



FIRST MORTGAGE TRUST

INVESTMENTS | PROPERTY FINANCE

LOAN APPLICATION

(Not to operate as an assignment or an agreement)

15 First Avenue Tauranga PO Box 13083 Tauranga 3141

Telephone 07 578 0754 Freephone 0800 321 113

Email: team@firstmortgagetrust.co.nz

APPLICANTS' NAME/S _____					
BORROWERS' NAME/S _____ (if different)					
CIRCLE AS APPROPRIATE	Individual	Joint	Company	Trust	Other
CONTACT DETAILS					
Name _____			() _____ Phone Number		
Email _____			() _____ Mobile		
LOAN AMOUNT required \$ _____ Date required _____					
PURPOSE					
Information if Loan required for a Property Purchase			If Loan required for Other than Property Purchase		
Purchase Price \$ _____			Requirement \$ _____		
Less your available cash \$ _____			Less your available cash \$ _____		
Loan Amount Required \$ _____			Loan Amount Required \$ _____		
<u>Source of available cash</u>			<u>Source of available cash</u>		
_____ \$ _____			_____ \$ _____		
_____ \$ _____			_____ \$ _____		
_____ \$ _____			_____ \$ _____		
Total Cash \$ _____			Total Cash \$ _____		
Reason Loan required / comments					

DETAILS OF THE PROPERTY(S) AVAILABLE FOR SECURITY					
Address(es)		Owner's Name		Owner's IRD #	
_____		_____		_____	
_____		_____		_____	
_____		_____		_____	
NAMES OF INDIVIDUALS / ENTITIES WHO CAN GUARANTEE THE LOAN AMOUNT			Borrower's Solicitor's details		
Last name _____ First name(s) _____			Solicitors name _____		
Address _____ Date of Birth _____			Solicitors firm _____		
Last name _____ First name(s) _____			Address _____		
Address _____ Date of Birth _____			Contact number(s) / Email address _____		

APPLICANT		Personal Information
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other		
Surname		
First name(s)		
Date of Birth		
Identification (Drivers Licence / Passport)	Occupation	
No. of Dependants	IRD#	
Country of Tax Residence		
Full Residential Address		
Postal Address (if different from above)		
() Home Phone	() Business Phone	
() Mobile		
Email		

JOINT APPLICANT		Personal Information
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other		
Surname		
First name(s)		
Date of Birth		
Identification (Drivers Licence / Passport)	Occupation	
No. of Dependants	IRD#	
Country of Tax Residence		
Full Residential Address		
Postal Address (if different from above)		
() Home Phone	() Business Phone	
() Mobile		
Email		

If borrower is TRUST	
Full name of Trust	
IRD # of Trust	Country of Tax residence
Full name of Trustees, Settlers and Appointors	
Address of Trust	

If borrower is a COMPANY, details are:	
Company name	Company #
IRD # of Company	Country of Tax residence
Full name of Directors	
Full name of Shareholders	

INCOME & EXPENDITURE DETAILS - If borrowing is to be made in personal names, complete next page.		
INCOME Full details of where income received from:	GROSS	NET
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
TOTALS	\$ _____	\$ _____
EXPENDITURE / OUTGOINGS		
_____		\$ _____
_____		\$ _____
_____		\$ _____
_____		\$ _____
TOTALS		\$ _____
INCOME less EXPENDITURE = NET INCOME available for Debt Servicing		\$ _____

COMPLETE THIS PAGE IF BORROWING IS TO BE IN PERSONAL NAMES

Proposed Monthly Income and Expenditure

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

Joint Applicant		
Wage / Salaries		
Self Employment		
Self Employed 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 Card Payment	
Store Card Payment	
Overdraft	
Student Loan	
Kiwisaver Contribution / Superannuation	
Other Liabilities	
Child Support/Day Care	
Day Care	
Rent	
Board	
Life / Trauma Insurance	
MPI/Income Protection Payments	
Healthcare Insurance	
House Insurance	
Contents Insurance	
Motor Vehicle Expenses	
Utilities (Monthly Power / Gas / Phone / Water / Internet)	
Rates / Section Lease	
Clothing	
Food (Monthly Groceries, Meat, Fruit Vege)	
Education Costs	
Other:	
Proposed Mortgage Repayment(s)	

TOTAL MONTHLY INCOME (A):

Less TOTAL PAYMENT (B):

NET MONTHLY SURPLUS:

TOTAL PAYMENTS (B):

ASSETS**PROPERTIES OWNED**

Addresses & Brief Description	Assessed Value
1 _____	\$ _____
2 _____	\$ _____
3 _____	\$ _____
4 _____	\$ _____

BANK ACCOUNTS & DEPOSITS

Bank _____	\$ _____
Bank _____	\$ _____
	\$ _____

**DETAILS OF INVESTMENTS / SHARES
KIWISAVER**

\$ _____
\$ _____

INSURANCE POLICIES

Sum assured \$ _____ s/v \$ _____
Sum assured \$ _____ s/v \$ _____

OTHER ASSETS, MOTOR VEHICLES etc.

