



Wise Fortune Finance
Create the Life You Love

Loan Application

(not to operate as an assignment or an agreement)

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APPLICANT NAME _____

BROWWER NAME _____

(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**

Purchase Price \$ _____

Less your available cash \$ _____

Loan Amount Required \$ _____

Source of available cash

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total Cash \$ _____

If Loan required **OTHER** than Property Purchase

Requirement \$ _____

Less your available cash \$ _____

Loan Amount Required \$ _____

Source of available cash

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total Cash \$ _____

DETAILS OF THE PROPERTY(S) AVAILABLE FOR SECURITY

Address(es) _____

Owner's Name _____

Owner's IRD # _____

NAMES OF INDIVIDUALS/ENTITIED WHO CAN
GUARANTEE THE LOAN AMOUNT

Last name _____ First name(s) _____

Address _____ Date of Birth _____

Last name _____ First name(s) _____

Address _____ Date of Birth _____

Borrowers SOLICITORS details

Solicitors name _____

Solicitors firm _____

Address _____

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(Driver License/Passport) _____	Occupation _____
No. of Dependants _____	IRD # _____
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 _____	
Full name of Trustees _____ _____ _____	

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(Driver License/Passport) _____	Occupation _____
No. of Dependants _____	IRD # _____
Full Residential Address _____ _____	
Postal Address(if different from above) _____ _____	
Home Phone _____	Business Phone _____
Mobile _____	
Email _____	
If borrower is a COMPANY, details are:	
Company name _____	
IRD # of Company _____	
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 / OUTGOING		
_____		\$ _____
_____		\$ _____
_____		\$ _____
TOTALS		\$ _____
INCOME less EXPENDITURE = NET INCOME available for Debt servicing		\$ _____

COMPLETE THIS PAGE IF BORROWING IS TO BE IN PERSONAL NAME

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 _____	\$ _____
5 _____	\$ _____
6 _____	\$ _____

BANK ACCOUNT & DEPOSITS

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

DETAILS OF INVESTMENTS/SHARES

KIWISAVERS	\$ _____
	\$ _____

INSURANCE POLICIES

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

OTHER ASSETS, MOTOR VEHICLES etc.

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

Value of Furniture & Household effects

\$ _____ Do not include
In Total Assets

Total Assets \$ _____

LIABILITIES**MORTGAGES/LOANS**

Lenders names	Amount owing
1 _____	\$ _____
2 _____	\$ _____
3 _____	\$ _____
4 _____	\$ _____
5 _____	\$ _____
6 _____	\$ _____

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)

By signing this page, I/We confirm that the information contained herein is true, accurate and complete

Full name _____ Signature _____ Date _____

Full name _____ Signature _____ Date _____

APPLICANTS/GURANTORS DECLARATIONS

PRIVACY ACT ACKNOWLEDGEMENT AND AUTHORITY

I/We acknowledge and authorize as follows:

1. I/We have not been decline elsewhere for this loan.
2. I/We have never been declared bankrupt or bad legal proceedings commenced against me/us for recovery of debt.
3. I/We authorize the lender to obtain at my/our expense such valuation reports and other information as it may require.
4. I/We will, if the loan is granted pay a processing fee. This amount may be deducted from the loan.
5. I/We acknowledge that a condition of any loan will be that the property provided as security is insured with a company approved by the lender.
6. I/We acknowledge and declare that all information given by me/us is true and complete, and has been provided to enable the lender to evaluate of the lender loan application. I/We authorize the lender to use this information at its discretion for this purpose or any directly related purpose, and to obtain such further information as it may consider necessary.
7. I/We authorize any of the following persons to disclose to the lender at any time information it or they may hold about me/us:
 - (a) Any credit reporter, any previous employer, any previous provider of credit to me/us; and
 - (b) Any solicitor, accountant or other person authorized by me/us.
8. I/We agree that lender may at any time disclose any information it holds about me/us to any credit reporter, (which may use that information to update its credit reporting database), and other provider of credit to me/us and any solicitor, accountant or other person.

Signature _____ Date _____

APPLICANTS NAME _____

Signature _____ Date _____

JOINT APPLICANT NAME _____

Signature _____ Date _____

GUARANTOR NAME _____