

## MORTGAGE APPLICATION FORM

### Personal Details of Applicant 1

Surname	
Mr Mrs Ms Miss Dr	
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
Age of Dependents <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Current Residential Address _____ _____	
Postal Address (if different from above) _____ _____	
Time there <input type="text"/> Years <input type="text"/> Months	
If less than 3 years what was your previous address	Years Months
_____	<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	
Home Phone Number ( )	Work Phone Number ( )
Mobile Phone Number	
Email Home Work	

### Personal Details of Applicant 2

Surname	
Mr Mrs Ms Miss Dr	
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
FILL OUT DETAILS BELOW ONLY IF DIFFERENT FROM APPLICANT 1	
Age of Dependents <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Current Residential Address _____ _____	
Postal Address (if different from above) _____ _____	
Time there <input type="text"/> Years <input type="text"/> Months	
If less than 3 years what was your previous address	Years Months
_____	<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	
Home Phone Number ( )	Work Phone Number ( )
Mobile Phone Number	
Email Home Work	

### Employment

Main Source of Income <input type="checkbox"/> Salary/Wages <input type="checkbox"/> Self Employed <input type="checkbox"/> Other	
Note _____	
Occupation _____	
Employer/Business Name _____	
Type of Business _____	
How Long <input type="text"/> Years <input type="text"/> Months	
Gross Income \$	
If less than 3 years; prior to that;	<input type="text"/> Years <input type="text"/> Months
_____	<input type="text"/> Years <input type="text"/> Months

### Employment

Main Source of Income <input type="checkbox"/> Salary/Wages <input type="checkbox"/> Self Employed <input type="checkbox"/> Other	
Note _____	
Occupation _____	
Employer/Business Name _____	
Type of Business _____	
How Long <input type="text"/> Years <input type="text"/> Months	
Gross Income \$	
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)	\$
<b>Finance Required</b>	<b>\$</b>
Existing Exposure	\$
LVR % Total Exposure	\$

Lenders Mortgage Insurance Premium \$ \_\_\_\_\_

Add to loan? Yes  No

## Loan Type and Structure

Borrowing Entity	Loan Type	Loan term	Interest only Term (if applicable)	Rate Type	Rate Term	Payment Frequency	Amount
1 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$
2 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$
3 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$
4 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$
5 _____	_____	_____Yrs	_____Yrs	_____	_____ Mths	_____	\$

**Loan Type:** T= Table R= Reducing I= Interest Only F= Flex i/ Revolving

**Rate Type:** F= Fixed V= Variable / Floating C= Capped

**Payment Frequency:** W= Weekly F= Fortnightly M= Monthly

**TOTAL \$**

## Bank Account Details

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

Preferred Bank Branch: .....

Account Number: .....

## 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\*  
 Farm/Orchard  Commercial (\*Area )

Zoning

Residential  Rural Residential  Rural  
 Other (Note) \_\_\_\_\_

Tenure:

Freehold  Cross Lease  Unit/ Strata Title  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 \_\_\_\_\_

## Further Properties Refer Attached

<b>Combined Security Value (For LVR Calculation)</b>	<b>\$</b>
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## Solicitors Details

Firm: \_\_\_\_\_

Name of Solicitor: \_\_\_\_\_

Address: \_\_\_\_\_

Ph: \_\_\_\_\_ Fax: \_\_\_\_\_

email: \_\_\_\_\_

# Proposed Monthly Income & Expenditure

## Income

	ANNUAL GROSS	MONTHLY NET	
Salary/Wage 1	\$	\$	
2	\$	\$	
Business 1	\$	\$	
2	\$	\$	
Benefits 1	\$	\$	
2	\$	\$	
Interest/Dividends	\$	\$	
Other	\$	\$	
Rental (as below)			
Scaled @ %	\$	\$	
Boarder / Flatmate			
\$ per week @ %	\$	\$	
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>	<b>A</b>

## Rental Income

1. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
2. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
3. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
4. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
5. Address: _____	Existing	Proposed	Per Week
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<b>TOTAL RENTAL INCOME PER WEEK \$</b>			

## Expenses PROPOSED

Rental Property Mortgages	\$	@	%	yrs	NEW	EXISTING	\$		
					<input type="checkbox"/>	<input type="checkbox"/>	\$ _____		
	\$	@	%	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____		
	\$	@	%	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____		
<b>Sub Total B</b>							<b>\$</b>		<b>B</b>
Other Mortgage Payments (incl Rev. Credit)	\$	@	%	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____		
	\$	@	%	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____		
	\$	@	%	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____		
	\$	@	%	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____		
Student Loans							\$ _____		
Hire Purchase							\$ _____		
Lender _____							\$ _____		
Lender _____							\$ _____		
Other Loans							\$ _____		
Lender _____							\$ _____		
Lender _____							\$ _____		
Credit / Charge Cards Limit(s)	\$						\$ _____		
Store Cards							\$ _____		
Child Support / Child Care							\$ _____		
Rent to pay (\$ _____ per week)							\$ _____		
Compulsory Superannuation							\$ _____		
<b>Sub Total C</b>							<b>\$</b>		<b>C</b>
<b>Sub Total D (B+C)</b>							<b>\$</b>		<b>D</b>
<b>PLUS :</b>									
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							\$ _____		
<b>Sub Total E</b>							<b>\$</b>		<b>E</b>
<b>TOTAL MONTHLY EXPENSES (D+E)</b>							<b>\$</b>		
<b>NET MONTHLY INCOME (A)</b>							<b>\$</b>		
<b>NET MONTHLY SURPLUS</b>							<b>\$</b>		