_____ \$ _____
_____ \$ _____
_____ \$ _____

SOURCE OF FUNDS / ORIGINATION OF WEALTH

Please note: For trusts formal written confirmation will be required of the source of funds and its origination. Written confirmation may be requested for other entity types. This will be discussed with you as part of the application assessment process.

Value of Furniture & Household effects

\$ _____ Do not include
in Total Assets

TOTAL ASSETS \$ _____

LIABILITIES**MORTGAGES / LOANS**

Lenders name	Amount owing
1 _____	\$ _____
2 _____	\$ _____
3 _____	\$ _____
4 _____	\$ _____

OVERDRAFT / FLEXIBLE FACILITIES

Bank Limit _____ Balance \$ _____
Bank Limit _____ Balance \$ _____

CREDIT CARDS

Company Limit \$ _____ Balance \$ _____
Company Limit \$ _____ Balance \$ _____

OTHER LIABILITIES / LOANS

_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____

TOTAL LIABILITIES

\$ _____

Surplus Amount

\$ _____

To agree with Total Assets

\$ _____

Details of any Guarantees signed or Guarantor commitments outstanding (or any other liabilities)

Details of other loans to be secured over the security properties

Other Lender's/s' Name _____

Amount of Other Loan/s _____ Security Ranking _____

You agree and acknowledge that we have relied upon the information contained within this application and the declaration to complete our assessment of your request and that any changes to this application and the declaration will require reassessment. You also acknowledge that you are required to contact us should any changes occur, and have read and understood the declaration and confirm the information supplied is true and complete.

Full Name _____ Signature _____ Date _____

Full Name _____ Signature _____ Date _____

APPLICANT'S/S' AND GUARANTOR'S/S' AGREEMENTS / DECLARATION

LOAN APPLICATION

The loan Applicants and Guarantors signing below (each "you") jointly and severally acknowledge and agree with First Mortgage Managers Limited ("Manager") as follows:

- You have informed the Manager if you have been declined elsewhere for this or a similar loan.
- You are not under 18 years of age, an undischarged bankrupt, or liable under the Insolvency Act 1967 as amended from time to time.
- You believe you can afford to service the loan you have applied for.
- The Manager may obtain at your expense such valuation reports and other information the Manager may require for assessing the loan application.
- A condition of any loan will be that the property provided as security is insured with an insurer approved by the Manager.
- If the loan is granted you will pay a processing fee. This fee may be deducted from the loan amount otherwise advanced.
- All information given by you is true and complete and may be relied upon by the Manager to evaluate your loan application.
- The Manager may use all information that you have provided to it at its discretion for the purpose of assessing the loan application or any directly related purpose, and may obtain such further information from you or other persons as it may consider necessary or desirable for assessing the loan application.
- You authorise any of the following persons to disclose to the Manager at anytime all information it or they may hold about you to:
 - any credit reporter, your employer and any previous employer and any provider of credit to you;
 - any solicitor, accountant, or financial adviser.
- The Manager may at any time disclose any information it holds about you to any credit reporter, (which may use that information to update its credit reporting database), and other providers of credit to you and any solicitor, accountant or other person.
- The Manager may electronically verify your identity (this includes the use of biometric technology (facial recognition) using the personal information collected as part of this application including verification, identity documents provided below.
- As part of the intended loan, you should review your personal risk insurance requirements.
- Should your circumstances change before the loan is repaid, you remain liable for continuing to make loan repayments.
- In the event of your death it will be your estate's responsibility to make the loan repayments, and to pay the loan balance.
- Where a joint loan application has been with another person or persons, your liability and that of the other person or persons under the loan and in respect of the above agreements will be joint and several.

GST STATEMENTS

You confirm that (select those applicable)

- ☐ You are not registered for GST and will not be with respect to the security property
- ☐ You are or will be registered for GST but the security property is not/will not be used for the purpose of a taxable activity
- ☐ You are or will be registered for GST and security property is/will be used for the purposes of a taxable activity.

Note: Where a loan is wholly or primarily for business or investment purposes then your rights and obligations are not regulated under the Credit Contracts and Consumer Finance Act 2003.

PRIVACY STATEMENT

This privacy statement relates to personal information (as that term is used in the Privacy Act) that is being provided by you to the Manager in this Agreement and the accompanying loan application and any subsequent personal information which you may provide in the future.

