



Fact Find & Loan Application Form



Confidentiality

Personal information contained in this booklet is strictly confidential and protected under the Privacy Act 1993. If you are not the named client, adviser or adviser firm, or the client's authorised representative, you must not read, use, copy, store or disseminate any of the information. If found please contact Mortgage Express Limited on 0800 226 226 or return to PO Box 9268, Newmarket, Auckland 1149.

Scope of Service

Select the scope of service which applies to this application:

Full Advice Service

To complete a fact find and review my/our circumstances to provide an appropriate mortgage solution for my/our needs and assist me/us in completing the Loan Application form and making an application on my/our behalf to the lenders approved by me/us for obtaining mortgage finance. I/We also acknowledge that the scope of this recommendation will be restricted to my/our mortgage requirements only and that I/we will be required to seek specialist financial advice in relation to my/our other financial affairs. *(Complete Section 1 and 2 of this form).*

Limited Advice Service

To only assist me/us in completing the Loan Application form and making an application on my /our behalf to the lenders selected by me/us for obtaining mortgage finance of \$. I/We acknowledge that the Adviser as noted on our application form has not directed or influenced me/us to seek this limited service and by requesting this limited service the products I/we have selected may fail to meet my/our needs and expectations. I/We are exclusively responsible for all acts and decisions made in relation to the application prepared and submitted to the lenders by the adviser on my/our behalf. I/we indemnify the Adviser against any liability or responsibility whatsoever for the outcome of my/our decision. *(Complete Section 2 of this form only).*

Client Obligations:

1. Please provide all relevant information and ensure it is true and accurate.
2. Please ask me if you are unsure why certain information is being requested.
3. Please update me on any material change to your circumstances – both during this initial phase and in the future.
4. Please update me on any changes to your contact details, especially emails and phone numbers.

Adviser Notes

Date:

Include recommendation and why

Referrals Required:

SECTION 1: FACT FIND

PURPOSE

Why do you need mortgage finance?

- Purchasing your first home
 Refinancing your existing mortgage
 Purchasing an investment property
 Building a home
 Debt consolidation
 Home Improvements
 Equity Release
 Business Purposes
 Other

Date Needed by:

LENDERS

Are you happy with your existing bank and would you like to remain with them? YES NO **Current Bank:**

Are you happy to change your everyday banking and direct credit your income to the new bank if applicable? YES NO

If you have an existing home loan is it on a fixed rate? YES NO

Details:

List any banks/lenders you specifically like & why?

List any banks/lenders you specifically dislike & why?

Do you have any credit issues which may affect a loan application or have you had any difficulties meeting your financial commitments in the past 2 years? YES NO Details:

LOAN FEATURES

Preferred repayment frequency: Weekly Fortnightly Monthly Other:

Preferred repayment type: Interest Only Principal & Interest

Select the features which are important to you: Fixed repayment amounts Flexibility to repay lump sums

Ability to re-borrow lump sums Ability to increase repayments to repay the loan faster Ability to borrow more

Internet / Phone Banking Branch network access Other:

FUTURE PLANS

Do you foresee any of the following events happening in the next 1-5 years?

Increase in household income Decrease in household income Receiving a lump sum of money (i.e. bonus)

Accumulating a reasonable amount of savings Arrival of a baby Any major expenses (i.e. new car / renovations)

Change in employment Selling property Purchasing another property Other:

Details:

Do you have any specific short / medium or long term goals?

PROTECTING YOUR FAMILY

Do you have a current Will in place? YES NO

Do you have a current Enduring Power of Attorney (property and personal care and welfare) in place? YES NO

Do you have a living trust to protect your family's assets in event of premature death or permanent disablement? YES NO

Do you have sufficient life insurance to cover, as a minimum your proposed debts? YES NO

Do you have a risk management plan to maintain your mortgage repayments if you were unable to work due to a disability?

