

DIARY NOTES

As follows

Per attached

Personal Details of Applicant/Guarantor

Surname Mr Mrs Ms Miss			
First Name(s)			
Date of Birth		Country of Birth	
NZ Residency Held?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single		Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	
IRD Number			
ID Type Passport/or Birth Certificate/or Firearms Licence		No. Issue / / Expiry / /	
ID Type Drivers Licence		No. Issue / / Expiry / /	
ID Type Other (note type)		No. Issue / / Expiry / /	
Current Address _____ _____			
Time there <input type="text"/> Years <input type="text"/> Months			
If less than 3 years what was your previous address		Years	Months

Home Phone Number		Work Phone Number	
Postal Address		Mobile Phone Number	
_____		_____	
Email Address			
Age of Dependants <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
Are you currently? (Please tick one) <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living in own home <input type="checkbox"/> Other			
Occupation			
Main Source of Income <input type="checkbox"/> Salary/Wages <input type="checkbox"/> Self Employed <input type="checkbox"/> Other			
Note			
Employer/Business Name _____			
Type of Business _____			
How Long <input type="text"/> Years <input type="text"/> Months			
If less than 3 years; prior to that;		<input type="text"/> Years	
_____		<input type="text"/> Months	
_____		<input type="text"/> Years	
_____		<input type="text"/> Months	

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Note			
Employer/Business Name _____			
Type of Business _____			
How Long <input type="text"/> Years <input type="text"/> Months			
If less than 3 years; prior to that;		<input type="text"/> Years	
_____		<input type="text"/> Months	
_____		<input type="text"/> Years	
_____		<input type="text"/> Months	

Funding Details

Purchase Price	\$
Section Cost	\$
Building Cost	\$
Refinance Mtge	\$
Repay H/Ps	\$
Repay C/C	\$
Other	\$
Costs/Fees	\$
Subtotal	\$
Less Cash (If applicable)	\$
Other Loans	\$
Other Funds (eg. gifts)	\$
Finance Required	\$

Lenders Mortgage Insurance Premium \$ _____
 Add to loan? Yes No

Loan Type and Structure

Principal and Interest Portion				
	Loan Term	Rate Type	Rate Term	
1. Table/Reducing*	Yrs		Mths	\$
2. Table/Reducing*	Yrs		Mths	\$
3. Table/Reducing*	Yrs		Mths	\$
Sub total (P&I)				\$

(*Reducing = Straightline)

Interest Only Portion				
	Loan Term	Rate Type	Rate Term	
Floating	Yrs		N/A	\$
Revolving Credit	N/A	N/A	N/A	\$
Overdraft	N/A	N/A	N/A	\$
Fixed/Capped 1.	Yrs		Mths	\$
2.	Yrs		Mths	\$
Sub total (IO)				\$
TOTAL PER 'FINANCE REQUIRED' (A&B)				\$

Payment Frequency

Weekly Fortnightly
 Monthly (complete)
 Start Date (if required) / /

Security

<input type="checkbox"/> 1st Mortgage <input type="checkbox"/> 2nd Mortgage	
1. Address: _____	
Post Code _____	
Current Ownership <input type="checkbox"/> Already owned <input type="checkbox"/> To be purchased	
Status <input type="checkbox"/> Existing developed property <input type="checkbox"/> Bare land	
Intention <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental	
Type of Property <input type="checkbox"/> Std Residential <input type="checkbox"/> Attached Unit <input type="checkbox"/> Apartment <input type="checkbox"/> Lifestyle* <input type="checkbox"/> Farm/Orchard <input type="checkbox"/> Commercial (*Area m ²)	
Zoning <input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural <input type="checkbox"/> Other (Note) _____	
Tenure: <input type="checkbox"/> Freehold <input type="checkbox"/> Cross Lease <input type="checkbox"/> Unit/Strata Title <input type="checkbox"/> 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"/> G.V \$	\$
<input type="checkbox"/> Valuation by Reg. Valuer \$	\$
<input type="checkbox"/> Estimated (if preliminary assessment) \$	\$
Legal Description _____	
<input type="checkbox"/> 1st Mortgage <input type="checkbox"/> 2nd Mortgage	
2. Address: _____	
Post Code _____	
Current Ownership <input type="checkbox"/> Already owned <input type="checkbox"/> To be purchased	
Status <input type="checkbox"/> Existing developed property <input type="checkbox"/> To be built	
Intention <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental	
Type of Property <input type="checkbox"/> Std Residential <input type="checkbox"/> Attached Unit <input type="checkbox"/> Apartment <input type="checkbox"/> Lifestyle* <input type="checkbox"/> Farm/Orchard <input type="checkbox"/> Commercial (*Area m ²)	
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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"/> G.V \$	\$
<input type="checkbox"/> Valuation by Reg. Valuer \$	\$
<input type="checkbox"/> Estimated (if preliminary assessment) \$	\$
Legal Description _____	
Further Properties ? <input type="checkbox"/> Refer Attached	
Combined Security Value (For LSR Calculation)	\$

