

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 Dependants | <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 |
| 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 Dependants | <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 |
| 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 |

Approximate Monthly Expenses

| | Monthly payment |
|--|-----------------|
| Life Insurance Allowance/Cost | \$ |
| Contents Insurance | \$ |
| Dwelling Insurance | \$ |
| Dwelling Rates (incl. Environmental & Water) | \$ |
| Medical Insurance | \$ |
| Motor Vehicle Insurance | \$ |
| Motor Vehicle Running & Registration | \$ |
| Power/Telephone/Gas | \$ |
| Superannuation | \$ |
| Food/Clothing/General | \$ |
| Rent to pay | \$ |
| Child Support Payments | \$ |
| Child Care Costs | \$ |
| Student Loan Owing \$ | \$ |
| \$ | \$ |
| Existing Mortgage Repayments: | |
| Bank: | \$ |
| Bank: | \$ |
| Bank: | \$ |
| Hire Purchases: | |
| Lender: | \$ |
| Lender: | \$ |
| Lender: | \$ |
| Credit card limit : \$ | \$ |
| \$ | \$ |
| Personal/Other Loans: | \$ |
| | |

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 | \$ _____ |
| 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 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

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 Mortgage Link Waikato Ltd Address 5 Princes St, PO Box 1032, Hamilton 3240
Ph: 07 838 3977 Fax: 07 838 3988
www.mlwaikato.co.nz

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 Mortgage Link (NZ) Limited

signed

signed

Name

Date

Name

Date