

CORPORATE BORROWER

Name of Trust (if applicable) _____
Company Name _____
Registered Address _____
IRD Number _____

PERSONAL DETAILS

	Last Name	First Names			
Applicant	Mr/Mrs/Miss/Dr	_____	_____	_____	_____
	Date of birth	_____	M/F	Dependants	_____
Age	_____				
Joint Applicant	Mr/Mrs/Miss/Dr	_____	_____	_____	_____
	Date of birth	_____	M/F	Dependants	_____
Age	_____				
Relationship	_____				

CURRENT ADDRESS

	Street name & number	Suburb, City	Time there
Applicant	_____		
Joint Applicant	_____		

PREVIOUS ADDRESS

	Street name & number	Suburb, City	Time there
Applicant	_____		
Joint Applicant	_____		

POSTAL ADDRESS

(If different to above)

Applicant _____

Joint Applicant _____

CONTACT DETAILS

	Telephone (Daytime)	Telephone (Evening)	Telephone (Mobile)
Applicant	_____		
	Email	_____	
Joint Applicant	_____		
	Email	_____	

CURRENT EMPLOYMENT DETAILS

	Employer Name	Your Occupation	Time there
Applicant	_____		
Joint Applicant	_____		

(Please note we may contact your present and past employers)

PREVIOUS EMPLOYMENT DETAILS

	Employer Name	Your Occupation	Time there
Applicant	_____		
Joint Applicant	_____		

RESIDENTIAL STATUS

Do all applicants hold permanent New Zealand residency status? Yes No

HOW MUCH DO I/WE NEED TO BORROW?

I/we apply for a New Loan Top-up

To finance:

- | | | | |
|---|--------------------------|---------------------------------|--------------------------|
| Residential dwelling for private occupation | <input type="checkbox"/> | Holiday home for private use | <input type="checkbox"/> |
| Rural lifestyle property for private use | <input type="checkbox"/> | Renovations/improvements | <input type="checkbox"/> |
| Residential investment property | <input type="checkbox"/> | Refinance (please give details) | <input type="checkbox"/> |
| Other (please give details) | <input type="checkbox"/> | | |

Details _____

PURCHASE PRICE/VALUATION OF PROPERTY

My/our contribution towards the purchase \$ _____

Other funds (details) \$ _____

SUB TOTAL \$ _____

AMOUNT REQUESTED

Add fees, insurance premiums and other charges being capitalised \$ _____

\$ _____

TOTAL \$ _____

Finance Date _____ Settlement Date _____

DETAILS OF LOAN REQUIRED

Loan Type Table Repayment Fortnightly Monthly

Reducing Loan Term _____ Years Interest Only Term _____ Years

Interest Only Interest Only period at start? Yes No

Interest Rate Floating Floating Amount \$ _____

Fixed Fixed Amount \$ _____

Combination Fixed Rate Term _____ Years

SECURITY PROPERTY

1. Address _____

Purchase Price \$ _____ Registered Valuation \$ _____ Government Valuation \$ _____

2. Address _____

Purchase Price \$ _____ Registered Valuation \$ _____ Government Valuation \$ _____

3. Address _____

Purchase Price \$ _____ Registered Valuation \$ _____ Government Valuation \$ _____

4. Address _____

Purchase Price \$ _____ Registered Valuation \$ _____ Government Valuation \$ _____

HOW MUCH DO YOU EARN ANNUALLY?

	GROSS INCOME (include 2 recent payslips)
Applicant	\$ _____
Joint Applicant	\$ _____
	SELF EMPLOYED (include 2 years financial statements)
Applicant	\$ _____
Joint Applicant	\$ _____

OTHER INCOME	
Rentals	1. \$ _____ \$ _____
(weekly/yearly)	2. \$ _____ \$ _____
	3. \$ _____ \$ _____
	4. \$ _____ \$ _____
	\$ _____
TOTAL ANNUAL	Net \$ _____

LIABILITIES

BANK	Limit	Money Owng
Overdraft	\$ _____	\$ _____
Term Loan	\$ _____	\$ _____
CREDIT CARDS	Limit	
_____	1.\$ _____	\$ _____
_____	2.\$ _____	\$ _____
_____	3.\$ _____	\$ _____

MORTGAGES OWED

Bank/Lender	Money Owng
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____

OTHER DEBTS

Hire Purchase	\$ _____
Hire Purchase	\$ _____
Student Loan	\$ _____
Other	\$ _____
TOTAL LIABILITIES	\$ _____

MONTHLY OUTGOINGS

Rates	\$ _____
Mortgage Repayments	\$ _____
Payments of other loans	\$ _____
Credit/Store Card Payments	\$ _____
Hire Purchase Payments	\$ _____
Rent/Bond Payments	\$ _____
Childcare/Support Maintenance/Education	\$ _____
Vehicle Expenses	\$ _____
Vehicle Insurance	\$ _____
MONTHLY NET INCOME	\$ _____

ASSETS

DEPOSITS	Present Value
Bank/Branch	\$ _____
Other	\$ _____
INVESTMENTS	
Shares	\$ _____
Other	\$ _____
VEHICLES	\$ _____
	\$ _____

REAL ESTATE

Address	Present Value
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
Life Insurance SV	\$ _____
Face Value/Company	
Superannuation/Kiwisaver	\$ _____
Furniture	\$ _____
Other	\$ _____
TOTAL ASSETS	\$ _____
TOTAL LIABILITIES	\$ _____
NET ASSETS	\$ _____

Superannuation/Kiwisaver	\$ _____
Life Insurance	\$ _____
Medical Insurance	\$ _____
Home & Contents Insurance	\$ _____
Food	\$ _____
Clothing	\$ _____
Health	\$ _____
Utilities - power, phone, gas etc	\$ _____
Student Loan	\$ _____
Other	\$ _____
TOTAL PAYMENTS	\$ _____
MONTHLY NET SURPLUS	\$ _____

CONTACTS

SOLICITOR Firm _____ Contact _____ people property financiers limited
 Address _____
 Phone _____ Fax _____ Email _____

ACCOUNTANT Firm _____ Contact _____
 Address _____
 Phone _____ Fax _____ Email _____

PRESENT BANK _____ Branch _____ Account No _____
 BROKERS NAME _____ Referred By _____

INSURANCE

At this stage of your loan application it's a good idea to review your insurance requirements.

