

Indicate Status:

COMPANY BORROWER DETAILS [If Applicable]

Borrower

Company Name:

Date of Incorporation:

Mortgagor

Registered Address:

State:

Post Code:

Guarantor

Nature of Business:

Names of Directors:

INDIVIDUAL BORROWERS DETAILS

Applicant 1

Title: Mr. / Mrs. / Ms. / Miss. / Dr.

Surname:

Given Names:

Capacity: Borrower Mortgagor Guarantor

Date of Birth

Drivers Lic No:

Marital Status: Married Single Other

Dependent/s:

Ages:

Home Address:

Post Code:

Years There:

Home Ph:

[]

Mobile Ph:

Work:

Telephone No:

[]

Email Address:

Previous

Address

[if less than 3 Yrs:]

Post Code:

Years There:

Residency Status:

N.Z. Citizen

Non Resident

Permanent Res.

EMPLOYMENT DETAILS:

Applicant 1

Present

Employer:

Gross Income:

\$

per annum

Occupation:

Length of Service:

Years

Months

Contact Person:

Telephone No:

[]

Previous Employer

[if less than 3 Yrs:]

Occupation:

Length of Service:

Years

Months

Applicant 2

Title: Mr. / Mrs. / Ms. / Miss. / Dr.

Surname:

Given Names:

Capacity: Borrower Mortgagor Guarantor

Date of Birth

Drivers Lic No:

Marital Status: Married Single Other

Dependent/s:

Ages:

Home Address:

Post Code:

Years There:

Home Ph:

[]

Mobile Ph:

Work:

Telephone No:

[]

Email Address:

Previous

Address

[if less than 3 Yrs:]

Post Code:

Years There:

Residency Status:

N.Z. Citizen

Non Resident

Permanent Res.

Applicant 2

Present

Employer:

Gross Income:

\$

per annum

Occupation:

Length of Service:

Years

Months

Contact Person:

Telephone No:

[]

Previous Employer

[if less than 3 Yrs:]

Occupation:

Length of Service:

Years

Months

DETAILS OF LOAN REQUIRED:

LOAN SECURITY RATIO:

TOTAL LOAN REQUIREMENT	\$
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LVR :	%
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APPLICANTS IMMEDIATE REQUIREMENTS ARE FOR:

Loan Type: New Purchase Increase Refinance
 Standard Loan Line of Credit

Loan Purpose: Owner Occupied Investment Land Loan Construction

Financial: Full Documentation Low Doc

Specify Funder: _____

Breakdown of Loan Splits

	Split - 1	Split - 2	Split - 3
Facility / Product Type			
Loan Amounts	\$	\$	\$
Terms Required	Principal & Interest	Principal & Interest	Principal & Interest
	Interest Only -Term	Interest Only -Term	Interest Only -Term
	Line of Credit	Line of Credit	Line of Credit
INTEREST RATE OPTIONS	Indicative Fixed Rate	Indicative Fixed Rate	Indicative Fixed Rate
	%	%	%
	Fixed Rate Term	Fixed Rate Term	Fixed Rate Term
	Variable Rate	Variable Rate	Variable Rate
	%	%	%

FUNDS POSITION :

Funds Required

Purchase Price	\$
Contract Price [construction]	\$
Refinance/s:	
Lender	\$
Lender	\$
Costs [estimated] total of below items	\$
Legal Fees	\$
Loan Fees	\$
Other	\$
TOTAL	\$

SURPLUS: \$ _____

Funds Available

Loan Amount Required	[as above]	\$
Deposit Paid	[copy of receipt to be provided]	\$
Sale Proceeds		\$
Gift	[Statutory Declaration to be provided]	\$
Own Funds	[Evidence to be provided]	\$
Other funds	[Detail]	\$
TOTAL		\$

SHORTFALL: \$ _____ *Please explain shortfall below*

SECURITY OFFERED FOR FACILITY

RESIDENTIAL PROPERTY 1

ADDRESS	Street					
	Suburb	Post Code				
Registered Proprietors of Security Property [After Settlement]	If same as borrowers	[Indicate YES/NO]				
	Abbreviated Names	1				
	[Surname & Initials]	2				
Use of Property	Owner Occupied		Investment			
Ownership of Property at present	Owned Unencumbered	Mortgaged		New Purchase		
Estimated Value or Purchase Price	\$					
Rental Value per annum [if appropriate]	\$ per week	\$ PA	or	\$ per month	\$ PA	
Title details if available	Lot	Deposited Plan		Rate Notice or Purchase Contract		
Contact Name for Valuer						
Contact Telephone Numbers	[H]	[W]	[M]			

RESIDENTIAL PROPERTY 2

ADDRESS	Street					
	Suburb	Post Code				
Registered Proprietors of Security Property [After Settlement]	If same as borrowers	[Indicate YES/NO]				
	Abbreviated Names	1				
	[Surname & Initials]	2				
Use of Property	Owner Occupied		Investment			
Ownership of Property at present	Owned Unencumbered	Mortgaged		New Purchase		
Estimated Value or Purchase Price	\$					
Rental Value per annum [if appropriate]	\$ per week	\$ PA	or	\$ per month	\$ PA	
Title details if available	Lot	Deposited Plan		Rate Notice or Purchase Contract		
Contact Name for Valuer						
Contact Telephone Numbers	[H]	[W]	[M]			

