

CLIENT FACT FIND

PERSONAL DETAILS

Date

Client Name

Borrowing Name

Trust (if applicable)

Company (if applicable)

LOAN DETAILS

Loan Amount Needed

\$

Purpose of Loan

First Home or Purchase New Build

Improvements/Top Up Refinance

Debt Consolidation Low Doc/Asset Lend

Commercial/Business Investment

Other (e.g. Bridging)

DEPOSIT

Deposit Amount \$

Deposit Source

Saved Kiwisaver Gift Guarantor

Equity in current home Other

Property Security Value or Purchase Price

\$

Notes

Any Debts to be Consolidated? No Yes

Provide Details

Credit History Good Adverse

Provide Details

Are you Self Employed? No Yes

Provide Details

Current Banks

Banks Liked

Banks Disliked

WHAT HOME LOAN FEATURES ARE IMPORTANT?

Low Rates Interest Only Top Ups/Redraw

Floating Rate Pay Off Quickly Fixed Rate

Lump Sum Payments Internet/Ph Banking Increase Payments

Revolving Credit Business Banking Other

Notes

Preferred Payment Frequency

Weekly Fortnightly Monthly

Preferred Repayment Amount (if known)

\$ Per WK / FN / MTH

OTHER DETAILS

Do You Have a Will? Yes No

Do You Have Kiwisaver? Yes No

Kiwisaver Provider

Short Term Goals (Within 5 Years)

Risk Issues/Future Borrowing Needs

Long Term Goals (Outside 5 Years)

Risk Issues/Future Borrowing Needs

WHAT OTHER PROFESSIONALS DO YOU HAVE?

Real Estate Agent Investment Adviser Insurance Broker

Registered Valuer Lawyer Accountant

Do you need a referral of a Professional? No Yes

Please state what Professional we can refer to you

INSURANCE

What Insurances Do You Have?

Trauma Income Life \$

Health Mortgage Other None

Is it adequate to cover your risks and loan?

Yes No Unsure

Would you like a free personal insurance review?

Yes No

Would you like a quote on Home & Contents?

Yes No

How did you hear about us?

LOAN APPLICATION

PERSONAL DETAILS OF APPLICANT 1

Surname

Mr Mrs Ms Miss Dr Other

First Name(s)

Date of Birth

Country of Birth

New Zealand Residency held?

Yes No

Marital Status Married Defacto Single

Sex Male Female **Age of Dependents**

Current Residential Address

Time at this address? Years Months

If less than 3 years, what was your previous address?

Time at this address? Years Months

Are you currently?

Renting Boarding Living in own home Other

Home Phone **Work Phone**

Mobile Phone

Home Email

Work Email

PERSONAL DETAILS OF APPLICANT 2

Surname

Mr Mrs Ms Miss Dr Other

First Name(s)

Date of Birth

Country of Birth

New Zealand Residency held?

Yes No

Marital Status Married Defacto Single

Sex Male Female **Age of Dependents**

Current Residential Address

Time at this address? Years Months

If less than 3 years, what was your previous address?

Time at this address? Years Months

Are you currently?

Renting Boarding Living in own home Other

Home Phone **Work Phone**

Mobile Phone

Home Email

Work Email

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed Other

Note

Occupation

Employer/Business Name

Type of Business

How long with this employer? Years Months

Gross Income \$

If less than 3 years, who was your previous employer(s)?

<input type="text"/>	Years	Months
<input type="text"/>	Years	Months
<input type="text"/>	Years	Months

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Note

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<input type="text"/>	Years	Months
<input type="text"/>	Years	Months
<input type="text"/>	Years	Months

PROPOSED AND EXISTING - MONTHLY INCOME AND EXPENDITURE

INCOME	GROSS PA	MONTHLY NET
Salary/Wage	1 \$ <input type="text"/>	\$ <input type="text"/>
	2 \$ <input type="text"/>	\$ <input type="text"/>
Business Net Profit	1 \$ <input type="text"/>	\$ <input type="text"/>
	2 \$ <input type="text"/>	\$ <input type="text"/>
Benefits	1 \$ <input type="text"/>	\$ <input type="text"/>
	2 \$ <input type="text"/>	\$ <input type="text"/>
Interest/Dividends	\$ <input type="text"/>	\$ <input type="text"/>
Other	\$ <input type="text"/>	\$ <input type="text"/>
Rental (as below) Scaled @ 75% of gross	\$ <input type="text"/>	\$ <input type="text"/>
Boarder/Flatmate \$ _____ per week @ %	\$ <input type="text"/>	\$ <input type="text"/>
TOTAL INCOME (A)	\$ <input type="text"/>	\$ <input type="text"/> A

