

Loan Application Fact Find

Personal details

Date:

Your name:

Is there a Trust or Company involved? Yes No

Loan details

How much lending do you need?

\$

What is the purpose of the Loan?

- | | |
|---|--|
| <input type="checkbox"/> First home or purchase | <input type="checkbox"/> Refinance |
| <input type="checkbox"/> Improvements | <input type="checkbox"/> Investment property |
| <input type="checkbox"/> Debt consolidation | <input type="checkbox"/> Other (please state below): |
| <input type="checkbox"/> Commercial/business | <input type="text"/> |
| <input type="checkbox"/> New build | |

Deposit

Deposit amount:

\$

Deposit source:

- | | |
|--|---|
| <input type="checkbox"/> Savings \$ <input type="text"/> | <input type="checkbox"/> Gift \$ <input type="text"/> |
| <input type="checkbox"/> KiwiSaver \$ <input type="text"/> | <input type="checkbox"/> Equity in home \$ <input type="text"/> |
| <input type="checkbox"/> KiwiSaver \$ <input type="text"/> | <input type="checkbox"/> Guarantor \$ <input type="text"/> |
| <input type="checkbox"/> HomeStart \$ <input type="text"/> | <input type="checkbox"/> Other \$ <input type="text"/> |

Property value or purchase price:

\$

Notes:

Insurance

What insurances do you have?

- | | |
|--|-----------------------------------|
| <input type="checkbox"/> Income | <input type="checkbox"/> Mortgage |
| <input type="checkbox"/> Life | <input type="checkbox"/> None |
| <input type="checkbox"/> Trauma | |
| <input type="checkbox"/> Other (please state): | <input type="text"/> |

Is it adequate to protect your risk including income and mortgage payments? Yes No

Do you need a home and contents quote? Yes No

Is there any other information that could help us?

Credit/debt information

Any debts to be consolidated? Yes No

If yes, please provide details:

How is your credit history? Clear Some issues

Details of any issues:

Current banks:

Any banks you dislike?

Any banks you prefer?

What home loan features are important?

- | | |
|---|--|
| <input type="checkbox"/> Low rates | <input type="checkbox"/> Business banking |
| <input type="checkbox"/> Floating rate | <input type="checkbox"/> Top ups/redraw |
| <input type="checkbox"/> Lump sum payments | <input type="checkbox"/> Fixed rate |
| <input type="checkbox"/> Revolving credit | <input type="checkbox"/> Increase payments |
| <input type="checkbox"/> Interest only | <input type="checkbox"/> Other (please state below): |
| <input type="checkbox"/> Pay off quickly | <input type="text"/> |
| <input type="checkbox"/> Internet/phone banking | |

Notes:

Preferred payment frequency:

Weekly Fortnightly Monthly

Preferred payment amount:

\$ p/week p/fortnight p/month

When do you plan to retire and repay this loan? (If age 35+)

Do you have any future goals or plans that we should be aware of that could affect your borrowing amount and repayment ability?

E.g. buy an investment property, be mortgage-free goals, going self-employed, starting a family.

How did you hear about us and if referred, who by? Google Facebook Signs Radio Agent Repeat customer
 Referred (by whom?): Other (please state):

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:

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)?
Please provide 3 years history.

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

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:

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

Monthly Income & Expenses Proposed & existing

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	\$	\$

Rental income	E Existing	P Proposed
1. Address:	E	P
<input type="text"/>	\$	Per week
2. Address:	E	P
<input type="text"/>	\$	Per week
3. Address:	E	P
<input type="text"/>	\$	Per week
Total weekly rental income	\$	

(Adviser to complete)

Property security value/price	\$
Loan value total	\$
Loan to value ratio	%

Expenses – Monthly	N New	E Existing
Rental property mortgages (if applicable):		
\$ @ % years	N	E
\$ @ % years	N	E
\$ @ % years	N	E
Existing/proposed mortgage payments (including revolving credit): Leave blank if unknown.		
\$ @ % years	N	E
\$ @ % years	N	E
\$ @ % years	N	E
Student loans		\$
Hire purchase		\$
Lender 1		\$
Lender 2		\$
Other loans		\$
Lender 1		\$
Lender 2		\$
Credit/charge cards	Limit \$	\$ /mth
Store cards	Limit \$	\$ /mth
Child support		\$
Rent to pay	\$ per week	\$
Child care		\$
Plus living costs – existing & proposed (estimate) Use estimates where applicable e.g. rates/house insurance		
Income/mortgage protection/trauma		\$
Life insurance allowance		\$
Contents insurance		\$
Dwelling insurance		\$
Dwelling rates (incl. water rates)		\$
Medical insurance		\$
Motor vehicle insurance		\$
Motor vehicle running and registration		\$
Power/telephone/gas		\$
Superannuation		\$
Food		\$
Clothing/schooling		\$
Entertainment		\$
Subscriptions e.g. gym, Sky		\$
Total/month		\$
Total monthly expenses		\$
Net monthly income		\$
Net monthly surplus		\$

Assets & Liabilities At date of application

*include Trust and Company assets/liabilities

Assets (what you own) – as at today

Please ensure you accurately declare ALL assets as at today.

