

NZ FINANCE FINDERS

A better way to borrow

Home Loan Application

Client Name:

Adviser Name:

0800 800 212

NZ Finance Finders trading as Mortgage Fund Managers Limited
www.nzfinancefinders.co.nz

HOME LOAN APPLICATION

A. Personal Details - First Applicant				B. Personal Details - Joint Applicant			
Mr/Mrs/Miss/Ms	Surname			Mr/Mrs/Miss/Ms	Surname		
First Name(s)				First Name(s)			
Date of Birth				Date of Birth			
No. of Dependents		Ages		No. of Dependents		Ages	
Mobile		Home Phone		Mobile		Home Phone	
Business Phone		Fax		Business Phone		Fax	
Email address				Email address			
Current Residential Address				Current Residential Address			
Years at address		Post Code		Years at address		Post Code	
Previous address				Previous address			
Primary ID including ID number				Primary ID including ID number			
Secondary ID including ID number				Secondary ID including ID number			
Residency				Residency			
<input type="checkbox"/> NZ Resident <input type="checkbox"/> Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other <small>(Please specify)</small>				<input type="checkbox"/> NZ Resident <input type="checkbox"/> Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other			
Ownership Arrangements				Ownership Arrangements			
<input type="checkbox"/> Owner occupied <input type="checkbox"/> Renting <input type="checkbox"/> With family <input type="checkbox"/> Other <small>(Please specify)</small>				<input type="checkbox"/> Living in own home <input type="checkbox"/> Renting <input type="checkbox"/> With family <input type="checkbox"/> Other			
Job type				Job type			
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Self employed <input type="checkbox"/> Other <small>(Please specify)</small>				<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Self employed <input type="checkbox"/> Other			
Employment				Employment			
Occupation				Occupation			
Employer's Name				Employer's Name			
Years at employer		Phone		Years at employer		Phone	
Employer's address				Employer's address			
Previous Employer(s) <small>(If less than 3 years)</small>				Previous Employer(s) <small>(If less than 3 years)</small>			
		Years at previous employer				Years at previous employer	

C. INCOME AND EXPENDITURE

Income				Expenditure		
		ANNUAL	NET MONTHLY			MONTHLY
Gross Salary/ Wage		\$	\$	Current Mortgage Payments		
		\$	\$			\$
Regular Overtime		\$	\$			\$
		\$	\$			\$
Bonus / Commission		\$	\$	Student Loan Deductions / Payments		
		\$	\$			\$
Business / Self Employed		\$	\$	Hire Purchase		
		\$	\$			\$
Boarder / Flatmate		\$	\$	Other Loans		
		\$	\$	Credit / Store Cards	Limit \$	\$
Other Income (specify)		\$	\$		Limit \$	\$
		\$	\$		Limit \$	\$
Total Net Income		\$	\$	Rent / Board Payable		
				\$		
				Child Care Costs / School fees		
				\$		
				Child Maintenance / Child support		
				\$		
				Body Corporate Levy / Ground Rent / Lease		
				\$		
				Income protection Ins / MPI Allowance / cost		
				\$		
				Life Insurance		
				\$		
				Contents Insurance		
				\$		
				House Insurance		
				\$		
				Rates and Water Rates		
				\$		
				Medical Insurance		
				\$		
				Motor Vehicle Insurance		
				\$		
				Motor Vehicle Running and Reg		
				\$		
				Transport Costs (Parking / Public)		
				\$		
				Utilities (eg Power / Phone / Gas)		
				\$		
				Voluntary Superannuation		
				\$		
				Food / Clothing / General		
				\$		
				Mobile Phone / Internet / Pay TV		
				\$		
				Other (Including Subscriptions)		
				\$		
				Other		
				\$		
				Total monthly outgoings		
				\$		
				Net monthly income		
				\$		
				Net monthly surplus		
				\$		

Rental Income		
1. Address		Per Week
	\$	
2. Address		Per Week
	\$	
3. Address		Per Week
	\$	
4. Address		Per Week
	\$	
Total rental income (per week)		\$

D. STATEMENT OF ASSETS AND LIABILITIES

Assets		Liabilities		
Money at Bank		Overdraft	Limit	Amount Owing
Bank	\$		\$	\$
Bank	\$		\$	\$
Bank	\$	Mortgages		
Property				\$
	\$			\$
	\$			\$
	\$			\$
	\$	Personal Loans		
Motor Vehicle(s)				\$
	\$			\$
	\$	Hire Purchase		
Shares				\$
	\$			\$
Superannuation/Kiwisaver		Credit / Store Cards	Limit	Amount Owing
	\$			\$
	\$			\$
Life Insurance	Sum Assured			\$
	\$	Student Loan (s)		
	\$			\$
	\$			\$
Business Value		Other Liabilities		
	\$			\$
Boat / Caravan		Total Liabilities		
	\$			\$
Other (specify)		Total Assets		
	\$	NET SURPLUS		
	\$			\$
Furniture / Personal Effects (insured value)				\$
	\$			\$
TOTAL ASSETS	\$			\$

Are you guaranteeing a loan for any other person? Yes (if yes provide details) No

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

Applicant to sign:

Date

E. Proposal

How much deposit do you have?	Who is your current bank?
Where is your deposit coming from? (e.g. savings, sale of a property, KiwiSave, gift, family loan, no deposit)	Are you currently on a fixed interest rate? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you have a Family Trust? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is anyone to guarantee the proposed loan? <input type="checkbox"/> Yes <input type="checkbox"/> No	Additional Information
If yes, please provide who	
Do you currently have a mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have any issues/credit issues which may affect a mortgage application?

