

## Loan Application

### PERSONAL DETAILS OF APPLICANT 1

Surname \_\_\_\_\_

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr

First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Date of Birth \_\_\_\_\_

Country of Birth \_\_\_\_\_

NZ Residency Held? ☐ Yes ☐ No

Marital Status ☐ Married ☐ Defacto ☐ Single

Sex ☐ Male ☐ Female

Smoker? ☐ Yes ☐ No

Age of Dependants  
\_\_\_\_ / \_\_\_\_ / \_\_\_\_

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 \_\_\_\_\_ 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:

\_\_\_\_ Years  
\_\_\_\_ Months  
\_\_\_\_ Years  
\_\_\_\_ Months

### PERSONAL DETAILS OF APPLICANT 2

Surname \_\_\_\_\_

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr

First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Date of Birth \_\_\_\_\_

Country of Birth \_\_\_\_\_

NZ Residency Held? ☐ Yes ☐ No

Marital Status ☐ Married ☐ Defacto ☐ Single

Sex ☐ Male ☐ Female

Smoker? ☐ Yes ☐ No

Age of Dependants  
\_\_\_\_ / \_\_\_\_ / \_\_\_\_

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 \_\_\_\_\_ 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:

\_\_\_\_ 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	\$	
<b>Subtotal</b>	\$	
Less Cash (if applicable)	\$	
Other Loans	\$	
Other Funds (eg.gifts)	\$	
<b>Finance Required</b>	\$	
Existing Exposure	\$	
<b>LVR</b>	<b>Total Exposure</b>	\$
Lenders Mortgage Insurance Premium	\$	
Add to loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

SECURITY ☐ 1st Mortgage ☐ 2nd Mortgage ☐ New ☐ Existing

### 1. ADDRESS

Street:	Suburb:
City:	Postcode:
<b>Current Ownership</b>	
<input type="checkbox"/> Already owned <input type="checkbox"/> To be purchased	
<b>Status</b>	
<input type="checkbox"/> Existing developed property	
<input type="checkbox"/> Section, New house to be built	
<b>Intention</b>	
<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental <input type="checkbox"/> Other	
<b>Type of Property</b>	
<input type="checkbox"/> Std Residential <input type="checkbox"/> Attached Unit <input type="checkbox"/> Apartment	
<input type="checkbox"/> Lifestyle (Area m2) <input type="checkbox"/> Farm/Orchard <input type="checkbox"/> Commercial	
<b>Zoning</b>	
<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural <input type="checkbox"/> Other	
<b>Tenure</b>	
<input type="checkbox"/> Freehold <input type="checkbox"/> Cross Lease <input type="checkbox"/> Unit/Strata Title <input type="checkbox"/> Leasehold	
<b>Value (complete more than one, if applicable)</b>	
<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 <input type="checkbox"/> Refer attached	
<b>Combined Security Value</b>	
<b>(For LVR Calculation)</b>	

### 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		\$

☐ Table  
☐ Reducing  
☐ Interest Only  
☐ Flex i/Revolving

☐ Fixed  
☐ Variable/Floating  
☐ Capped

☐ Weekly  
☐ Fortnightly  
☐ Monthly

### SOLICITORS DETAILS

Firm	Name of Solicitor
Address	
	Phone
Fax	Email

## Loan Application

### 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>

RENTAL INCOME	
1. Address	Per Week
Street: _____	<input type="checkbox"/> E <input type="checkbox"/> P \$ _____
Suburb: _____	
City: _____	Postcode: _____
2. Address	Per Week
Street: _____	<input type="checkbox"/> E <input type="checkbox"/> P \$ _____
Suburb: _____	
City: _____	Postcode: _____
3. Address	Per Week
Street: _____	<input type="checkbox"/> E <input type="checkbox"/> P \$ _____
Suburb: _____	
City: _____	Postcode: _____
4. Address	Per Week
Street: _____	<input type="checkbox"/> E <input type="checkbox"/> P \$ _____
Suburb: _____	
City: _____	Postcode: _____
5. Address	Per Week
Street: _____	<input type="checkbox"/> E <input type="checkbox"/> P \$ _____
Suburb: _____	
City: _____	Postcode: _____
<b>TOTAL RENTAL INCOME PER WEEK</b>	
	<b>\$ _____</b>

EXPENSES		PROPOSED MONTHLY
Rental Property Mortgages		
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
<b>SUB TOTAL B</b>		<b>\$ _____</b>
Other Mortgage Payments (including Rev. Credit)		
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
\$ _____ @ _____ yrs		\$ _____
Student Loans	Balance	\$ _____
Student Loans	Balance	\$ _____
Hire Purchase		
Lender _____		\$ _____
Lender _____		\$ _____
Other Loans		
Lender _____		\$ _____
Lender _____		\$ _____
Credit/Charge Cards Limit(s)	\$ _____	\$ _____
Store Cards	Limit(s) \$ _____	\$ _____
Child Support/Child Care		\$ _____
Rent to pay (\$ _____ per week)		\$ _____
Compulsory Superannuation		\$ _____
<b>SUB TOTAL C</b>		<b>\$ _____</b>
<b>SUB TOTAL D (B+C)</b>		<b>\$ _____</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>TOTAL MONTHLY EXPENSES (D+E)</b>		<b>\$ _____</b>
<b>NET MONTHLY INCOME (A)</b>		<b>\$ _____</b>
<b>NET MONTHLY SURPLUS</b>		<b>\$ _____</b>

## Loan Application

### 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 Insurance 1 \$ (SV) \$

2 \$ (SV) \$

3 \$ (SV) \$

Business Value(net) \$

Boat/Caravan \$

Other 1 \$

2 \$

3 \$

Furniture & Personal Effects \$

**TOTAL ASSETS** \$

#### 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 \$

\$

\$

\$

\$

**TOTAL LIABILITIES** \$

**NET SURPLUS** \$

**TOTAL (Per Total Assets)** \$

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

## Loan Application

### SECURITY

☐ 1st Mortgage
 ☐ 2nd Mortgage
 ☐ New
 ☐ Existing

**Address: 2**

Street: \_\_\_\_\_ Suburb: \_\_\_\_\_

City: \_\_\_\_\_ Postcode: \_\_\_\_\_

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 M<sup>2</sup> \_\_\_\_\_)

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 \_\_\_\_\_

☐ 1st Mortgage
 ☐ 2nd Mortgage
 ☐ New
 ☐ Existing

**Address: 4**

Street: \_\_\_\_\_ Suburb: \_\_\_\_\_

City: \_\_\_\_\_ Postcode: \_\_\_\_\_

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 M<sup>2</sup> \_\_\_\_\_)

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 \_\_\_\_\_

☐ 1st Mortgage
 ☐ 2nd Mortgage
 ☐ New
 ☐ Existing

**Address: 3**

Street: \_\_\_\_\_ Suburb: \_\_\_\_\_

City: \_\_\_\_\_ Postcode: \_\_\_\_\_

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 M<sup>2</sup> \_\_\_\_\_)

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 \_\_\_\_\_

☐ 1st Mortgage
 ☐ 2nd Mortgage
 ☐ New
 ☐ Existing

**Address: 5**

Street: \_\_\_\_\_ Suburb: \_\_\_\_\_

City: \_\_\_\_\_ Postcode: \_\_\_\_\_

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 M<sup>2</sup> \_\_\_\_\_)

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 \_\_\_\_\_