

MORTGAGE APPLICATION

APPLICANT

Title	Mr / Mrs / Ms / Miss	
Surname		
First Names		
Date of Birth		
Country of Birth		
Current Address		
Length of Time Here		
Previous Address		
Length of Time Here		
<u>Contact Details</u>		
Home Phone		
Work Phone		
Mobile		
Email		
<u>Dependants</u>		
No. of Dependants		
Ages		
<u>Employment</u>		
Current Employment		
Occupation		
Address		
Years Here		
Previous Employer	Occupation	yrs here

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Address		
Years Here		
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Statement of Assets and Liabilities (at date of application)

Assets

Real Estate Property Owned

Address	Reg / Govt. Valuation	Estimated Mkt Value
.....
.....
.....

Vehicles

Year	Estimated value
.....
.....

Life Insurance / Superannuation

Life Insured	Company	Sumed Insured	Cash Value
.....
.....

Deposits and Investments

Deposited with	Type of deposit	Balance
.....
.....

Furniture / Personal Effects

Estimated Market Value
.....
.....

Total Assets (A) \$ _____

Liabilities

Are you guaranteeing a loan for any other persons. yes no (if yes provide details):-

Money owed to financial organisations

Name	Monthly payments	Amount owing
.....
.....

Overdrafts

Name of Bank	Credit Limit	Amount owing
.....
.....

Owed to Hire Purchase Companies

Company Name	Monthly payments	Amount owing
.....
.....

Credit & Store Cards Held

Credit / Store / Charge Cards	Credit Limit	Amount owing
.....
.....

Other

Amount owing
.....
.....

Total Liabilites (B) \$ _____

Surplus (A - B) = \$ _____

Monthly Income & Expenditure

<u>Income</u>		
	Gross	Monthly Net
Salary / Wages	1 \$	\$
	2 \$	\$
Business Income	\$	\$
Family Support	\$	\$
Boarder	\$	\$
Interest/Dividends	\$	\$
Other	\$	\$
Total (A)	\$	\$

<u>Expenses</u>		Proposed Monthly
Existing Mortgage		
\$		\$
\$		\$
\$		\$
\$		\$
Hire purchase		
1		\$
2		\$
3		\$
Personal loans / Other		
1		\$
2		\$
Credit/Store cards limit(s)		
1		\$
2		\$
Overdraft		\$
Student Loan		\$
Child support pymts		\$
Rent to pay (\$) per wk	\$
Total (C1)		\$
<u>Other Living expenses</u>		
Life Insurance		\$
House / Contents Insurance		\$
Rates		\$
Motor Vehicle Expenses		\$
Power / Telephone / Gas		\$
Food / Clothing		\$
Other:		\$
Total (C2)		\$
Total C1 + C2 =		\$
NEW MONTHLY LOAN AMOUNT		\$
Total (C)		\$

<u>Rental Income</u>	
	per week
1. Address:	
	\$
2. Address:	
	\$
3. Address:	
	\$
Total Rental Income per week	\$
Scaled @	%
Total scaled rental per month	\$
Plus Total (A)	\$
= Total (B)	\$

<u>Summary</u>	
Total Net Income: B	\$
Total Expenses: C	\$
Surplus: B - C =	\$

Loan Details

Loan Purpose	Purchase Price/Funds req	Less Deposit	Loan Amount
.....	\$	\$	\$
.....	\$	\$	\$
.....	\$	\$	\$
Total	\$	Total \$	Total \$

Loan Structure

Amount	P&I / Int only	Mtg Term	repy freq	Fixed	Floating	Amount
.....	\$
.....	\$
.....	\$
Total						\$

Property Offered for Security

1 Address

.....

Valuation Source Registered: Purchase price: G.V: Value \$

Type of Property Rental: Owner occupied: Other:

2 Address

.....

Valuation Source Registered: Purchase price: G.V: Value \$

Type of Property Rental: Owner occupied: Other:

3 Address

.....

Valuation Source Registered: Purchase price: G.V: Value \$

Type of Property Rental: Owner occupied: Other:

Key Dates

Finance Date: _____	Settlement Date: _____
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Contacts

Solicitor:	Contact Name:	Ph:
		Fax:
Accountant:	Contact Name:	Ph:
		Fax:
Reality:	Contact Name:	Ph:
		Fax:

Authority and 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 does not charge me for these services(unless specifically negotiated 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 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 my application for mortgage finance and may be given to a number of lenders at the brokers 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 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 lenders rights(the "Recipients")
- The name and address of the organisation that will hold the information is : **Mortgages Made Easy Ltd**, POBox 119,Tauranga and 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.
- By completing this form 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 held on their systems to provide credit reporting services.
 - The credit reporting agencies of the Broker, the Lender and the Recipients to hold 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 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 also confirm:

- That the information contained on this form is true and correct
- That I am to meet legal and valuation costs
- *I am not registered for GST
- *I am registered for GST but the security property is not used for the purposes for GST activity
- *I am registered for GST and the property is used for the purposes of a taxable activity

*Delete those not relevant

- I acknowledge that, as part of the intended financing transaction, I should review my personal risk insurance requirement. 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.

Signed:

Signed:

Name:

Name:

Date:

Date:



INSURANCE DECLARATION

I / We acknowledge that we have discussed Life, Disability and Income Protection Insurance with the Mortgages Made Easy Limited advisor in conjunction with our mortgage finance, and

- I / We have declined to take up the offer of an obligation free quotation.
- I / We would like a full assessment of our Insurance needs.
- I / we would like Insurance cover that is for Mortgage Protection purposes only. I / We acknowledge that this is not a full insurance assessment and that it may be inappropriate for our needs.

The signing of this Personal Risk 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.

Signed:

Signed:

Name:

Name:

Date:

Date:

Mortgages Made Easy Limited

Signed:

Advisers Name:

Date: