

NZ Finance & Loans Ltd
 PO Box 19 625, Avondale
 Cnr Great North Rd & Rosebank Rds.
 Avondale, Auckland
 Phone 820 1914, Fax 820 1915,
 Email ken@nzfinanceandloands.cof.nz



HOME LOAN APPLICATION

APPLICANT INFORMATION	
Surname:	
First Names:	
Title:	Date of Birth:
Number of Dependents:	Age(s):
New Zealand Residency?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current Address	
How long have you been there?	
Postal Address	
(if different from above)	
Previous Address:	
(if less than 3 years)	
Home Phone:	Mobile Phone:
Email:	

JOINT APPLICANT INFORMATION	
Surname:	
First Names:	
Title:	Date of Birth:
Number of Dependents:	Age(s):
New Zealand Residency?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current Address	
How long have you been there?	
Postal Address	
(if different from above)	
Previous Address:	
(if less than 3 years)	
Home Phone:	Mobile Phone:
Email:	

OCCUPATION	
Your Occupation	
<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Permanent <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Your employer	
Address	
Contact name	
Work phone	
How long have you been there?	
Your previous employer	
Address	
Contact	Phone
How long were you there?	

Occupation (Joint Applicant)	
Your Occupation	
<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Permanent <input type="checkbox"/> Casual <input type="checkbox"/> Contract	
Your employer	
Address	
Contact name	
Work phone	
How long have you been there?	
Your previous employer	
Address	
Contact	Phone
How long were you there?	

ANNUAL INCOME INFORMATION	
Gross income	\$
(Your income including wages/salary, excluding overtime)	
Self employed	\$
Other income	\$
Bonuses or commission	\$
Rental income	\$
Total	\$

ANNUAL INCOME INFORMATION	
Gross income	\$
(Your income including wages/salary, excluding overtime)	
Self employed	\$
Other income	\$
Bonuses or commission	\$
Rental income	\$
Total	\$

Corporate Borrower / Trust

Company name or Trust name

Business address

Principal activity

Names of trustees

Does your company / trust require Loan Service Line access? Yes No

Personal particulars of directors/shareholders/adult beneficiaries acting as guarantors to be completed within the above section for personal particulars (please attach details if necessary)

Loan Details

Please detail the purpose of your loan

Loan amount required \$ _____ Loan term in years 10 15 20 25

Loan type Variable rate principal and interest \$ _____ Variable rate interest only \$ _____

Fixed rate principal and interest \$ _____ Fixed rate interest only \$ _____

Line of credit \$ _____ Equity accelerator \$ _____

Fixed rate period in years 1 2 3 5 Interest only period in years 1 2 3 5

Payment frequency Weekly Fortnightly Monthly

The first mortgage payment will be one month after settlement, with the payment frequency selected above applying thereafter.

Funds Position

FUNDS REQUIRED

Purchase price or refinance \$ _____

Refinance other debts \$ _____

Legal fees (est) \$ _____

Application fees \$ _____

Mortgage insurance fees (est) \$ _____

Valuation fees \$ _____

Other fees (if applicable) \$ _____

Total \$ _____

FUNDS AVAILABLE

Deposit paid* \$ _____

Own funds (other than deposit) \$ _____

Gift/Other borrowings \$ _____

Other (detail) \$ _____

Total available \$ _____

Plus loan amount requested \$ _____

Total \$ _____

*Please provide information to confirm your deposit, e.g. the last 3 months bank statements.

Property Details

Address of property (to be purchased/refinanced)

Suburb _____ City _____

Type of property Owner occupied Rental investment Date of settlement (if known) _____

Purchase price/offer \$ _____ Valuation (excluding chattels) \$ _____

Expected rental (Investment property) \$ _____

(Please enclose current tenancy agreement or a supporting letter from your Real Estate Agent showing expected rental)

Insurance Details

Property insured with

Income protection Trauma protection Disability Life Health Mortgage protection Other

What do you own?	
(For joint applicants, combine assets)	
Total cash and savings	\$
Deposit paid (if new purchase)	\$
Shares, superannuation and other managed funds	\$
Life insurance – surrender	\$
Property (address)	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Vehicles (how many?)	\$
Personal/household items	\$
Other (specify)	\$
Total	\$

What do you spend? (monthly)	
(For joint applicants, combine outgoings)	
Other home loan repayments (specify lender) Exclude loans being refinanced by this application	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Other loans/Hire purchase	\$
Rates	\$
Insurance - Life	\$
- Home and contents	\$
- Motor vehicle	\$
- Medical	\$
Superannuation	\$
Rent payable	\$
Child maintenance/care/ family support	\$
Other non-discretionary expenditure (specify)	\$
Total	\$