YES NO

SECTION 2: LOAN APPLICATION

Adviser Name:		Pre-Approval Date:
Adviser FSP Number:		Finance Date:
Phone:		Settlement Date:
Mobile:		Security Value:
Fax:		Loan Amount:
Email:		LVR:

Funding Details

COSTS		CONTRIBUTION / DEPOSIT	
Purchase Price:	\$	Proceeds from Sale of Property:	\$
Section Cost:	\$	Deposit Paid:	\$
Construction Cost:	\$	Cash/Savings:	\$
Refinance Amount:	\$	Other Loans:	\$
Other Debts being Refinanced:	\$	Other Funds (i.e. Gift):	\$
Other:	\$		\$
Costs/Fees:	\$		\$
TOTAL COST:	\$	TOTAL CONTRIBUTION :	\$

Security Details & Proposed Loan Structure

SECURITY DETAILS				
Address	Property Type	Security Value	Value Type	Own / Purchased

PROPOSED MORTGAGE TYPE AND STRUCTURE						
Loan Amount \$	Type	Rate %	Term (yrs)	Product	Frequency	Repayment \$

TOTAL REPAYMENTS:

Borrower & Mortgagor Details

DETAILS	
<input type="checkbox"/> Personal Names of Borrowers & Guarantors: <small>(Indicate if Borrower or Guarantor)</small>	
<input type="checkbox"/> Trust Name/ Company Name: <small>(Indicate if Borrower or Guarantor)</small>	
<input type="checkbox"/> Mortgagor Details: <small>(If different to borrower)</small>	

Summary & Personal Details

PERSONAL DETAILS				JOINT APPLICANT PERSONAL DETAILS			
Title:	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr Other:			Title:	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr Other:		
Surname:				Surname:			
First Name:				First Name:			
Date of Birth:				Date of Birth:			
NZ Resident:	<input type="checkbox"/> Yes <input type="checkbox"/> No Country of Birth:			NZ Resident:	<input type="checkbox"/> Yes <input type="checkbox"/> No Country of Birth:		
Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed Other:			Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed Other:		
Dependents:		Ages:		Dependents:		Ages:	
Current Address:	Time There:			Current Address:	Time There:		
Street:				Street:			
Suburb:				Suburb:			
City/Town Post Code:				City/Town Post Code:			
Previous Address: <small>(if current less than 3 years)</small>				Previous Address: <small>(if current less than 3 years)</small>			
City/Town Post Code:	Time There:			City/Town Post Code:	Time There:		
Postal Address:				Postal Address:			
Home Ph:		Fax:		Home Ph:		Fax:	
Work Ph:		Mobile:		Work Ph:		Mobile:	
Email:				Email:			
Residential Status:	<input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Own Home <input type="checkbox"/> Other:			Residential Status:	<input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Own Home <input type="checkbox"/> Other:		

EMPLOYMENT HISTORY		EMPLOYMENT HISTORY	
Occupation:		Occupation:	
Main Income Source:	<input type="checkbox"/> Salary/Wages <input type="checkbox"/> Self Emp. <input type="checkbox"/> Other:	Main Income Source:	<input type="checkbox"/> Salary/Wages <input type="checkbox"/> Self Emp. <input type="checkbox"/> Other:
Employer/Business Name:		Employer/Business Name:	
How Long:		How Long:	
Previous Position:		Previous Position:	
Previous Employer:		Previous Employer:	
How Long:		How Long:	

SOLICITOR DETAILS		ACCOUNTANT DETAILS	
Name:		Name:	
Company:		Company:	
Address:		Address:	
Phone:		Fax:	
Email:		Email:	

Statement of Assets & Liabilities (At Date of Application)

ASSETS		
Property Address	Rent (p.m.)	Value

LIABILITIES		
Mortgage	Repay (p.m.)	Balance

Savings	Type	Amount

Overdraft	Limit	Balance

Investments	Type	Amount

Credit / Store Cards	Limit	Balance

Vehicles	Value

Hire Purchase	Repay (p.m.)	Balance

Other Assets	Value
Furniture & Personal Effects	

Loans	Repay (p.m.)	Balance

Life Insurance / Superannuation		
Company	Face Value	Cash Value

Other	Repay (p.m.)	Balance
Student Loan		

* Indicates liability being repaid in full

TOTAL ASSETS:	<input type="text"/>
Less TOTAL LIABILITIES:	<input type="text"/>
SURPLUS (net value):	<input type="text"/>

TOTAL LIABILITIES:

Are you guaranteeing a loan for any other persons? YES NO
 Details:

Proposed Monthly Income & Expenditure

MONTHLY INCOME		
	Annual Gross	Monthly Net
Applicant 1		
Wage / Salaries		
Self Employment		
S/E Add Backs		
Other:		
Total		