You agree that all personal information supplied by you may be used by the Manager and its related entities for the purposes of enabling them to arrange and manage the loan application / loan, to contact any applicant or guarantor in relation to the loan application / loan and to market other products and services offered by the Manager.

You authorise the Manager to disclose your personal information to the Manager's related entities, to any third parties as needed to perform services on behalf of the Manager, to regulatory bodies or law enforcement agencies and to meet the Manager's legal or regulatory obligations.

The Manager will provide to you (on request) the name and address of any entity to which your personal information has been disclosed. You have the right to access all personal information held about you by the Manager. If any of the information is incorrect, you have the right to have it corrected.

ANTI-MONEY LAUNDERING AND COUNTERING FINANCING OF TERRORISM ACT 2009 (AML/CFT)

You must not knowingly do anything which may put the Manager in breach of the AML/CFT. You agree to provide all additional information and assistance requested by the Manager and comply with all reasonable requests from the Manager to facilitate its compliance with the AML/CFT.

You represent and warrant that you are not aware and have no reason to suspect that:

- the money you will use to fund the property acquisition which is the subject of your loan application is derived from or related to any criminal or other illegal activities, money laundering, terrorism financing or similar activities (illegal activities); or
- the loan will be used to fund any illegal activities.

You agree that the Manager is not liable for any losses incurred as a result of any action it takes or omits to take and which either delays your loan application or results in your loan application being declined, when these actions or omissions are necessary or desirable to enable the Manager to comply with its obligations under the AML/CFT.

PARTIES TO SIGN

APPLICANT'S NAME*:			
Form of identification provided / attached	NZ Driver Licence # NZ Passport # Current address: Mobile Ph #:	Version # Expiry D.O.B	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Signed			Date
JOINT APPLICANTS' NAME*:			
Form of identification provided / attached	NZ Driver Licence # NZ Passport # Current address: Mobile Ph #:	Version # Expiry D.O.B	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Signed			Date
GUARANTOR'S NAME*			
Form of identification provided / attached	NZ Driver Licence # NZ Passport # Current address: Mobile Ph #:	Version # Expiry D.O.B	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Signed			Date
GUARANTOR'S NAME*			
Form of identification provided / attached	NZ Driver Licence # NZ Passport # Current address: Mobile Ph #:	Version # Expiry D.O.B	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Signed			Date

* Applicants / Guarantor's may include; Trustees, Settlers, Appointees, Directors or Shareholders (where 25% or more of a company is held by a shareholder). Note: Please copy this page where additional individuals are party to the application so that all parties can sign this authority.
August 2020

RELEVANT PERSON(S)* AGREEMENT TO ELECTRONIC VERIFICATION

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You agree that all personal information supplied by you may be used by the Manager and its related entities for the purposes of enabling them to arrange and manage the loan application / loan, to contact you in relation to the loan application / loan and to market other products and services offered by the Manager. The Manager may electronically verify your identity (including the use of biometric technology (facial recognition) using the personal information collected as part of this application including verification, identity documents provided below. You authorise the Manager to disclose your personal information to the Manager's related entities, to any third parties as needed to perform services on behalf of the Manager, to regulatory bodies or law enforcement agencies and to meet the Manager's legal or regulatory obligations.

The Manager will provide to you (on request) the name and address of any entity to which your personal information has been disclosed. You have the right to access all personal information held about you by the Manager. If any of the information is incorrect, you have the right to have it corrected.

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PARTIES TO SIGN

NAME*:			
Form of identification provided / attached	NZ Driver Licence # NZ Passport # Current address: Mobile Ph #:	Version # Expiry D.O.B	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Signed			Date
NAME*:			
Form of identification provided / attached	NZ Driver Licence # NZ Passport # Current address: Mobile Ph #:	Version # Expiry D.O.B	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Signed			Date
NAME*			
Form of identification provided / attached	NZ Driver Licence # NZ Passport # Current address: Mobile Ph #:	Version # Expiry D.O.B	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Signed			Date

**Relevant Persons may include; Trustees, Settlers, Appointees, Directors or Shareholders (where 25% or more of a company is held by a shareholder) and they are not a borrower or guarantor. August 2020*

ATTACHMENTS

It will assist the assessment of your application if the following information, as applicable, is attached in support of this Loan Application

CHECKLIST (Office use only)

- 1. Valuation report of the proposed security property(s) ☐
- 2. Sale & Purchase Agreement ☐
- 3. Copies of lease agreements in place ☐
- 4. Proof of income being received/Certificate of annual earnings ☐
- 5. Financial statements for at least the past financial year ☐
- 6. Cashflow forecasts and/or budgets ☐
- 7. Credit checks for all borrowers/guarantors ☐
- 8. Deed of Trust ☐
- 9. Resource consent / Building consent ☐
- 10. Any other supporting information ☐

