</sup> Mortgage  2<sup>nd</sup> 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 m<sup>2</sup> \_\_\_\_\_)

Zoning

Residential  Rural Residential  Rural \_\_\_\_\_

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 \_\_\_\_\_

\_\_\_\_\_

1<sup>st</sup> Mortgage  2<sup>nd</sup> 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 m<sup>2</sup> \_\_\_\_\_)

Zoning

Residential  Rural Residential  Rural \_\_\_\_\_

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 \_\_\_\_\_

\_\_\_\_\_

1<sup>st</sup> Mortgage  2<sup>nd</sup> 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 m<sup>2</sup> \_\_\_\_\_)

Zoning

Residential  Rural Residential  Rural \_\_\_\_\_

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 \_\_\_\_\_

\_\_\_\_\_

1<sup>st</sup> Mortgage  2<sup>nd</sup> 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 m<sup>2</sup> \_\_\_\_\_)

Zoning

Residential  Rural Residential  Rural \_\_\_\_\_

Tenure

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Rateable Value \$..... \$.....

Valuation by Reg. Valuer \$..... \$.....

Estimated (if preliminary assessment) \$..... \$.....

Legal Description \_\_\_\_\_

\_\_\_\_\_

## Declaration

I/we give Mortgage Solutions (the broker) including any agent, licensee, Franchisee or employee express authority to act on my behalf with all lenders, product providers and associated parties in respect of obtaining a home or business loan eligibility and/or risk products associated with this application.

I/we understand that the broker does not charge me for these services, unless specifically agreed in writing in advance, but receives a commission from the lender providing the loan. I/we acknowledge/agree that any fee charged by the broker for services relating to the loan application has been disclosed to me/us and that it only relates to services provided by the broker and is not in any way associated with services provided by the lender. The broker is not an employee, or agent of the lender and has no authority to act on behalf of the lender in any capacity or to bind the lender to any arrangement with me/us. I/we acknowledge that personal information collected in this form and in the course of my dealings with the broker named in this application (Mortgage Solutions) is collected initially for the purpose of assessing my application for mortgage finance and may be given to a number of lenders (each a lender) at the discretion of the broker. If my application is successful, I/we accept, 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 ongoing commission over the term of the loan, the lender may periodically disclose the loan balance to the broker.

I/we accept that the broker and lender might use my personal information for market research purposes and to notify me/us of products or services that may be of interest to me/us. I/we accept that the lender will, from time to time, make the information available to the lenders mortgage insurer (if any) or any person with whom the lender proposes to enter into contractual arrangements, any security, trustee and any assignee or potential assignee of the lenders rights (the recipients).

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

Name: Mortgage Solutions

Address: 35A Leslie Hills Drive, Riccarton, Christchurch.

I/we understand that I/we are not required by law to provide any personal information to the broker but any failure to do so might prejudice any chances of obtaining finance.

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

I/we confirm that: (Delete those not applicable)

- The information contained in the application is true and correct;  
 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 purpose 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.

I/we acknowledge that as part of the intended financing transaction I should review my personal risk insurance requirement.

I have been offered the option to review my personal risk insurance requirements by a specialist insurance adviser and have decided to:

- Have the review completed by an appointed insurance adviser  
 Decline the option to review my personal risk insurance requirements and exempt the broker, consultants, insurance advisers from any liability or loss caused as a result of this decline.

The signing of this application form in no way implies an application has been made to the broker for such a review.

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. I

acknowledge that I have been provided a copy of the brokers Personal Disclosure Statement

Signed ..... Signed.....

Name ..... Name .....

Date ..... Date .....