SOLICITORS DETAILS:

Name of Firm:

Address: Street

Suburb Post Code

Contact Person: Name:

Contact Telephone Numbers [Phone] [Fax] [Mobile]

Email Address:

DX:

PERSONAL FINANCIAL STATEMENT FOR:

Names

LIABILITIES	Amount	ASSETS	Amount
MORTGAGE WITH		PROPERTY AT	
REPAYMENTS MONTHLY \$	\$		\$
MORTGAGE WITH		PROPERTY AT	
REPAYMENTS MONTHLY \$	\$		\$
MORTGAGE WITH		PROPERTY AT	
REPAYMENTS MONTHLY \$	\$		\$
MORTGAGE WITH		PROPERTY AT	
REPAYMENTS MONTHLY \$	\$		\$
OTHER LOAN/s with		BANK ACCOUNTS details	\$
REPAYMENTS MONTHLY \$	\$		\$
OTHER LOAN/s with			\$
REPAYMENTS MONTHLY \$	\$	MOTOR VEHICLES details	\$
OTHER LOAN/s with			\$
REPAYMENTS MONTHLY \$	\$	PERSONAL / HOUSEHOLD EFFECTS	\$
OVERDRAFT / LIMIT \$		BUSINESS VALUE	\$
LENDING INSTITUTION	\$	SHARES / INVESTMENTS	\$
CREDIT CARD LIMIT:with \$	\$	OTHER ASSETS details	\$
CREDIT CARD LIMIT:with \$	\$		\$
CREDIT CARD LIMIT:with \$	\$		\$
OTHER LIABILITIES and/or GUARANTEES / DETAILS	\$		\$
	\$		\$
	\$	DEPOSIT PAID ON PURCHASE	\$
Total Liabilities	\$	Total Assets	\$
		SURPLUS \$	

INCOME DETAILS			
Applicant 1		Applicant 2	
P.A.Y.G. - Income	Per Annum \$	P.A.Y.G. - Income	Per Annum \$
Self Employed - Income	Per Annum \$	Self Employed - Income	Per Annum \$
Rental - Income	Per Annum \$	Rental - Income	Per Annum \$
Other - Income	Per Annum \$	Other - Income	Per Annum \$
Total Income	\$	Total Income	\$

Supporting Documentation:

Confirmation of current employment and salary by way of Statement of Earnings from employer, Statement of income from IRD, payslips and letter from employer. If current employment under 2 years, confirmation of previous period of employment. Copies of last two years IRD Tax Assessments and Financial Statements if self employed. Confirmation of funds available to make up purchase price. Confirmation of existing debt on property being refinanced together with past six months loan statement/s.

PRIVACY ACT DECLARATION

**This page must be completed and signed by all applicants,
(i.e. borrowers, guarantors and witnesses)**

I/We acknowledge that in accordance with the relevant provisions of the Privacy legislation, certain items of personal information about me/us contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers

In accordance with the Privacy Act, I/we authorise Interstar Wholesale Finance NZ Limited and related companies to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our credit worthiness.

Authority for Mortgage Insurers

I/We authorise a Mortgage Insurer to obtain my/our credit report from a credit reporting agency and in accordance with the Privacy Act we authorise Interstar Wholesale Finance NZ Ltd and related companies to disclose a report or information to a Mortgage Insurer to assess whether to insure the risk of insuring Interstar Wholesale Finance NZ Ltd for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, for any purposes arising under the contract of mortgage insurance between the lender/mortgagee and the Mortgage Insurer.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

Signature Applicant 1. Date: / /

X

Signature Applicant 2. Date: / /

X

Name of Witness

Name: _____

Signature of Witness Date: / /

X

Loan Purpose Check List

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S) EACH BORROWER MUST COMPLETE THIS SECTION

It is possible that your proposed loan may be regulated by the Credit Contracts and Consumer Finance Act 2003 ("the CCCFA"). The CCCFA applies (inter alia) where:

- (a) **credit is provided under a contract;**
- (b) **the borrower (debtor/mortgagor) is a natural person ordinarily resident in New Zealand; and
and**
- (c) **the purpose for which credit is provided is wholly or predominantly of a personal,
domestic, or household nature.**

Part A

In order to determine whether or not the provisions of the CCCFA will apply to this loan, the Lender requires you to provide it with the following information:

1. Are any of the borrowers natural persons as described above? No Yes
2. Are any of the borrowers a corporation? No Yes
If yes, **do not complete** Part B and Part C.

