

# Lending Application PART 1 OF 5

Existing Main Bank: \_\_\_\_\_  
 Existing Bank Number: \_\_\_\_\_  
 Other Banks: \_\_\_\_\_  
 Title: Mr/Mrs/Ms/Miss/Dr/Other \_\_\_\_\_  
 First Name (s) \_\_\_\_\_  
 Last Name \_\_\_\_\_  
 Preferred Name: \_\_\_\_\_  
 Marital status: \_\_\_\_\_  
 Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_\_  
 Number of Dependants \_\_\_\_\_  
 Names/ Ages \_\_\_\_\_  
 Country of Birth? \_\_\_\_\_  
 Are you an NZ Citizen/ permanent NZ resident?  Yes  No  
 If no please supply your work permit expiry date  
 \_\_\_\_/\_\_\_\_/\_\_\_\_\_  
 Contact Details;  
 Home # ( ) \_\_\_\_\_  
 Business # ( ) \_\_\_\_\_  
 Mobile # ( ) \_\_\_\_\_  
 Email \_\_\_\_\_  
 Preferred method of contact: Phone / Email \_\_\_\_\_  
 Current Residential Address;  
 # and Street \_\_\_\_\_  
 Suburb \_\_\_\_\_  
 City \_\_\_\_\_  
 Post Code \_\_\_\_\_  
 Time there (Years \_\_\_\_ / Months \_\_\_\_)  
 Own Home (With home loan)  Own Home (freehold)  
 Renting  Boarding  With Parents  Caravan  Other .....

Previous address if less than three years;  
 # and Street \_\_\_\_\_  
 Suburb \_\_\_\_\_  
 City + Post Code \_\_\_\_\_  
 Time there (Years \_\_\_\_ / Months \_\_\_\_)  
 Own Home (With home loan)  Own Home (freehold)  
 Renting  Boarding  With Parents  Caravan  Other .....

Your Postal Address – if different from residential  
 # and Street \_\_\_\_\_  
 Suburb \_\_\_\_\_  
 City + Post Code \_\_\_\_\_

Employer/Bus Name: \_\_\_\_\_  
 Current Occupation \_\_\_\_\_  
 Full-time  Part-time  Self-Employed  
 Time there (Years \_\_\_\_ / Months \_\_\_\_)  
 Previous occupation/employer if less than three years  
 Employer/Business Name \_\_\_\_\_  
 Current Occupation \_\_\_\_\_  
 Full-time  Part-time  Self-Employed  
 Time there (Years \_\_\_\_ / Months \_\_\_\_)

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 Full-time  Part-time  Self-Employed  
 Time there (Years \_\_\_\_ / Months \_\_\_\_)  
 Previous occupation/employer if less than three years  
 Employer/ Business Name \_\_\_\_\_  
 Current Occupation \_\_\_\_\_  
 Full-time  Part-time  Self-Employed  
 Time there (Years \_\_\_\_ / Months \_\_\_\_)



Lending Amount required \$  
 Purpose for Lending

**CURRENT STATEMENT OF FINANCIAL POSITION;**

**Assets**

	<i>Institution</i>	
Bank Deposit	\$	
Bank Deposit	\$	
Bank Deposit	\$	

**Motor Vehicles**

<i>Make</i>	<i>Model</i>	<i>Year</i>	
			\$
			\$
			\$
			\$
			\$

**Real Estate/Property**

<i>Address</i>	<i>Approx. Market Value</i>
<i>Notes /Insurance info:</i>	\$
<i>Notes /Insurance info:</i>	\$
<i>Notes /Insurance info:</i>	\$
<i>Notes /Insurance info:</i>	\$
<i>Notes /Insurance info:</i>	\$

**Superannuation**

	<i>Institution</i>	
	\$	
	\$	

**Bonds and Shares**

	<i>Institution</i>	
	\$	
	\$	

**Other investments (e.g. value items such as boats, antiques caravans)**

<b>Item</b>	<b>Value</b>
	\$
	\$
	\$
	\$
	\$

Total Assets

Less Total Liabilities

Surplus/Deficit

**Liabilities**

	<i>Institution</i>	<i>Limit</i>	<i>Amount Owing</i>
Bank Overdraft		\$	\$
Bank Overdraft		\$	\$

**Credit Card**

	\$	\$
<i>Paid in full each month</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**Credit Card**

	\$	\$
<i>Paid in full each month</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**Credit Card**

