

CAIRNS LOCKIE

Mortgage Bankers

DESIGNER HOME LOAN APPLICATION

Your personal details (First Applicant)

Title Mr/Mrs/Miss/Ms/Dr/other _____

First name(s) _____

Last name _____

Is this application in your personal capacity or in your capacity as the trustee of a trust _____

Date of birth (for I.D. purposes) _____

Marital Status Married Separated Divorced
 De facto Single Widowed

New Zealand residency? Yes No

Current address _____

How long have you been there? _____

Postal address (if different from above) _____

Previous address (if less than 2 years) _____

Home phone _____

Mobile _____

Work phone _____

Fax _____

Email _____

Number of dependants _____ Age(s) _____

Occupation (First Applicant)

Your occupation _____

Full-time Part-time Permanent Casual Contract
 Self

Your employer _____

Address _____

Contact _____ Phone _____

How long have you been there? _____

Your previous employer _____

Address _____

Contact _____ Phone _____

How long were you there? _____

How much do you earn annually?

Gross income \$ _____
(Your income including wages/salary, excluding overtime)

Self employed \$ _____

Other income \$ _____

Bonuses or commission \$ _____

Rental income \$ _____

Total \$ _____

Your personal details (Joint Applicant)

Title Mr/Mrs/Miss/Ms/Dr/other _____

First name(s) _____

Last name _____

Is this application in your personal capacity or in your capacity as the trustee of a trust _____

Date of birth (for I.D. purposes) _____

Marital Status Married Separated Divorced
 De facto Single Widowed

New Zealand residency? Yes No

Current address _____

How long have you been there? _____

Postal address (if different from above) _____

Previous address (if less than 2 years) _____

Home phone _____

Mobile _____

Work phone _____

Fax _____

Email _____

Number of dependants _____ Age(s) _____

Occupation (Joint Applicant)

Your occupation _____

Full-time Part-time Permanent Casual Contract
 Self

Your employer _____

Address _____

Contact _____ Phone _____

How long have you been there? _____

Your previous employer _____

Address _____

Contact _____ Phone _____

How long were you there? _____

How much do you earn annually?

Gross income \$ _____
(Your income including wages/salary, excluding overtime)

Self employed \$ _____

Other income \$ _____

Bonuses or commission \$ _____

Rental income \$ _____

Total \$ _____

Corporate Borrower / Trust

Company name or Trust name

Business address

Principal activity

Names of trustees

Does your company / trust require account access via Telephone or Internet? Yes No

Personal particulars of directors/shareholders/adult beneficiaries acting as guarantors to be completed within the above section for personal particulars (please attach details if necessary)

Loan Details

This is a New loan Top-up to Purchase Refinance

Residential dwelling for owner occupation Residential investment property Holiday home for private use

Rural lifestyle property for private use Renovations / improvements Other (give details)

Details

Loan amount required \$ Loan term in years 10 15 20 25 30

Loan type Variable rate principal and interest \$ Variable rate interest only \$

Fixed rate principal and interest \$ Fixed rate interest only \$

Construction \$ No financials \$

Line of credit \$ Other \$

Fixed rate period in years 1 2 3 5 Interest only period in years 1 2 3 5 10

Payment frequency Weekly Fortnightly Half monthly Monthly

Funds Position

FUNDS REQUIRED

Purchase price or refinance \$

Refinance other debts \$

Legal fees (est) \$

Application fees \$

Mortgage insurance fees (est) \$

Valuation fees \$

Other fees (if applicable) \$

Total \$

FUNDS AVAILABLE

Deposit paid* \$

Own funds (other than deposit) \$

Gift/Other borrowings \$

Other (detail) \$

Total available \$

Plus loan amount requested \$

Total \$

*Please provide information to confirm your deposit, e.g. the last 3 months bank statements.

Security Details (one)

Address

Suburb City

Type of property Owner occupied Rental investment

Date of settlement (if known)

Purchase price/offer \$

Valuation \$

Expected rental (Investment property) \$

(Please enclose current tenancy agreement or a supporting letter from your Real Estate Agent showing expected rental)

Security Details (two)

Address

Suburb City

Type of property Owner occupied Rental investment

Date of settlement (if known)

Purchase price/offer \$

Valuation \$

Expected rental (Investment property) \$

Insurance Details

Property insured with

Income protection Trauma protection Disability Life Health Mortgage protection Other

What do you own?

(For joint applicants, combine assets)

Total cash and savings	\$
Deposit paid (if new purchase)	\$
Shares, superannuation and other managed funds	\$
Life insurance – surrender	\$
Property (address)	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Vehicles (how many?)	\$
Personal/household items	\$
Other (specify)	\$
Total	\$

What do you spend? (monthly)

(For joint applicants, combine outgoings)

Other home loan repayments (specify lender)
Include loans being refinanced by this application

1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Student loan	\$
Other loans/Hire purchase	\$
Rates	\$
Insurance - Life	\$
- Home and contents	\$
- Motor vehicle	\$
- Medical	\$
Superannuation	\$
Rent payable	\$
Child care	\$
Child support / family support	\$
Other non-discretionary expenditure (specify)	\$
Total	\$

Who is your Accountant?