Applicant 2		
Wage / Salaries		
Self Employment		
S/E Add backs		
Other:		
Total		

Total Gross Rental Income	Monthly
Scaled at: % \$ per week	

Total Boarder Income	Monthly
Scaled at: % \$ per week	

MONTHLY EXPENDITURE	
Other Mortgage Repayment(s)	
Other Loan Repayment(s)	
Hire Purchase	
Credit / Store Card Payment	
Overdraft	
Student Loan	
Other Liabilities	
Child Support	
Day Care	
Rent	
Board	
Life / Trauma / Medical Insurance	
MPI / Income Protection Payments	
House Insurance	
Contents Insurance	
Motor Vehicle Expenses	
Power / Gas / Phone	
Rates / Section Lease	
Living Expenses	Adults
	Children
Education Costs	Adults
	Children
Superannuation	
Other:	
Proposed Mortgage Repayment(s)	

TOTAL MONTHLY INCOME (A):

Less TOTAL PAYMENTS (B):

NET MONTHLY SURPLUS:

TOTAL PAYMENTS (B):

Acknowledgements, Authority & Declaration

“Adviser”: _____ (trading as Mortgage Express)

I/we give the Adviser express authority to act on my/our behalf with all lenders, product providers and associated parties (“Loan Parties”) in respect of assessing eligibility for a home loan or other finance (“home loan finance”), and/or risk products associated with my/our application.

I/we understand that the Adviser will not charge me/us for these services, unless specifically agreed in writing in advance, but will receive a commission from the lender providing the loan (“the Lender”). I/we also understand that the Adviser is not an employee, agent, partner, nor joint venture partner of, nor does the Adviser act on behalf of, the Lender or the Loan Parties. I/we acknowledge that personal information collected in this Authority and Declaration form and in the course of my/our dealings with the Adviser (“Personal Information”) is collected initially for the purpose of assessing my/our application for home loan finance and I/we authorise the Adviser to disclose my Personal Information to any number of Loan Parties required for the purpose of securing or attempting to secure home loan finance. I/we warrant that all Personal Information I/we provide to the Adviser is true and correct in all material respects.

If my/our application is successful, I/we accept that the Personal Information will be used by the Lender for the purpose of administering the home loan and by the Lender and Adviser for administering any ongoing commission payments to the Adviser.

If the Adviser has an arrangement with the Lender that the Lender will pay ongoing commission over the term of the loan, I/we understand that the Lender will periodically disclose my/our loan balance to the Adviser. I/we also authorise the Adviser and Mortgage Express Limited to have all rights of continuing access to my/our client files and/or information held by the Lender.

I/we accept that the Adviser, Mortgage Express Limited and the Lender might use my/our Personal Information, including the disclosure thereof, for the purposes of market research, for the purposes of ensuring compliance with all legislation, including anti-money laundering and countering financing of terrorism legislation, and to notify me/us either by physical notice or by electronic means of products or services that may be of interest to me/us. I/we accept that the Lender will, from time to time, make the Personal Information available to the Lender’s mortgage insurer (if any), any person with whom the Lender proposes to enter into contractual arrangements, any security or trustee, and any assignee or potential assignee of the Lender’s rights (“the Recipients”). The Adviser, the Lender and Mortgage Express Limited may disclose Personal Information to any other lender, industry associations, courts, tribunals, regulatory authorities or governmental agencies or to any other person for any reasonable purpose.

By making this application, I/we consent to the Adviser referring me/us and my/our Personal Information, including details relating to my/our personal risk insurance requirements, to a specialist insurance adviser for a review of my/our personal risk insurance requirements.

I/we acknowledge that all Personal Information will be held by the Adviser at the address below, and that I/we may seek access to, and correction of, the Personal Information in accordance with the Privacy Act 1993:

ADDRESS: _____

I/we understand that I/we are not required by law to provide any personal information to the Adviser but any failure to do so might prejudice any chances of obtaining finance.