Home Loan Purpose/Scope of Service

Please advise your specific objectives in obtaining this loan:	Please advise any risks you see with obtaining this loan (such as a change of income, a change of repayments, known upcoming expenses)

Property/Property Address	Lender (if refinancing, name the institution to be repaid)	Loan Amount
		\$
		\$
		\$
	Total	\$

Estate Planning

Do you have a will? <input type="checkbox"/> Yes <input type="checkbox"/> No	When was it last updated?	Do you have an Enduring Power of Attorney? <input type="checkbox"/> Yes <input type="checkbox"/> No
When were they last reviewed?	Issues Identified:	

Personal Insurance

Taking on new lending is an ideal time to review your insurance cover. In the event you were not earning an income, would you be able to meet your loan commitments and living costs without insurance to help?

Do you have existing risk insurance? (such as life, income protection or trauma) <input type="checkbox"/> Yes <input type="checkbox"/> No	Would you like the mortgage payments covered if you were ill or injured? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you recently reviewed your levels of cover? <input type="checkbox"/> Yes <input type="checkbox"/> No	Would you like the mortgage paid off if either of you died? <input type="checkbox"/> Yes <input type="checkbox"/> No
Would you like NZ Finance Finders to recommend a specialist to help you review the levels of cover appropriate for your needs? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Adviser Contact Details - First Application

	Solicitor	Accountant	Real Estate Agent
Name			
Firm			
Phone			
Mobile			
Email			
City			

F. Security Details

Property One

Address of property offered

Proposed use of property Owner occupied Investment Holiday home

Type of property Existing New home Lifestyle block Vacant land Home unit or apartment

Ownership entity Personal Company Trust Other

Property Value \$ Registered valuation Government valuation

Property subject to GST Yes No Will this be your postal address after settlement? Yes No

Include as Security Yes No

Property Two

Address of property offered

Proposed use of property Owner occupied Investment Holiday home

Type of property Existing New home Lifestyle block Vacant land Home unit or apartment

Ownership entity Personal Company Trust Other

Property Value \$ Registered valuation Government valuation

Property subject to GST Yes No Will this be your postal address after settlement? Yes No

Include as Security Yes No

Property Three

Address of property offered

Proposed use of property Owner occupied Investment Holiday home

Type of property Existing New home Lifestyle block Vacant land Home unit or apartment

Ownership entity Personal Company Trust Other

Property Value \$ Registered valuation Government valuation

Property subject to GST Yes No Will this be your postal address after settlement? Yes No

Include as Security Yes No

Property Four

Address of property offered

Proposed use of property Owner occupied Investment Holiday home

Type of property Existing New home Lifestyle block Vacant land Home unit or apartment

Ownership entity Personal Company Trust Other

Property Value \$ Registered valuation Government valuation

Property subject to GST Yes No Will this be your postal address after settlement? Yes No

Include as Security Yes No

G. Customer Declaration - Privacy Act Information And Authorisations

Privacy Act 1993

Pursuant to the privacy Act 1993, the following information is relevant to you.

1. *The personal information collected in this form and in the course of your dealings with the Mortgage Adviser named in this application ("Mortgage Adviser") is collected for the purpose of assessing your application for mortgage finance and may be given to a number of Lenders (each a "Lender") at the Mortgage Adviser's discretion. If your application is successful, you understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Mortgage Adviser for administering any ongoing commission payments to the Mortgage Adviser.*
2. *The information is being collected to determine your eligibility for the credit you seek, a transaction account, and any related insurance.*
3. *You are aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), credit reference agency, Lenders administrator, or any person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the Lender's rights (the Recipients") and any other party that is authorised by you from time to time. You understand that the Mortgage Adviser and the Lender might also use your personal information for the purposes of market research and from time to time notify you of products or services that may be of interest to you.*
4. *You have a right to request access to and correction of any personal information held by the Mortgage Adviser, by the Lender, or by any credit reporting agencies, subject to the provisions of the Privacy Act 1993.*
5. *In making this application form, I/We (the Applicants) understand and authorise that:*
 - *The Mortgage Adviser, the Lender and the Recipients will collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Mortgage Adviser, the Lender and the Recipients.*
 - *The information will also be made available to the Lender, the Lender's Administrator, the Lender's mortgage insurer (if any), the underwriter of insurances (if applicable), any security trustee, the Adviser and any future assignee of the Lender's rights (the Recipients).*
 - *The Lender may disclose our personal information to the Mortgage Adviser during the term of the loan in order to answer our queries or assist me/us with our financial arrangements as our circumstances change.*
 - *The Mortgage Adviser, the Lender and Recipients may disclose our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.*
 - *The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may hold our personal information on their systems and to use our personal information to provide credit reporting services.*
 - *The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may provide our personal information to its customers using their credit reporting services.*
 - *The Mortgage Adviser, the Lender and the Recipients may use the services of their credit reporting agencies in the future for the purposes related to the provision of the loan and/or any other credit to me/us. This authorisation shall include the use of any monitoring services to receive updates about me/us if any of the personal information held about me/us changes.*
 - *The Mortgage Adviser, the Lender and the Recipients may give information to credit reporting agencies about our default in any payment obligations.*
 - *The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may provide information about our default in any payment obligations to other customers of the credit reporting agencies.*
 - *The Lender relies on the information provided in this form and as determined by the Lender, failure to provide, or the supply of materially incorrect information may result in my/our application being declined.*
6. *If this application is accepted, I/We authorise the recipients to disclose personal information held to an associated Lender in order for that Lender to open and maintain a transaction account.*

