

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 Dependents _____

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 _____

Work _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

Note _____

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 Names(s) _____

Date of Birth / /

Country of Birth _____

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female

Age of Dependents _____

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 _____

Work _____

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed
 Other

Note _____

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? <input type="checkbox"/> Yes <input type="checkbox"/> No	

SECURITY 1st Mortgage 2nd Mortgage New Existing

1. ADDRESS _____
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 (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		\$

T Table
 R Reducing
 I Interest Only
 F Flex i/Revolving

F Fixed
 V Variable/Floating
 C Capped

W Weekly
 F Fortnightly
 M Monthly

BANK ACCOUNT DETAILS (To be used to pay the proposed mortgage. Note TBA if not yet determined).

Preferred Bank Branch _____

Account Number

SOLICITORS DETAILS

Firm _____ Name of Solicitor _____

Address _____

Phone _____

Fax _____ Email _____

Loan Application

PROPOSED MONTHLY INCOME & EXPENDITURE

INCOME		EXPENSES			
		Annual Gross	Monthly Net	PROPOSED MONTHLY	
Salary/Wage 1		\$ _____	\$ _____	Rental Property Mortgages <input type="checkbox"/> New <input type="checkbox"/> Existing	
2		\$ _____	\$ _____	\$ _____	@ % yrs <input type="checkbox"/> <input type="checkbox"/> \$ _____
Business 1		\$ _____	\$ _____	\$ _____	@ % yrs <input type="checkbox"/> <input type="checkbox"/> \$ _____
2		\$ _____	\$ _____	\$ _____	@ % yrs <input type="checkbox"/> <input type="checkbox"/> \$ _____
Benefits 1		\$ _____	\$ _____	SUB TOTAL B \$ _____	
2		\$ _____	\$ _____	Other Mortgage Payments (including Rev. Credit)	
Interest/Dividends		\$ _____	\$ _____	\$ _____	@ % yrs <input type="checkbox"/> <input type="checkbox"/> \$ _____
Other		\$ _____	\$ _____	\$ _____	@ % yrs <input type="checkbox"/> <input type="checkbox"/> \$ _____
Rental (as below)				Student Loans	\$ _____
Scaled @ %		\$ _____	\$ _____	Hire Purchase	\$ _____
Boarder/Flatmate				Lender	\$ _____
\$ per week @ %		\$ _____	\$ _____	Lender	\$ _____
TOTAL INCOME \$				Other Loans	\$ _____
				Lender	\$ _____
				Credit/Charge Cards Limit(s)	\$ _____
RENTAL INCOME		<input type="checkbox"/> Existing <input type="checkbox"/> Proposed		Store Cards	Limit(s) \$ _____
1. Address		Per Week		Child Support/Child Care	\$ _____
		<input type="checkbox"/> <input type="checkbox"/> \$ _____		Rent to pay (\$ per week)	\$ _____
2. Address		Per Week		Compulsory Superannuation	\$ _____
		<input type="checkbox"/> <input type="checkbox"/> \$ _____		SUB TOTAL C \$	
3. Address		Per Week		SUB TOTAL D (B+C) \$	
		<input type="checkbox"/> <input type="checkbox"/> \$ _____		PLUS	
4. Address		Per Week		Income Protection Ins/MPI Allowance/Cost	\$ _____
		<input type="checkbox"/> <input type="checkbox"/> \$ _____		Life Insurance Allowance/Cost	\$ _____
5. Address		Per Week		Contents Insurance	\$ _____
		<input type="checkbox"/> <input type="checkbox"/> \$ _____		Dwelling Insurance	\$ _____
TOTAL RENTAL INCOME PER WEEK		\$		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

Loan Application

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 \$ _____ \$ _____	From _____
3	\$ _____	Limit \$ _____ \$ _____	From _____
Superannuation 1 (SV) \$ _____		Limit \$ _____ \$ _____	From _____
2	(SV) \$ _____	Limit \$ _____ \$ _____	From _____
Life Insurance 1 \$ _____ K(SV) \$ _____		Limit \$ _____ \$ _____	From _____
2	\$ _____ K(SV) \$ _____	Student Loans	_____ \$ _____
3	\$ _____ K(SV) \$ _____	Other Liabilities	
Business Value(net) \$ _____		_____	
Boat/Caravan		_____	
Other 1		_____	
2	\$ _____	_____	
3	\$ _____	_____	
Furniture & Personal Effects		_____	
TOTAL ASSETS		TOTAL LIABILITIES \$ _____	
		NET SURPLUS \$ _____	
		TOTAL (Per Total Assets) \$ _____	

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

DECLARATION I/We confirm that the above information is true and correct as at the date of application.

All applicants to sign _____ Date / /

FURTHER NOTES IN SUPPORT OF APPLICATION

Loan Application

SECURITY

<input type="checkbox"/> 1st Mortgage	<input type="checkbox"/> 2nd Mortgage	<input type="checkbox"/> New	<input type="checkbox"/> Existing
Address: 2 _____			
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"/> Section, New House to be built	
Intention			
<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Rental	
<input type="checkbox"/> Other			
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"/> Other (Note) _____		<input type="checkbox"/> Rural	
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"/> Rateable Value		\$	\$
<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	<input type="checkbox"/> New	<input type="checkbox"/> Existing
Address: 3 _____			
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"/> Section, New House to be built	
Intention			
<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Rental	
<input type="checkbox"/> Other			
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"/> Other (Note) _____		<input type="checkbox"/> Rural	
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"/> Rateable Value		\$	\$
<input type="checkbox"/> Valuation by Reg. Valuer		\$	\$
<input type="checkbox"/> Estimated (if preliminary assessment)		\$	\$
Legal Description _____			