I/we authorise:

- The Adviser, the Lender and the Recipients to collect Personal Information about me/us 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 Lender and the Recipients.
- The Lender to disclose my/our Personal Information to the Adviser during the term of the loan in order to answer my queries or assist me with my financial arrangements as my/our circumstances change.
- The Adviser, the Lender and the Recipients to disclose my/our Personal Information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
- The credit reporting agencies of the Adviser, the Lender and the Recipients to hold my/our 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 Adviser, the Lender and the Recipients to provide my Personal Information to its customers using their credit reporting services.
- The Adviser, the Lender and the Recipients to use the services of their credit reporting agencies in future for the purposes related to the provision of my/our home loan and/or any other credit to me/us. This authorisation shall include the use of any monitoring services to receive updates about me/us if any of the Personal Information held about me changes.
- The Adviser, the Lender and the Recipients to give information to credit reporting agencies about my/our default in any payment obligations.
- The credit reporting agencies of the Adviser, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.
- And direct the Adviser, the Lender and the Recipients to provide my Personal Information to Mortgage Express Limited.
- And direct the Adviser to, at the request of Mortgage Express Limited, transfer all information and files held by the Adviser to Mortgage Express Limited should the Adviser cease to be a contracted adviser of Mortgage Express Limited.

I/we understand and acknowledge that any fee charged by the Adviser for services relating to this loan application has been disclosed to me/us and that it only relates to services provided by the Adviser and is not in any way associated with services provided by the Lender.

I/we acknowledge that the Adviser needs to rely upon the information provided by me/us in order to arrange the finance requested, and agree to indemnify and keep indemnified the Adviser in relation to any liability, claims, damages, costs (legal or otherwise) and losses whatsoever resulting from, or in relation to, any information provided or implied by me/us in relation to this application and the home loan services. This clause is to survive the expiration or termination of this Agreement.

I/we confirm that: **(Select those applicable)**

- The information contained in the application is true and correct and I/we have not withheld any information which would be of concern or interest to a Lender;
- I/we am/are to meet legal and valuation costs;
- I/we am/are not registered for GST and will not be with respect to the security property.
- I/we am/are or will be registered for GST but the security property is not/will not be used for the purpose of a taxable activity.
- I/we am/are or will be registered for GST and the security property is/will be used for the purposes of a taxable activity.
- I/we am/are not and have never been a bankrupt or subject to proceedings under the Insolvency Act 1967.

I/we understand that should my circumstances change before I/we have repaid the full amount owing on any home loan that is entered into as a result of this application, I/we am/are responsible for continuing to make home loan repayments despite those changed circumstances.

In the event of my death, I understand that it will be my estate’s responsibility to make my home loan repayments and/or to pay off any loan balance.

I acknowledge that when I have made this application jointly with another person, our liability under this application will be joint and several.

I acknowledge that I have been provided with a copy of the Adviser’s Disclosure Statement

Version Number:	Dated:
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Signed:	Signed:
Name:	Name:
Date:	Date:

Supporting Documentation Checklist

ALL CLIENTS

<input type="checkbox"/>	A copy of some form of photographic identification (driver's licence or passport).
<input type="checkbox"/>	Proof of your New Zealand residency status (if applicable - your passport will confirm this).
<input type="checkbox"/>	<p>Proof of income: If you are employed on the basis of salary or wages – copy of your most recent payslips showing year to date figure or a letter from your employer on company letterhead confirming position, composition of earnings and length of employment.</p> <p>If you are self-employed or being paid commission - sets of financial accounts or IRD tax summaries for the past two years which provide confirmation of your taxable income.</p> <p>Details of any other income that you receive – e.g. if you receive rental income from investment properties that you own, then copies of the tenancy agreements for each property will be required.</p>
<input type="checkbox"/>	Bank statements – copies of your bank statements for the most recent three months. Bank statements should include all of the bank accounts that you have - e.g. cheque account, savings accounts and existing home loan repayment accounts (these are required to provide confirmation that you are able to service your current home loan, if you already have a home loan).
<input type="checkbox"/>	Credit card statements – copies of your credit card statements for the most recent three months.
<input type="checkbox"/>	Proof of any loans or other liabilities that you wish to repay in full as part of this application.
<input type="checkbox"/>	Other:
<input type="checkbox"/>	Other:
<input type="checkbox"/>	Other:

NEW PURCHASE CLIENTS

<input type="checkbox"/>	Copy Sale & Purchase Agreement.
<input type="checkbox"/>	Rental appraisal (for investment property purchases only).

REFINANCE CLIENTS

<input type="checkbox"/>	Most recent 6 months Bank Statements for existing Home Loan account including latest balance.
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