A

B

PROPOSED MONTHLY INCOME & EXPENDITURE

Income	MONTHLY	
	GROSS	NET
Salary/Wage 1	\$	\$
2	\$	\$
Business 1	\$	\$
2	\$	\$
Benefits 1	\$	\$
2	\$	\$
3	\$	\$
Interest/Dividends	\$	\$
Other	\$	\$
	\$	\$
Monthly Total	\$	\$
Total Per Annum	\$	\$

PLUS : Rental Income as below Yes No
 Boarder as below Yes No

Other Receipts

A. Rental Income	Per Week
1. Address: _____ _____	
<input type="checkbox"/> Existing <input type="checkbox"/> Proposed Rental Per Week \$ _____	
2. Address: _____ _____	
<input type="checkbox"/> Existing <input type="checkbox"/> Proposed Rental Per Week \$ _____	
3. Address: _____ _____	
<input type="checkbox"/> Existing <input type="checkbox"/> Proposed Rental Per Week \$ _____	
TOTAL RENTAL INCOME PER WEEK	\$ _____
TOTAL RENTAL INCOME PER YR (x 52)	\$ _____
Scaled @ _____ %	\$ _____

B. Boarder/Flatmate (x _____)	\$
Total Rental Content Per Week	\$ _____

Notes re Income:-

Expenses	PROPOSED MONTHLY
Rental Property Mortgages	
\$ _____ @ _____ % yrs _____	\$ _____
\$ _____ @ _____ % yrs _____	\$ _____
\$ _____ @ _____ % yrs _____	\$ _____
Sub Total A	\$ _____
Other Mortgage Payments (incl Rev. Credit)	
\$ _____ @ _____ % yrs _____	\$ _____
\$ _____ @ _____ % yrs _____	\$ _____
\$ _____ @ _____ % yrs _____	\$ _____
\$ _____ @ _____ % yrs _____	\$ _____
Student Loans	\$ _____
Hire Purchase	
Lender _____	\$ _____
Lender _____	\$ _____
Other Loans	
Lender _____	\$ _____
Lender _____	\$ _____
Credit / Charge Cards Limit(s) \$ _____	\$ _____
Store Cards Limit(s) \$ _____	\$ _____
Child Support	\$ _____
Rent to pay (\$ _____ per week)	\$ _____
Compulsory Superannuation	\$ _____
Sub Total B	\$ _____
Sub Total C (A + B)	\$ _____
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 D	\$ _____
TOTAL EXPENSES (C+D)	\$ _____