**Statement of Assets and Liabilities (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 Ins.	
1	_____ \$ _____ k(SV) \$ _____
2	_____ \$ _____ k(SV) \$ _____
3	_____ \$ _____ k(SV) \$ _____
Business Value (Net)	_____ \$ _____
Boat / Caravan	_____ \$ _____
Other	
1	_____ \$ _____
2	_____ \$ _____
3	_____ \$ _____
Furniture & Personal Effects	_____ \$ _____
<b>TOTAL ASSETS</b>	<b>\$ _____</b>

**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 _____	
	Limit \$ _____	\$ _____
	From _____	
	Limit \$ _____	\$ _____
	From _____	
Student Loans	_____	\$ _____
Other Liabilities	_____	\$ _____
<b>TOTAL LIABILITIES</b>		<b>\$ _____</b>
<b>NET SURPLUS</b>		<b>\$ _____</b>
<b>TOTAL (Per Total Assets)</b>		<b>\$ _____</b>



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

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

SIGNED: \_\_\_\_\_ DATE: \_\_\_\_\_

**Further notes in support of application**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

# Security

1st Mortgage  2nd Mortgage  New  Existing

**Address: 2** \_\_\_\_\_

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\*  
 Farm/Orchard  Commercial (\*Area )

Zoning

Residential  Rural Residential  Rural  
 Other (Note) \_\_\_\_\_

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 \_\_\_\_\_

1st Mortgage  2nd Mortgage  New  Existing

**Address: 3** \_\_\_\_\_

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\*  
 Farm/Orchard  Commercial (\*Area )

Zoning

Residential  Rural Residential  Rural  
 Other (Note) \_\_\_\_\_

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 \_\_\_\_\_

1st Mortgage  2nd Mortgage  New  Existing

**Address: 4** \_\_\_\_\_

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\*  
 Farm/Orchard  Commercial (\*Area )

Zoning

Residential  Rural Residential  Rural  
 Other (Note) \_\_\_\_\_

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 \_\_\_\_\_

1st Mortgage  2nd Mortgage  New  Existing

**Address: 5** \_\_\_\_\_

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\*  
 Farm/Orchard  Commercial (\*Area )

Zoning

Residential  Rural Residential  Rural  
 Other (Note) \_\_\_\_\_

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 \_\_\_\_\_

**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 will not charge me for these services unless specifically identified in advance and may receive a commission from the lender providing the loan and may also, from time to time, receive other monetary or non-monetary gifts or benefits. I consent to the broker receiving such commissions, gifts and benefits. 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.

**I am aware** that the lender will, from time to time, make the information available to 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 or potential assignee of the Lender's rights (the "Recipients").

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

Name \_\_\_\_\_ Address \_\_\_\_\_

and also 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.

**I 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 to provide their credit reporting services.
- The credit reporting agencies of the broker, the lender and the Recipients to provide my personal information to 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 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 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 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
- I am/will be registered for GST but the security property is not/will not be used for the purposes 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 acknowledge** that, as part of the intended financing transaction, I should review my personal risk insurance requirements. 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. 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.

I acknowledge that I have been provided with a copy of the broker's Personal Disclosure Statement.

I/We consent to receiving electronic communications from «broker\_company»

\_\_\_\_\_ signed

\_\_\_\_\_ signed

\_\_\_\_\_ Name \_\_\_\_\_ Date

\_\_\_\_\_ Name \_\_\_\_\_ Date



# Insurance Questionnaire & Acknowledgement

Client Name	
Client Name	
Broker Name	
Broker Firm	<b>MORTGAGE LINK (NZ) Ltd</b>

## Are you adequately insured?

1.	Do you have sufficient life insurance to cover, as a minimum your existing and proposed debts?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Are you aware that this is the minimum amount of cover you need?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	If your income reduces, do you have insurance to cover or contribute to the payment of your mortgage and living costs?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	If you are self-employed, do you have the appropriate insurance cover to protect your business assets and income flows?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	Do you have sufficient insurance to protect your house and contents	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<b>Review Suggested</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
		<b>Review Requested</b> <input type="checkbox"/> Yes <input type="checkbox"/> No

- I/We acknowledge that, as part of the intended financing transaction and application dated ..... / ..... / ..... I/We should review my/our insurance requirements.
- The signing of this Insurance Questionnaire & Acknowledgement in no way implies an application has been made, with the mortgage broker, for cover and that insurance proposal forms would need to be completed and accepted by an insurance company before any cover can commence. The mortgage broker may or may not provide such a service.
- The above answers are true and correct and are an acknowledgement that these matters have been raised by the mortgage broker and discussed with us/me.

<b>Client Signature:</b>	<b>Date:</b> ..... / ..... / .....
<b>Client Signature:</b>	<b>Date:</b> ..... / ..... / .....
<b>Brokers Signature:</b>	<b>Date:</b> ..... / ..... / .....