Part B

	The purpose of the proposed loan is:	Total Loan Amount Sought	\$
3.	To purchase a residence for owner occupation.		\$
4.	To refinance an owner-occupied residence for personal use.		\$
5.	To refinance an owner-occupied residence for business use.		\$
6.	To purchase a property for investment purposes.		\$
7.	To refinance a property for investment purposes.		\$
8.	To provide a line of credit for personal use.		\$
9.	To provide a line of credit for business/investment use.		\$
10.	To have available credit to make personal purchases.		\$
11.	To provide funds for future investment use.		\$
12.	To provide funds for future personal use.		\$
13.	Other		\$

Part C

Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the proposed amount being borrowed? No Yes

Important Notice: If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated by the CCCFA, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

Signature Applicant 1. Date: / /

X

Signature Applicant 2. Date: / /

X

Credit Contracts and Consumer Finance Act 2003

TO: TEA Custodians (Interstar) Limited
(Credit Provider/Lender)

RE: Loan of \$ _____

DATE: _____

* Borrowers Name _____
(* each borrower must sign a separate declaration form)

IMPORTANT

Before you sign this form, please read it and make sure you understand what you are signing.

You should not sign this declaration unless this loan is wholly or primarily for business or investment purposes (or both). By signing this form you may lose your protection under the Credit Contracts and Consumer Finance Act 2003.

I, _____ (Name)

acknowledge that by signing this form I am making the following declarations:

1. any credit or advance you provide to me is to be used primarily for business or investment purposes (or both);
2. the primary purpose of the credit or advance is NOT for personal, domestic or household use;
3. I understand that this credit contract will NOT be treated as a consumer credit contract as defined by the Credit Contracts and Consumer Finance Act 2003;
4. I understand that because this credit contract is not a consumer credit contract, my rights and obligations under the contract will not be regulated by the Credit Contracts and Consumer Finance Act 2003; and and
4. I have read and understood this declaration before signing.

Signature Applicant 1. _____ Date: ____ / ____ / ____

X

Credit Contracts and Consumer Finance Act 2003

TO: TEA Custodians (Interstar) Limited
(Credit Provider/Lender)

RE: Loan of \$ _____

DATE: _____

* Borrowers Name _____
(* each borrower must sign a separate declaration form)

IMPORTANT

Before you sign this form, please read it and make sure you understand what you are signing.

You should not sign this declaration unless this loan is wholly or primarily for business or investment purposes (or both). By signing this form you may lose your protection under the Credit Contracts and Consumer Finance Act 2003.

I, _____ (Name)

acknowledge that by signing this form I am making the following declarations:

1. any credit or advance you provide to me is to be used primarily for business or investment purposes (or both);
2. the primary purpose of the credit or advance is NOT for personal, domestic or household use;
3. I understand that this credit contract will NOT be treated as a consumer credit contract as defined by the Credit Contracts and Consumer Finance Act 2003;
4. I understand that because this credit contract is not a consumer credit contract, my rights and obligations under the contract will not be regulated by the Credit Contracts and Consumer Finance Act 2003; and and
4. I have read and understood this declaration before signing.

Signature Applicant 2. Date: / /

X

AGREEMENT & DECLARATION

Applicant Declaration

I/We hereby agree to the following conditions:

- [a] The Lender will engage a valuer to report on the proposed property.
- [b] The fee for the valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets you requirements.
- [c] The valuer's and/or inspectors reports are prepared for the Lender's purpose only and remain the property of the Lender. Neither the Lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed in such reports.
- [d] If the application is approved, you will issue me/us with a letter of offer which will bind me/us to its terms and conditions. Including providing security in relation to any loan made to me/us.
If the application is approved I/we agree to pay all charges required by the Lender, including the Lender's solicitors costs.
- [e] In consideration for the manager undertaking the work required to submit my/our application for finance to the Lender for approval, I/We agree to pay the Mortgage Manager the appropriate application fee. This fee includes the cost of obtaining one standard valuation of the property to be mortgaged to the Credit Provider. Additional valuations may incur a cost to be met by me/us.

I/We have understood the instructions given on this application form.

I/we declared that all the information given is true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.

- 1. Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? No Yes
- 2. Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed? No Yes
- 3. Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer? No Yes
- 4. Has any application in respect of this loan ever been submitted by You or any other person to any other Lender? No Yes
If so, give details.
- 5. Is the property subject to Treaty of Waitangi Claim/s, Maori Land or leasehold interests? No Yes
- 6. Are you ordinarily resident in New Zealand? No Yes

I/We hereby agree that Strategic Alliance Mortgages Limited [R.B.N. 1507324] may negotiate a loan on our behalf with a Lender. I/We further agree all information provided to Strategic Alliance Mortgages Limited is true and correct and further declare that I/we are over the age of eighteen (18) years I/We acknowledge that no representation or warranty is given by the Lender as to the taxation consequences of any borrowing and I/we have obtained my/own advice in that regard. I/We acknowledge and agree that if my/our application is approved any loan made by the Lender to me/us will be subject to the Lender's term and conditions, a copy of which will be forwarded to me/us for signature with the Lender's, Letter of Loan approval.

Signature Applicant 1. Date: / /

X

Signature Applicant 2. Date: / /

X