	\$	\$
<i>Paid in full each month</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**Store Card**

<i>Paid in full each month</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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**Store Card**

<i>Paid in full each month</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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**Afterpay/Laybuy**

<i>Paid in full each month</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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**Hire Purchase**

	<i>Institution</i>	<i>Repayment</i>	<i>Amount Owing</i>
<i>Purpose:</i>			\$

**Hire Purchase**

<i>Purpose:</i>	\$
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**Personal Loan**

<i>Purpose:</i>	\$
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**Personal Loan**

<i>Purpose:</i>	\$
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**Other Loan**

<i>Purpose:</i>	\$
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**Family Loan**

<i>Purpose:</i>	\$
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**Home Loans;**

	<i>Institution</i>	<i>Fixed/Floating/Limit</i>	<i>Amount Owing</i>
Home Loan			\$
Home Loan			\$
Home Loan			\$
Home Loan			\$
Revolving Credit		\$	\$
Revolving Credit		\$	\$

**Other Finance;**

Student Loan	\$
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**Total Liabilities**

\$
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Credit History Information: (please advise of any defaults/collections/bankruptcies/insolvencies/non-asset or alternatives)

Notes;



PROPOSED MONTHLY BUDGET

**Expenses**

	Repayment	W/F/M	Expense	Repayment	W/F/M
home loan repayments	\$		Investment Property	\$	
Personal Loan repayments	\$		Investment – Other	\$	
Student Loan Repayments	\$		Misc – Other	\$	
Credit Card Repayments	\$		Donations – Regular	\$	
HP Repayments	\$		Internet + Pay TV	\$	
Board/Rent	\$		Mobile Phones	\$	
Clothing & Footwear	\$		Netflix / I Tunes	\$	
Electricity	\$		Subscriptions	\$	
Food and Drinks	\$		Alcohol	\$	
Gas	\$		Cinema/Concerts	\$	
Medical & Health	\$		Entertainment	\$	
Other	\$		Gym/Sports	\$	
Personal Care	\$		Natural Therapies	\$	
Public Transport	\$		Travel/Holidays	\$	
Personal Care	\$		Business Insurance	\$	
Public Transport	\$		Health Insurance	\$	
Childcare	\$		Home Insurance	\$	
Child Maintenance	\$		Insurance	\$	
Education Expenses	\$		Kiwi saver _____	\$	%
Private School Fees	\$		kiwi saver _____	\$	%
Public School Fees	\$		Life Insurance	\$	
Body Corporate	\$		Super insurance	\$	
Council Rates	\$		Vehicle Insurance	\$	
Furnishings + Electrical	\$		Voluntary Savings	\$	
Home Operation	\$		Vehicle Lease	\$	
Household Other	\$		Maintenance	\$	
Pets	\$		Other	\$	
Repairs + Maintenance	\$		Petrol	\$	
Water + Sewer	\$		Registration	\$	
<b>Total Monthly Expenses</b>				\$	

**Income**    1<sup>st</sup> Individual    2<sup>nd</sup> Individual

	\$	\$
<b>Paid</b>	<input type="checkbox"/> Gross <input type="checkbox"/> Net	<input type="checkbox"/> Gross <input type="checkbox"/> Net
	<input type="checkbox"/> Annually	<input type="checkbox"/> Annually
	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly
	<input type="checkbox"/> Weekly	<input type="checkbox"/> Weekly
	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Fortnightly
Salary 1 Credited account?		
Salary 2 Credited account?		
Salary 1 – Student Loan?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Salary 2 – Student Loan?		<input type="checkbox"/> Yes <input type="checkbox"/> No

<b>Rental</b>	<b>Income</b>
Existing (weekly)	\$
Monthly	\$
Proposed (weekly)	\$
Monthly	\$

	<b>Other Income</b>
<b>Item</b>	<b>Monthly Amount</b>
	\$
	\$
	\$
<b>Total Income</b>	\$
<b>Total Income</b>	\$
Less Expenses	\$
<b>Uncommitted Monthly Income</b>	\$

Reason for no childcare expense;

Current Home Insurance Information (company/amount);

EQC Information:

Other Insurance Providers (Vehicle/Rural/Business);



Are there any lenders that you particularly like or don't like to deal with?

What mortgage or bank features are important to you?