The name of the Mortgage Adviser firm that will hold the information is: Mortgage Fund Managers Ltd trading as NZ Finance Finders.

Customer Declaration

I/We (the Applicants) declare, acknowledge and agree the following:

That the information contained in this application is true and correct.

- *That where the Mortgage Adviser has assisted me/us to complete this application form, that I/we have authorised this and that the information contained in this application is true and correct.*
- *I/We are at least 18 years of age.*
- *I/We have not been declared bankrupt, I/we are not currently an undischarged bankrupt, and I/we have not been admitted to the no asset procedure, nor are liable under any proceedings under the Insolvency Act 1967 and its amendments.*
- *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.*
- *That I am/we are able to meet legal and valuation costs.*
- *That, as part of the intended financing transaction, we should review our personal risk insurance requirement.*
- *That should our circumstances change before the loan is repaid, we have an obligation to notify the Mortgage Adviser.*
- *The Mortgage Adviser may receive a commission for the writing or referral of any personal risk insurance.*
- *I/We have been provided with (as applicable) a copy of the Mortgage Adviser's Disclosure Statement and/or the Disclosure Statement of the qualifying financial entity that employs the Mortgage Adviser, or for which the, Mortgage Adviser is a nominated representative.*

Initial _____

- *I/We DO NOT act as Guarantor for another party. (If Yes, please explain.)*
- *I/We hold New Zealand permanent residency or citizenship: Evidence is required in all instances.*
- *That the Mortgage Adviser provides a mortgage consultancy service for its clients requiring mortgage finances secured (generally, but not exclusively) by residential property. Further, you understand that the Mortgage Adviser generally does not charge me/us for these services (unless specifically negotiated in advance), but receives a commission from the Lender providing the loan. The Mortgage Adviser is not an employee, agent partner, or joint venture partner of, nor does the Mortgage Adviser act on behalf of, the Lender.*
- *If the Mortgage Adviser charges a separate consultancy fee, or a commission claw back, these costs will be disclosed to me/us at the time of application.*
- *If the Mortgage Adviser has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of my/our loan, the Lender will periodically disclose the loan balance to the Mortgage Adviser.*

Customer Declaration Of Purpose

(tick one of the following that applies)

- I/We are not registered for GST and will not be with respect to this security property.
- I/We will be registered for GST, but the security property is/will not be used for the purposes of taxable activity.
- I/We will be registered for GST and the security property is/will be used for the purposes of taxable activity.

I/We acknowledge that we understand our rights under the Privacy Act 1993 as listed above, and that I/we have read and understood our obligations under the Customer Declaration section above.

Applicants Signature

Joint Applicant's Signature

Date

Date

H. Checklist

Document	Attached	Forthcoming	Comments
Signed application form	<input type="checkbox"/>	<input type="checkbox"/>	
Diary note	<input type="checkbox"/>	<input type="checkbox"/>	
Identification	<input type="checkbox"/>	<input type="checkbox"/>	
Proof or residency	<input type="checkbox"/>	<input type="checkbox"/>	
Credit checks	<input type="checkbox"/>	<input type="checkbox"/>	
Proof of income	<input type="checkbox"/>	<input type="checkbox"/>	
Sales and purchase agreement	<input type="checkbox"/>	<input type="checkbox"/>	
Valuation(s)	<input type="checkbox"/>	<input type="checkbox"/>	
Proof of deposit	<input type="checkbox"/>	<input type="checkbox"/>	
3 Month bank statements	<input type="checkbox"/>	<input type="checkbox"/>	
6 Month mortgage statements	<input type="checkbox"/>	<input type="checkbox"/>	
Building contract	<input type="checkbox"/>	<input type="checkbox"/>	
Gifts/saturtory declaration	<input type="checkbox"/>	<input type="checkbox"/>	
Certificate of incorporation	<input type="checkbox"/>	<input type="checkbox"/>	
Trust deed	<input type="checkbox"/>	<input type="checkbox"/>	
Other	<input type="checkbox"/>	<input type="checkbox"/>	
Other	<input type="checkbox"/>	<input type="checkbox"/>	
Other	<input type="checkbox"/>	<input type="checkbox"/>	