



SUPPORTING DOCUMENTATION

<input type="checkbox"/>	Signed Lending Application	
<input type="checkbox"/>	Signed Terms of Engagement	
<input type="checkbox"/>	Personal Identification	Either a Copy of the front & back of NZ Drivers Licence + embossed credit or debit card OR a Copy of your passport
<input type="checkbox"/>	3 months bank statement(s)	Of your salary account (must show a running balance)
<input type="checkbox"/>	Evidence of Deposit	3 months statement(s) of your savings account
<input type="checkbox"/>	Evidence of Gifting	(signed gifting certificate – we can email a template)
<input type="checkbox"/>	Unsecured debt	3 months history (must show a running balance)
<input type="checkbox"/>	Credit Cards	3 months history (must show a running balance)
<input type="checkbox"/>	Income	Either 4 consecutive payslips or 2 years financials if self-employed
<input type="checkbox"/>	KIWISAVER	Kiwi Saver first home withdrawal approval email/letter (ring the 0800 number of your provider and they will send through.
<input type="checkbox"/>	First Home Start Grant	First home start grant approval letter (if applicable) – we can send the link to the application. – This is not required immediately but pays to get onto asap.
<input type="checkbox"/>	< 20% Deposit	1: We require your last 12 months earnings from the IRD log into www.ird.co.nz , select account information then salary and wages, select the last 12 months earning tab then save 2: We require a signed letter on letter head from your employer stating your hourly rate and minimum hours 3: Proof of NZ Residency or Citizenship Required, this can either be a copy of your NZ passport or NZ birth certificate or NZ Permanent Residency document - must show indefinite, with no expiry date.
<input type="checkbox"/>	REFINANCE	Include 6 months mortgage history
<input type="checkbox"/>	NON RESIDENTS	Copy of passport and visa documents in passport
<input type="checkbox"/>	FAMILY TRUST	Signed trust deed
<input type="checkbox"/>	LOOK THROUGH COMPANY	Signed LTC deed

Once Offer Accepted;

<input type="checkbox"/>	Signed Sale and Purchase Agreement	
<input type="checkbox"/>	Insurance Confirmation	
<input type="checkbox"/>	EQC Scope of works:	If in an earthquake affected area
<input type="checkbox"/>	If required by the bank:	Registered Valuation (as per the T's and C's)
<input type="checkbox"/>	Other: _____	

Builds;

<input type="checkbox"/>	Registered Valuation	
<input type="checkbox"/>	Fixed Price Contract / Quotes etc	