- |   |  |
|---|--|
| <input type="checkbox"/> Interest Rates   | <input type="checkbox"/> Lending for impaired credit |
| <input type="checkbox"/> Flexibility      | <input type="checkbox"/> Online Services             |
| <input type="checkbox"/> Pay off quickly  | <input type="checkbox"/> Credit Cards                |
| <input type="checkbox"/> Interest Only    | <input type="checkbox"/> Support                     |
| <input type="checkbox"/> Redraw           | <input type="checkbox"/> Lo Doc Loans                |
| <input type="checkbox"/> Top Up Ability   | <input type="checkbox"/> Airpoints etc ....          |
| <input type="checkbox"/> Off set facility | <input type="checkbox"/> Foreign Exchange            |
| <input type="checkbox"/> Funding          | <input type="checkbox"/> Low Deposit                 |
| <input type="checkbox"/> Stability        | <input type="checkbox"/>                             |

Other/Notes (Any desired structure details including interest only)

Goals;  
Short

Medium

Long

Retirement Strategy; (For applicants 41 years of age + only) Client ages: \_\_\_\_\_ and \_\_\_\_\_ Maximum Loan Term \_\_\_\_\_

What is your intended retirement age?  65-70  70-75  75+  75+

Are you able to please select from the following or advise through the other tab your intentions with your finances moving forward to retirement?

- I intend to have the loan term shortened to be repaid prior to retirement
- I intend to sell and downsize upon retirement
- I intend to sell other assets to repay the mortgage prior to retirement
- I intend to repay my mortgage with my superannuation or kiwi saver upon retirement
- I intend to continue my mortgage repayments with help from reoccurring superannuation upon retirement
- I intend to have minimal mortgage upon retirement in which super payments would be able to cover and still afford everyday living
- I intend to continue in part-time employment upon retirement to support any mortgage repayments
- 

Is there any further information that you think we may need to know in regards to your lending application?

Professional Contacts;

Do You Have?

- Solicitor
- Accountant
- Financial Advisor
- Insurance Broker
- Real Estate Agent

Notes

Your Will – Have you made a will?

Person 1  Yes  No      Person 2  Yes  No

Preliminary recommendation (To be completed by Mortgage Adviser)

Lender \_\_\_\_\_  
Insurance \_\_\_\_\_

Loan Type \_\_\_\_\_  
Referral?  Personal  Home/Contents/Vehicle

- Based on the information provided clients meet the criteria for lending through First Home Loan package with Kāinga Ora. I would approach a Bank whom is able to capitalise the 1% Low Equity Premium Fee as there is not additional deposit to cover the 1% fee personally. First home loan also give opportunity to take advantage of special interest rates
- Based on the information provided clients meet the criteria for lending through First Home Loan package with Kāinga Ora.
- Based on the information provided clients would be best suited to their main bank unless they fall outside servicing criteria, this is because their main bank can offer a competitive market package
- Based on the information provided clients main bank is not able to offer them the finance they are after so will source lending elsewhere.
- Looking for a bank whom offers LEM rather than LEP as it's believed the equity position would be under 80% within 6-12 months
- Looking for a bank whom offers LEP as clients would prefer to have fee paid up front for low equity and potential for reduced regular repayments.
- Based on the information provided clients are looking for a bank whom can help with good construction policies including allowing +10% on fixed price contracts where the registered valuation comes up with a value higher than the land + build total.
- Clients are after finance for construction with a bank with good construction policies to help make the process smoother.
- Looking for debt consolidation with a good fixed interest rate and terms.
- 

How did you hear about The Mortgage Girls?



**DECLARATION;**

I/we give the broker express authority to act on my behalf with all lenders, product providers and associated parties in respect of obtaining a home loan eligibility and/or risk product 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. The broker is not an employee, agent, partner, nor joint venture partner of, nor does the broker act on behalf of the lender. I/we acknowledge that 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 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 will 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) 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:  
Address: 174 Huxley Street, Sydenham, 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 no 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 queries to assist me with my financial arrangement 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.
- The broker and its lending providers will use the information they collect about you to assess your application and verify your identity. We/they may disclose to, and obtain from, credit reporting and government agencies, other credit providers and insurers, personal information about you for these purposes.

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 of 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: (delete not applicable)

- 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.

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 / We acknowledge that I / We have received a copy of my / our loan application form and confirm that the information included in this application including my asset & liability statement is true and correct.

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

Signed .....  
Name .....  
Date .....

Signed.....  
Name .....  
Date.....