RENTAL INCOME

1. Address Existing Proposed
 _____ Per Week
 \$

2. Address _____ Per Week
 \$

3. Address _____ Per Week
 \$

TOTAL WEEKLY RENTAL INCOME: \$

(Adviser to complete)

PROPERTY SECURITY VALUE/PRICE \$

LOAN VALUE TOTAL \$

LOAN TO VALUE RATIO %

EXISTING & PROPOSED MONTHLY EXPENSES

Rental Property Mortgages New Existing

\$ @ % years \$

\$ @ % years \$

\$ @ % years \$

SUB TOTAL (B) \$ B

Existing/Proposed Mortgage Payments (including revolving credit)

\$ @ % years \$

\$ @ % years \$

\$ @ % years \$

Student Loans \$

Hire Purchase \$

Lender _____ \$

Lender _____ \$

Other Loans \$

Lender _____ \$

Lender _____ \$

Credit/Charge Card Limit(s) \$ _____ \$

Store Cards \$ _____ \$

Child Support/Child Care \$

Rent to Pay (\$ _____ per week) \$

Compulsory Superannuation \$

SUB TOTAL (C) \$ C

SUB TOTAL (D) = (B+C) \$ D

PLUS LIVING COSTS - EXISTING & PROPOSED

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 \$

SUB TOTAL (E) \$ E

TOTAL MONTHLY EXPENSES (D+E) \$

NET MONTHLY INCOME (A) \$

NET MONTHLY SURPLUS \$

STATEMENT OF ASSETS AND LIABILITIES (AT DATE OF APPLICATION)

*include Trust and Company assets/liabilities

ASSETS (What You Own)

Main Bank/Branch

Money @ Bank/Other 1 _____ \$ _____
2 _____ \$ _____
3 _____ \$ _____

Property

1 _____ \$ _____
2 _____ \$ _____
3 _____ \$ _____
4 _____ \$ _____
5 _____ \$ _____
6 _____ \$ _____

Shares _____ \$ _____

Vehicles 1 _____ \$ _____
2 _____ \$ _____
3 _____ \$ _____

Superannuation/Kiwisaver

Details: 1 _____ \$ _____
2 _____ \$ _____
3 _____ \$ _____

Business Value (net) _____ \$ _____

Boat/Caravan _____ \$ _____

Other 1 _____ \$ _____
2 _____ \$ _____
3 _____ \$ _____

Furniture & Personal Effects _____ \$ _____

TOTAL ASSETS \$ _____

LIABILITIES (What You Owe)

Overdraft/Revolving Credit Limit \$ _____ \$ _____
Bank _____ \$ _____

Mortgages 1 Bank _____ \$ _____
2 Bank _____ \$ _____
3 Bank _____ \$ _____
4 Bank _____ \$ _____
5 Bank _____ \$ _____
6 Bank _____ \$ _____

Personal Loans 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, please provide details) No

LAWYER: _____ **Ph:** _____
Address: _____

ACCOUNTANT: _____ **Ph:** _____
Address: _____

AUTHORITY & DECLARATION

Authority & Declaration: I hereby appoint Craig Pope Mortgages & Insurance (or related identities) to act on my/our behalf in obtaining finance or refinancing from a bank or other finance/lending institution or intermediary.

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. It is my, the applicant's responsibility to read, be aware of and understand all loan offers and loan documents before settlement. Interest rates and special offers can change after our application is accepted unless specifically locked in. The lender may charge a fee for breaking a fixed rate contract.
- I am aware that the personal information collected in this form and in the course of my dealings with the broker named in this application ("Broker") is collected initially for the purposes of assessing my application for mortgage finance and may be given to a number of lenders (each a "Lender") 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. I acknowledge I have disclosed all relevant information for the lender and broker to assess this application including previous bankruptcies and credit report defaults. I agree the broker may send correspondence to me in future for the purposes of keeping me informed of products and services.
- 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 Lender's rights (the "Recipients"). The name and address of the broker firm that will hold the information is (and any other lenders or intermediaries in processing this application):

**CP Financial Services Limited T/A Craig Pope Mortgages & Insurance and Wellington Mortgage Brokers.
Head Office: 1/18 Seaview Road, Paraparaumu Beach. Wellington Office: 5th Floor, Pencarrow House, 1 Willeston Street, Wellington.**

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 for the purposes of the loan application, rate re-fix and 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 provide my personal information to its customers using their credit reporting services.
- The Broker, 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 a right to request access to and correction of any personal information held by the broker, or by the lender.

I confirm; (Please delete those not relevant)

- 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 taxable activity.

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 an insurance 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 and read the broker's Scope of Service & Personal Disclosure Statement.

CLIENT NAME: _____

CLIENT NAME: _____

SIGNATURE: _____

SIGNATURE: _____

DATE: _____

DATE: _____