Accountant
Firm
Telephone
Fax
Email

What do you owe?

(For joint applicants, combine liabilities)

Other home loans (specify lender and address)

1. Lender	\$
Address	
2. Lender	\$
Address	
3. Lender	\$
Address	
4. Lender	\$
Address	
5. Lender	\$
Address	
Bank overdraft	\$
Bank loans	\$
Student loan	\$
Credit cards (state card issuer)	
1.	\$
Limit	
2.	\$
Limit	
3.	\$
Limit	
4.	\$
Limit	
Taxation liability	\$
Lease/Hire purchase	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Other (specify)	\$
(contingent liabilities or guarantees given to other parties)	\$
Total	\$

Who is your Solicitor?

Solicitor
Firm
Telephone
Fax
Email

Privacy Act 1993

Pursuant to the PRIVACY ACT 1993 the following is brought to your attention:

- (a) This application collects personal information about you, initially for the purpose of assessing your application for finance, and may be given to a number of lenders. Any reference to a lender ("Lender") includes a reference to any nominee or trustee for the Lender and any person providing administration services to the Lender;
- (b) The personal information may be made available to the Lender's mortgage insurer (if any), any person with whom the Lender enters into contractual arrangements, any person providing administration services to the Lender, any security trustee and any assignee of the Lender's rights ("the Recipients");
- (c) The personal information is being collected and held by the Lender. Where the information may be readily retrieved you have the right to access to it (to the extent it is not evaluative material pursuant to section 29(1)(b) of the Privacy Act 1993) and the right to request correction;
- (d) You are not required by law to provide any personal information, but your failure to do so may prejudice your chances of obtaining finance;
- (e) In making this application you authorise:
- the Lender and the Recipients to send you details of any other products or services provided, managed or promoted by them;
 - the Lender and the Recipients to make all necessary enquiries and receive information concerning your credit rating, residence and employment from other credit providers, credit reporters, your employer, solicitor, accountant and other named persons as is necessary for the purposes of considering this application, your insurance requirements, and the administration and protection of any credit provided. You agree that this authority may be provided to such parties for these purposes;
 - the Lender to utilise any credit reporters' monitoring services to receive updates if the information held about you changes;
 - the Lender to give your personal information (including without limitation, payment default information) to credit reporters for the above purposes and for those credit reporters to hold the information on their systems and disclose it to authorised users of the credit reporters' services;
 - the Lender to disclose to any credit provider named in a credit report relating to you information about your creditworthiness and credit history;
 - the Lender to disclose (if necessary) your information to any person appointed to assist in the enforcement of any agreement between you and the Lender;
 - the Lender and the Recipients to supply to any guarantor or proposed guarantor upon request, details of this application, your personal information, and payment details including your outstanding loan balance.

Declaration and GST Undertakings

I/we undertake to you as follows:

a) The Property

The property at _____ is used or is to be used for:

- residential purposes - owner occupied dwelling only
- residential purposes - rental investment only
- (other) _____

(please delete those not relevant - add extra confirmations for all security properties).

b) The Borrower

- I/we are not registered for GST.
- I/we are registered for GST but the security property is not used for the purposes of a taxable activity
- I/we are registered for GST and the property is used for the purposes of a taxable activity, namely _____ and we are claiming / have claimed GST

(please delete those not relevant).

c) General Declarations

- I/We have not been declared bankrupt.
- 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.
- The application is the property of the Recipients.
- I/We will pay the fee for a valuation report on the property if required.
- The valuation remains the property of the Recipients.

Should you be unable to declare as above, please advise full details.

Proposed First Applicant

Signature _____

Proposed Joint Applicant/Guarantor

Signature _____

Guarantor

Signature _____

Date _____

CHECK LIST

Evidence of Income

Wage and salary earners

- Letter from your employer or
- Three consecutive current payslips (originals)

Commission earners

- Last 12 months commissions detailed and signed by person paying them and
- Tax statements for the last two years

Self Employed or Companies/Trusts

- Balance sheet and income statement for the last two years or
- Tax statements for the last two years

Identification

Please attach one of the following

- Drivers licence or
- Passport or
- Credit card (signed and with name embossed)

Evidence of deposit when purchasing

- Such as your latest three months bank statements / investments certificates

Copy of signed sale and purchase agreement

- For property being purchased
- For properties being sold (if applicable)

If you are refinancing

- Most recent statement of Loan Account (covering the previous 6 months) for all debts being refinanced

For rental properties

- Current tenancy agreement or
- Letter from real estate agent showing expected rental

Copy of valuation report

- This should be from a registered valuer or
- Government valuation

Please check

- Is the application form complete and signed by all applicants?
- Has the Privacy Act form been dated and signed by all applicants?
- Have you sent you application by fax? If you have, please send the original to General Finance before settlement date.
- Is your house insured?*

*Before the loan can be drawn down, your house must be insured.

Please forward completed Application Form to

Emortgage Credit Department
Cairns Lockie Limited
PO Box 74-212, Market Road, Auckland
Level 1, 638 Great South Road, Ellerslie, Auckland
Facsimile 09 579-7795
Telephone 09 526-2000
www.emortgage.co.nz
info@emortgage.co.nz