Would you like us to refer you to an insurance adviser for a quote on any insurance for you? Yes No

If yes, what type would you like quoted?

PERSONAL LIFE ASSURANCE	Yes	No	PROPERTY INSURANCE	Yes	No	COMMERCIAL INSURANCE	Yes	No
Mortgage Protection	<input type="checkbox"/>	<input type="checkbox"/>	Dwellings	<input type="checkbox"/>	<input type="checkbox"/>	Business	<input type="checkbox"/>	<input type="checkbox"/>
Life Assurance	<input type="checkbox"/>	<input type="checkbox"/>	Home Contents	<input type="checkbox"/>	<input type="checkbox"/>	Commercial Property	<input type="checkbox"/>	<input type="checkbox"/>
Disablement&Trauma	<input type="checkbox"/>	<input type="checkbox"/>	Motor Vehicles	<input type="checkbox"/>	<input type="checkbox"/>	Liability	<input type="checkbox"/>	<input type="checkbox"/>
Income Protection	<input type="checkbox"/>	<input type="checkbox"/>	Pleasure Craft	<input type="checkbox"/>	<input type="checkbox"/>			
Health Cover	<input type="checkbox"/>	<input type="checkbox"/>						

If no, please sign here confirming that you have declined our offer of insurance quotations.

Signature _____ Date _____

YOUR DECLARATIONS AND AUTHORISATIONS

PRIVACY ACT ACKNOWLEDGMENT AND AUTHORITY

I/we acknowledge and authorise as follows:

- (1) The personal information contained in the attached application is to enable the application for finance to be assessed. The information may be supplied by People Ltd and/or its agents to lending institution(s) and mortgage insurers as People Ltd and/or its agents shall in its discretion determine, to allow for the proper assessment and processing of the application. Personal information will be held by People Ltd and/or its agents
- (2) This application is received on behalf of the Lending Institution. Any reference in this application to the "Lending Institution" includes a reference to any nominee of or trustee for the Lending Institution and any person providing administration services to the Lending Institution.
- (3) The information will be made available from time to time to the Lending Institution, the Lender's mortgage insurers (if any), any person with whom the Lending Institution proposes to enter into contractual agreements, any security trustee and any assignee of the Lending Institution rights (the "Recipients").
- (4) If your loan requires Lender's Mortgage Insurance, the Recipients may disclose information about you to mortgage insurers, so the mortgage insurers can consider the application.
- (5) The Recipients may make enquiries from any person or company concerning your credit or employment and may collect and hold your application and personal information contained therein or other information provided, for the purposes of assessing the application, monitoring and reporting of any loan you may have been granted and for any security risk evaluation carried out by any Recipient. Details of where the information is being held is available on request.
- (6) The Recipients may obtain additional information from other sources (including credit reference agencies) to assist its evaluation of the application, its security and interest risk and may disclose information about you to credit reference agencies concerning defaults in payment or repayments of your financial facilities with the Recipients.
- (7) You authorise the Recipients to supply upon request details of this application, personal information held by the Recipients, or the outstanding balance, to a guarantor or a proposed guarantor.
- (8) If finance is approved by a Recipient, your application will become the property of that Recipient. The valuation remains the property of the Recipient(s). The information contained in the application may be used by the Recipient to further the relationship between you and the Institution including advising of any product or services which the Recipient considers may be of interest to you.
- (9) All requested information must be supplied before this application can be processed. Failure to provide this information or provision of incorrect information may result in your application for finance being declined.
- (10) You do have rights of access to, and correction of personal information. If you wish to arrange such access and/or correction then, in the first instance, contact us by email at enquiries@mortgagepeople.co.nz or alternatively telephone us on (09) 360-5620 and ask to speak to the Privacy Officer.

DECLARATION

I/We certify that the information in this application is true and correct and that all security interests, mortgages or encumbrances of any kind against my/our/the Company's assets have been disclosed. I/We understand all legal and valuation costs are payable by me/us/the Company. I/We certify that I/We are not less than 18 years of age nor an undischarged bankrupt nor liable under the Insolvency Act 1967 and its amendments. I/We agree to advise People Ltd and/or its agents and the Lending Institution(s) of any change in circumstances (financial or otherwise) which may affect my/our ability to repay. I/We agree to People Ltd and/or its agents contacting me/us in regard to any product or other communication they deem appropriate. I/We are aware of my/our right of access to, and correction of, the personal information provided by me/us to People Ltd and/or its agents and the Lending Institution(s). I/We agree to pay any reasonable cost incurred by People Ltd and/or its agents in regard to other services I/We have requested in relation to this mortgage application even if the loan does not proceed.

I/We agree to pay any reasonable cost incurred by People Ltd and/or its agents in regard to other services I/We have requested in relation to this mortgage application even if the loan does not proceed. I/We acknowledge that People Ltd and/or its agents have informed me/us it will, if my finances approve, receive a commission from the lender.

Signature of Applicant _____ Date _____
 Signature of Joint Applicant _____ Date _____