



Loan Application

PERSONAL DETAILS OF APPLICANT 1

Mr Mrs Ms Miss Dr

First Name Middle Name Surname

Date of Birth / / Country of Birth

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female Smoker Yes No

Age of Dependents / / / / /

Current Residential Address

Street Suburb

City Postcode

Postal Address (if different from above)

Street Suburb

City Postcode

Time there Years Months

If less than 3 years what was your previous address

Street Suburb

City Postcode

Time there Years Months

Are you currently Renting Boarding Living in own home Other

Home Phone Work Phone Mobile Phone

Email Home Email Work

EMPLOYMENT

Main Source of Income Salary / Wages Self-Employed Other

Occupation Employer / Business Name

Type of Business How Long Years Months

Gross Income \$

If less than 3 years - prior to that:

How Long Years Months

How Long Years Months



Loan Application

PERSONAL DETAILS OF APPLICANT 2

Mr Mrs Ms Miss Dr

First Name Middle Name Surname

Date of Birth / / Country of Birth

NZ Residency Held? Yes No

Marital Status Married Defacto Single

Sex Male Female Smoker Yes No

Age of Dependents / / / / /

Current Residential Address

Street Suburb

City Postcode

Postal Address (if different from above)

Street Suburb

City Postcode

Time there Years Months

If less than 3 years what was your previous address

Street Suburb

City Postcode

Time there Years Months

Are you currently Renting Boarding Living in own home Other

Home Phone Work Phone Mobile Phone

Email Home Email Work

EMPLOYMENT

Main Source of Income Salary / Wages Self-Employed Other

Occupation Employer / Business Name

Type of Business How Long Years Months

Gross Income \$

If less than 3 years - prior to that:

How Long Years Months

How Long Years Months



Loan Application

STATEMENT OF ASSETS (AT DATE OF APPLICATION)

ASSETS (approximately)

Main Bank / Branch			
Money@ Bank / Other 1		\$	
2		\$	
3		\$	
Property			
1.		\$	
2.		\$	
3.		\$	
4.		\$	
5.		\$	
Shares		\$	
Vehicles 1		\$	
2		\$	
3		\$	
Superannuation 1		(SV) \$	
2		(SV) \$	
Life Insurance 1	\$	(SV) \$	
2	\$	(SV) \$	
3	\$	(SV) \$	
Business Value (net)		\$	
Boat / Caravan		\$	
Other 1		\$	
2		\$	
3		\$	
Furniture & Personal Effects		\$	



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STATEMENT OF LIABILITIES (AT DATE OF APPLICATION)

LIABILITIES (approximately)

Overdraft	Limit \$		
	Bank		\$
Mortgages	1 Bank		\$
	2 Bank		\$
	3 Bank		\$
	4 Bank		\$
	5 Bank		\$
Personal Loan	1 From		\$
	2 From		\$
Hire Purchase	1 From		\$
	2 From		\$
Credit / Store / Charge Cards	Limit \$		\$
	From		Paid off in full? <input type="checkbox"/>
	Limit \$		\$
	From		Paid off in full? <input type="checkbox"/>
	Limit \$		\$
	From		Paid off in full? <input type="checkbox"/>
	Limit \$		\$
	From		Paid off in full? <input type="checkbox"/>
	Limit \$		\$
	From		Paid off in full? <input type="checkbox"/>
Student Loans		\$	\$
Other Liabilities			\$
			\$
			\$
			\$

Are you guaranteeing a loan for any other persons. Yes No



Mike Whittaker
MORTGAGES LTD

0800 579 324 or 021 579 324



Professional People Professional Service
New Zealand Mortgage Brokers Association

Declaration

This Document has been prepared by the NZMBA and is for use by NZMBA members only. Its use or copying is permitted but all documents must carry the NZMBA logo.

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 products 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 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: *Mike Whittaker - Mike Whittaker Mortgages Ltd*

Address: *3 Robert St Ellerslie - 0800 579 324*

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 not 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 my queries or assist me with my financial arrangements 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.

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 or 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 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