What do you owe?	
(For joint applicants, combine liabilities)	
Other home loans (specify lender and address)	
1. Lender	\$
Address	
2. Lender	\$
Address	
3. Lender	\$
Address	
4. Lender	\$
Address	
5. Lender	\$
Address	
Bank overdraft	\$
Bank loans	\$
Credit cards (state card issuer)	
1.	\$
Limit	
2.	\$
Limit	
3.	\$
Limit	
4.	\$
Limit	
Taxation liability	\$
Lease/Hire purchase	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Other (specify)	\$
(contingent liabilities or guarantees given to other parties)	
	\$
Total	\$

Who is your Solicitor?
Solicitor
Firm
Telephone
Fax

Privacy Act 1993

Pursuant to the PRIVACY ACT 1993 the following is brought to your attention:

- a) This application collects personal information about you;
- b) This application is received on behalf of the Lender. Any reference in this application to the Lender includes a reference to any nominee of or trustee for the Lender and any person providing administration services to the Lender;
- c) The information is being collected to determine your eligibility for the credit you seek;
- d) The information will be made available from time to time to the Lender and the Lender's mortgage insurer (if any), any person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee of the Lender's rights (the "Recipients");
- e) The information is being collected and held by the Lender;
- f) You do have rights of access to, and correction of, this information to the extent that it is not evaluative material pursuant to S.20(1)(b) of the Privacy Act 1993;
- g) In making this application you authorise:
 - the use of the personal information held by the Recipients for the purpose of mailing to you advice of any other products or services managed or promoted by the Recipients, or any of them.
 - the release at any time to the Recipients of all your personal information held by: a) any other credit providers and credit reference agencies and b) by your previous or current employer(s) regarding your employment history and income.
 - the Recipients to disclose to their credit reference agencies personal information held by the Recipients.
 - any of the Recipients to collect information from the Lender about you which is connected with and is necessary to the evaluation by such party of your borrowing or any security or insurance risk.
 - the Recipients to use personal information about you (including details of this application and subsequent loan experience) for the purposes disclosed in this authorisation.
 - the Recipients to supply upon request details of this application, personal information held by the Recipients or the outstanding balance to a guarantor or proposed guarantor.

Declaration and GST Undertakings

I/we undertake to you as follows:

a) The Property

The property at _____ is used or is to be used for:

- residential purposes - owner occupied dwelling only
- residential purposes - rental investment only
- (other) _____

(please delete those not relevant - add extra confirmations for all security properties).

b) The Borrower

- I/we are not registered for GST.
- I/we are registered for GST but the security property is not used for the purposes of a taxable activity
- I/we are registered for GST and the property is used for the purposes of a taxable activity, namely _____

(please delete those not relevant).

c) General Declarations

- I/We have not been declared bankrupt.
- I/We have not had any judgments entered against me/us.
- I/We have not withheld any information on my/our financial position or commitments that might affect the decision of the Recipients specified above in respect of this application.
- The application is the property of the Recipients.
- I/We will pay the fee for a valuation report on the property if required.
- The valuation remains the property of the Recipients.

Should you be unable to declare as above, please advise full details.

Proposed First Applicant

Signature _____

Proposed Joint Applicant/Guarantor

Signature _____

Guarantor

Signature _____

Date _____

CHECK LIST

Evidence of Income

Wage and salary earners

- Letter from your employer or
- Two current payslips (originals)

Commission earners

- Last 12 months commissions detailed and signed by person paying them and
- Tax statements for the last two years

Self Employed or Companies/Trusts

- Balance sheet and income statement for the last two years or
- Tax statements for the last two years

Identification

Please attach one of the following

- Drivers licence or
- Passport or
- Credit card (signed and with name embossed)

Evidence of deposit when purchasing

- Such as your last three months bank statements / investments certificates

Copy of signed sale and purchase agreement

- For property being purchased
- For properties being sold (if applicable)

If you are refinancing

- Most recent statement of Loan Account (covering the previous 6 months)

For rental properties

- Current tenancy agreement or
- Letter from real estate agent showing expected rental

Copy of valuation report

- This should be from a registered valuer or
- Government valuation

Please check

- Is the application form complete and signed by all applicants?
 - Has the Privacy Act form been dated and signed by all applicants?
 - Have you sent you application by fax? If you have, please send the original to New Zealand Finance before settlement date.
 - Is your house insured?*
- *Before the loan can be drawn down, your house must be insured.

Please forward completed Application Form to:-

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