



LOAN APPLICATION 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)?

	Years	Months
	Years	Months
	Years	Months

EMPLOYMENT

Main Source of Income Salary/Wages Self Employed Other

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How long with this employer? Years Months

Gross Income \$

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

	Years	Months
	Years	Months
	Years	Months



PROPOSED AND EXISTING - MONTHLY INCOME AND EXPENDITURE

INCOME	GROSS PA	MONTHLY NET
Salary/Wage	1 \$	\$
	2 \$	\$
Business Net Profit	1 \$	\$
	2 \$	\$
Benefits	1 \$	\$
	2 \$	\$
Interest/Dividends	\$	\$
Other	\$	\$
Rental (as below) Scaled @ 75% of gross	\$	\$
Boarder/Flatmate \$_____per week @ %	\$	\$
TOTAL INCOME (A)	\$	\$ 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

<p>ASSETS (What You Own)</p> <p>Main Bank/Branch _____</p> <p>Money @ Bank/Other 1 _____ \$ _____</p> <p style="padding-left: 150px;">2 _____ \$ _____</p> <p style="padding-left: 150px;">3 _____ \$ _____</p> <p>Property</p> <p>1 _____ \$ _____</p> <p>2 _____ \$ _____</p> <p>3 _____ \$ _____</p> <p>4 _____ \$ _____</p> <p>5 _____ \$ _____</p> <p>6 _____ \$ _____</p> <p>Shares _____ \$ _____</p> <p>Vehicles 1 _____ \$ _____</p> <p style="padding-left: 150px;">2 _____ \$ _____</p> <p style="padding-left: 150px;">3 _____ \$ _____</p> <p>Superannuation/Kiwisaver</p> <p>Details: 1 _____ \$ _____</p> <p style="padding-left: 150px;">2 _____ \$ _____</p> <p style="padding-left: 150px;">3 _____ \$ _____</p> <p>Business Value (net) _____ \$ _____</p> <p>Boat/Caravan _____ \$ _____</p> <p>Other 1 _____ \$ _____</p> <p style="padding-left: 150px;">2 _____ \$ _____</p> <p style="padding-left: 150px;">3 _____ \$ _____</p> <p>Furniture & Personal Effects _____ \$ _____</p> <p>TOTAL ASSETS _____ \$ _____</p>	<p>LIABILITIES (What You Owe)</p> <p>Overdraft/ Revolving Credit</p> <p>Limit \$ _____</p> <p>Bank _____</p> <p>Mortgages</p> <p>1 Bank _____ \$ _____</p> <p>2 Bank _____ \$ _____</p> <p>3 Bank _____ \$ _____</p> <p>4 Bank _____ \$ _____</p> <p>5 Bank _____ \$ _____</p> <p>6 Bank _____ \$ _____</p> <p>Personal Loans</p> <p>1 From _____ \$ _____</p> <p>2 From _____ \$ _____</p> <p>Hire Purchase</p> <p>1 From _____ \$ _____</p> <p>2 From _____ \$ _____</p> <p>Credit/Store/ Charge Cards</p> <p>Limit \$ _____ \$ _____</p> <p>From _____ \$ _____</p> <p>Limit \$ _____ \$ _____</p> <p>From _____ \$ _____</p> <p>Limit \$ _____ \$ _____</p> <p>From _____ \$ _____</p> <p>Student Loans _____ \$ _____</p> <p>Other Liabilities _____ \$ _____</p> <p>_____ \$ _____</p> <p>_____ \$ _____</p> <p>TOTAL LIABILITIES _____ \$ _____</p> <p>NET SURPLUS _____ \$ _____</p> <p>TOTAL (PER TOTAL ASSETS) _____ \$ _____</p>
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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 (the Adviser)** of **CP Financial Services Limited trading as Pope & Co Mortgages, Craig Pope Mortgages & Insurance and Wellington Mortgage Brokers** to act on my/our behalf in providing financial advice and / or obtaining a financial service or product from a financial service provider (FSP) such as a bank or lender.

I understand that:

- The Adviser provides a mortgage and insurance advisory service and acts on behalf of its clients to obtain various financial products including mortgage finance and insurance from financial service providers (FSP)
- The Adviser does not normally charge me for arranging these products and services (unless specifically negotiate in advance), but receives a commission from the FSP. The Adviser may charge me a fee for financial advice if agreed
- The Adviser is not an employee, agent, partner nor joint venture partner, of, nor does the Adviser act on behalf of, the FSP
- It is my responsibility to read, be aware of and understand all offers and documents before settlement, or underwriting
- Interest rates, insurance premiums, terms and conditions, policy wordings and special offers can change after our application is accepted unless specifically locked in
- The personal information collected in this form and in the course of my dealings with the Adviser is collected initially for the purposes of assessing my application for mortgage finance and insurance and may be given to a number of FSP's at the Adviser's discretion
- If my application is successful the information will be used by the FSP for the purpose of administering the loan and insurance policy, and for administering any ongoing commission payments to the Adviser
- The Adviser and FSP may 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.
- The FSP will, from time to time, make the information available to the FSP's mortgage insurer (if any), any person with whom the FSP proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the FSP's rights (the "Recipients").
- The name and address of the Adviser firm that will hold the information is:

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

Risk and Insurance

I acknowledge that, the Adviser has informed that I should review my risk insurance requirements because of the increased risk inherent in this financial transaction. It is my sole responsibility to insure my risk including any potential property purchase.

GST I confirm; (Please delete those not relevant)

- 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.

Use of Personal Information

Privacy

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 Adviser, or by the FSP

I authorise:

- The Adviser, the FSP 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 Adviser, the FSP and the Recipients.
- The FSP to disclose my personal information to the Adviser 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 Adviser, the FSP and the Recipients to disclose my personal information to credit reporting agencies and to any third party making unauthorised enquiry about me.
- Those credit reporting agencies to use my personal information to provide credit reporting services.
- The Adviser, the FSP and the Recipients to use the services of their credit reporting agencies to make enquiries of me or report defaults for this or future loan applications
- 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.

Declaration:

- I have disclosed all relevant information for the FSP and Adviser to assess this application including previous bankruptcies and credit report defaults.
- That the information contained in this application is true and correct.
- I will meet any legal and valuation costs and other disbursements (if any)
- I have been provided with a copy and read the Adviser's Terms of Engagement & Personal Disclosure Statement.

Sign here

CLIENT NAME: _____

CLIENT NAME: _____

SIGNATURE: _____

SIGNATURE: _____

DATE: _____

DATE: _____