STATEMENT OF ASSETS AND LIABILITIES at Date of Application

Assets		Approximately	Liabilities		Approximately
Main Bank / Branch _____			Overdraft	Limit \$ _____	\$ _____
Money @ Bank/Other 1 _____	\$ _____			Bank _____	\$ _____
			Mortgages	1 Bank _____	\$ _____
				2 Bank _____	\$ _____
Property 1 _____	\$ _____			3 Bank _____	\$ _____
			Personal Loan	1 From _____	\$ _____
Property 2 _____	\$ _____			2 From _____	\$ _____
Property 3 _____	\$ _____		Hire Purchase	1 From _____	\$ _____
Shares _____	\$ _____			2 From _____	\$ _____
Vehicles 1 _____	\$ _____		Credit/Store/Charge Cards	Limit \$ _____	\$ _____
				From _____	
Vehicles 2 _____	\$ _____			Limit \$ _____	\$ _____
Vehicles 3 _____	\$ _____			From _____	
Superannuation 1 _____ (SV)	\$ _____		Student Loans _____	\$ _____	
			Other Liabilities _____	\$ _____	
Life Ins. 1 _____ \$ _____ k(SV)	\$ _____		TOTAL LIABILITIES		\$ _____
Life Ins. 2 _____ \$ _____ k(SV)	\$ _____		NET SURPLUS		\$ _____
Life Ins. 3 _____ \$ _____ k(SV)	\$ _____		TOTAL (Per Total Assets)		\$ _____
Business Value (Net)	\$ _____				
Boat	\$ _____				
Other 1 _____	\$ _____				
Other 2 _____	\$ _____				
Sub Total	\$ _____				
Furniture & Personal Effects	\$ _____				
TOTAL ASSETS	\$ _____				

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

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 is collected initially for the purposes of assessing my application for mortgage finance and may be given to a number of lenders 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 to notify me of products or services that may be of interest to me.

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

Name _____ Address _____

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

By completing this form I authorise:

- the broker and/or lender 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 and/or lender.
- the broker and/or lender to disclose personal information about me to credit reporting agencies (in the event of any default in any sum owing to the lender) and also to any third party making an authorised enquiry about me.
- the lender to disclose my personal information to the broker during the term of the loan in order to answer my queries or to assist me with my financial arrangements as my circumstances change.

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 also 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) Please delete
- I am/will be registered for GST but the security property is not/will not be used for the purposes of a taxable activity) those
- I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity) not relevant

I acknowledge that, as part of the intended financing transaction, I should review my personal risk insurance requirements. 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.

signed _____

signed _____

Name _____ Date _____

Name _____ Date _____

In this statement singular terms (such as "I" "me" and "my") include the plural ("we" "us" and "our") where appropriate. The terms:

"broker" means the person and/or firm who is attempting to arrange mortgage finance on your behalf;

"lender" includes a prospective lender from whom the broker seeks mortgage finance on your behalf, and includes banks, finance companies, lenders' mortgage insurers and all other financial institutions and financing sources.

ATTACHMENT

A Bank Account to be used to pay the proposed mortgage (note TBA if not yet determined)

Bank _____ Branch _____ Account No. _____

B Details of Trusts

1. Trust Name - _____

Trustee i [Professional Yes / No]
(Full Name)

Trustee ii [Professional Yes / No]

Trustee iii [Professional Yes / No]

Trustee iv [Professional Yes / No]

2. Trust Name - _____

Trustee i [Professional Yes / No]
(Full Name)

Trustee ii [Professional Yes / No]

Trustee iii [Professional Yes / No]

Trustee iv [Professional Yes / No]

C Company Details

1. Company Name - _____ Company Number - _____

Registered Address

Shareholders i [Professional Yes / No]
(Full Name)

ii [Professional Yes / No]

iii [Professional Yes / No]

iv [Professional Yes / No]

Checklist

Document	Enclosed	Comment
Application Form	<input type="checkbox"/>	
Identifications	<input type="checkbox"/>	
Proof of Residency	<input type="checkbox"/>	
Credit Checks	<input type="checkbox"/>	
Diary Notes	<input type="checkbox"/>	
Proof of Income	<input type="checkbox"/>	
Sale and Purchase Agreement	<input type="checkbox"/>	
GVs or RVs	<input type="checkbox"/>	
Proof of Deposit	<input type="checkbox"/>	
3 Months Bank Statements	<input type="checkbox"/>	
6 Months Mtge Statements	<input type="checkbox"/>	
Building Contract	<input type="checkbox"/>	
Gift/Statutory Declaration	<input type="checkbox"/>	
Certificate of Incorporation	<input type="checkbox"/>	
Trust Deed	<input type="checkbox"/>	
Other	<input type="checkbox"/>	