Main bank/branch:

Money at bank/other:	1	<input type="text"/>	\$	<input type="text"/>
	2	<input type="text"/>	\$	<input type="text"/>
	3	<input type="text"/>	\$	<input type="text"/>

Property I or my Trust/Company owns:

1	<input type="text"/>	\$	<input type="text"/>
2	<input type="text"/>	\$	<input type="text"/>
3	<input type="text"/>	\$	<input type="text"/>
4	<input type="text"/>	\$	<input type="text"/>
5	<input type="text"/>	\$	<input type="text"/>
6	<input type="text"/>	\$	<input type="text"/>

Shares: \$

Vehicles:	1	<input type="text"/>	\$	<input type="text"/>
	2	<input type="text"/>	\$	<input type="text"/>
	3	<input type="text"/>	\$	<input type="text"/>

Superannuation/KiwiSaver (approx balances):

1	<input type="text"/>	\$	<input type="text"/>
2	<input type="text"/>	\$	<input type="text"/>
3	<input type="text"/>	\$	<input type="text"/>

Business value (net): \$

Boat/caravan: \$

Other assets:	1	<input type="text"/>	\$	<input type="text"/>
	2	<input type="text"/>	\$	<input type="text"/>
	3	<input type="text"/>	\$	<input type="text"/>

Furniture and personal effects: \$

Total assets \$

Liabilities (what you owe) – as at today

Please ensure you accurately declare ALL liabilities as at today, including ALL card limits (laybys, after pays) even if paid off in full every month.

Overdraft/revolving credit:

Limit	\$	<input type="text"/>	\$	<input type="text"/>
Bank	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>

Mortgages:	1 Bank	<input type="text"/>	\$	<input type="text"/>
	2 Bank	<input type="text"/>	\$	<input type="text"/>
	3 Bank	<input type="text"/>	\$	<input type="text"/>
	4 Bank	<input type="text"/>	\$	<input type="text"/>
	5 Bank	<input type="text"/>	\$	<input type="text"/>
	6 Bank	<input type="text"/>	\$	<input type="text"/>

Personal loans:	1 From	<input type="text"/>	\$	<input type="text"/>
	2 From	<input type="text"/>	\$	<input type="text"/>

Hire purchase:	1 From	<input type="text"/>	\$	<input type="text"/>
	2 From	<input type="text"/>	\$	<input type="text"/>

Credit/store/charge cards (please declare ALL cards):

Card 1: Limit	\$	<input type="text"/>	\$	<input type="text"/>
	From	<input type="text"/>	<input type="text"/>	<input type="text"/>
Card 2: Limit	\$	<input type="text"/>	\$	<input type="text"/>
	From	<input type="text"/>	<input type="text"/>	<input type="text"/>
Card 3: Limit	\$	<input type="text"/>	\$	<input type="text"/>
	From	<input type="text"/>	<input type="text"/>	<input type="text"/>
Card 4: Limit	\$	<input type="text"/>	\$	<input type="text"/>
	From	<input type="text"/>	<input type="text"/>	<input type="text"/>

Student loans:	Name	<input type="text"/>	\$	<input type="text"/>
	Name	<input type="text"/>	\$	<input type="text"/>

Other liabilities:	1	<input type="text"/>	\$	<input type="text"/>
	2	<input type="text"/>	\$	<input type="text"/>

Total liabilities \$

Net surplus \$

Are you guaranteeing a loan for any other persons?

Yes (if yes, please provide details below) No

Accountant

Phone:
 Address:

Lawyer

Phone:
 Address:

Authority & Declaration

Authority & Declaration: I hereby appoint Craig Pope, Carolyn Rigarsford, Paul Brosnahan 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 negotiated in advance), but receives a commission from the FSP. The Adviser may charge me a fee for financial advice if agreed – refer the Pope & Co Terms of Engagement for specific terms and conditions around how the Adviser gets paid.
- 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, terms and conditions, 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 contact information to notify me of products or services that may be of interest to me. I can opt out of this marketing should I wish to.
- 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: Urban Hub, Level 2, 318 Lambton Quay, 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 an authorised 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/agree to the Adviser's Company Terms of Engagement & Personal Disclosure Statement.

Client name:

Signature:

Dated:

Client name:

Signature:

Dated: