

Loan Submission Summary



CONTACT DETAILS

<input type="text"/>	<input type="text"/>
Introducer contact	Introducer company
<input type="text"/>	<input type="text"/>
Application number	Phone number
<input type="text"/>	Data entered? <input type="checkbox"/> Yes <input type="checkbox"/> No
Email	
<input type="text"/>	
Borrower name(s)	

LOAN DETAILS

Portion 1

Portion amount: <input type="text"/>	Loan term: <input type="text"/> (yrs)
Prime Product: <input type="checkbox"/> Full Doc <input type="checkbox"/> Alt Doc	Specialist Product: <input type="checkbox"/> Clear <input type="checkbox"/> Plus <input type="checkbox"/> Assist
Interest rate type: <input type="checkbox"/> P & I <input type="checkbox"/> I / O: <input type="text"/> (yrs)	<input type="checkbox"/> Fixed: <input type="text"/> (yrs) Line of credit option: <input type="checkbox"/> Yes <input type="checkbox"/> No

Portion 2

Portion amount: <input type="text"/>	Dynamic Repayments: <input type="checkbox"/> Yes <input type="checkbox"/> No
Interest rate type: <input type="checkbox"/> P & I <input type="checkbox"/> I / O: <input type="text"/> (yrs)	<input type="checkbox"/> Fixed: <input type="text"/> (yrs) Line of credit option: <input type="checkbox"/> Yes <input type="checkbox"/> No

Portion 3

Portion amount: <input type="text"/>	Dynamic Repayments: <input type="checkbox"/> Yes <input type="checkbox"/> No
Interest rate type: <input type="checkbox"/> P & I <input type="checkbox"/> I / O: <input type="text"/> (yrs)	<input type="checkbox"/> Fixed: <input type="text"/> (yrs) Line of credit option: <input type="checkbox"/> Yes <input type="checkbox"/> No

Portion 4

Portion amount: <input type="text"/>	Dynamic Repayments: <input type="checkbox"/> Yes <input type="checkbox"/> No
Interest rate type: <input type="checkbox"/> P & I <input type="checkbox"/> I / O: <input type="text"/> (yrs)	<input type="checkbox"/> Fixed: <input type="text"/> (yrs) Line of credit option: <input type="checkbox"/> Yes <input type="checkbox"/> No

PARTICULARS

NSR: <input type="text"/>	Documentation fee: <input type="text"/>
Business purpose: <input type="text"/>	Brokerage / Mandate fee: <input type="text"/>
Loan purpose: <input type="text"/>	

Loan notes:

LOAN SUBMISSION CHECKLIST

You may experience delays should the documentation listed below not be included with your loan submission.

Loan Details

Fully completed Application Form (signed and dated by all parties)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Privacy Statement & Acknowledgement form (signed and dated by all parties)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Fully completed Customer Identification form - to comply with AML/CTF Act & Supporting Evidence (Drivers Licence, Passport etc)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Valuation Report from an approved Panel Valuer, not greater than 3 months old	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Brokerage Mandate Agreement (signed and dated by all parties)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Trust Deed & Schedule (if borrowing in trust name)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Receipt of original Registered Valuation as per valuation instructions	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Serviceability Calculator completed and attached	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Application Diary Note including explanation of any adverse credit or account conduct issues	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use

Purchase

Sale and Purchase Agreement (signed and dated by all parties to the agreement)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Receipt of fully completed gifting certificate or signed gifting letter	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
A copy of the letter issued to the borrower by their KiwiSaver® provider confirming Personal and Employer Contribution entitlements (if applicable)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Standard Prime: Evidence of funds to complete purchase	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Standard Prime: >85% LVR - evidence of funds to complete purchase and minimum 5% genuine savings. Genuine savings must be demonstrated via a savings pattern over a minimum 3 month period; or if lump sum must be held in an account in the name of at least one borrower for a minimum of 6 months	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Low Doc Prime: Evidence of funds to complete purchase	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Specialist: Evidence of funds to complete purchase	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Specialist: Up to date rental receipts/statements	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use

Refinance

Most recent Council Rates Notice for property being refinanced	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Standard Prime & Low Doc Prime: Up to date mortgage loan statements for the last 6 months for all loans being refinanced (no older than 4 weeks from application date)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Standard Prime & Low Doc Prime: Up to date personal loan statements for the last 6 months for all loans being refinanced (no older than 4 weeks from application date)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Low Doc Prime: Up to date credit card statements for the last 6 months if credit card is being consolidated into loan (no older than 4 weeks from application date)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Standard Prime: Up to date credit card statements for the last 3 months if credit card is being consolidated into loan (no older than 4 weeks from application date)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Specialist: Minimum 6 months mortgage loan statements for all loans being refinanced (no older than 4 weeks from application date)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Specialist: 1 month personal loan statement for all loans being refinanced (no older than 4 weeks from application date)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use
Specialist: Minimum of previous month's credit card statement if credit card is being consolidated into the loan (no older than 4 weeks from application date)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office Use

LOAN SUBMISSION CHECKLIST (cont'd)

PAYE (Full Documentation)

Standard Prime & Specialist Full Doc: Either 2 most recent consecutive computer generated payslips showing YTD earnings (most recent being no more than 1 month old) or Letter from Employer (letter must be on company letterhead and contain base salary, length of service, status of employment i.e. full-time, part-time etc., and must be signed and dated). Yes No N/A Office Use

Standard Prime: Personal bank statement/s with running balances (salary recipient) issued within 30 days for each applicant. 1 month statement where LVR <80% or 3 months statements where LVR >80%. Yes No N/A Office Use

Standard Prime & Specialist Full Doc: Where applicable e.g. other income is derived (i.e. rental, investments etc.) the latest available Tax Assessment Summary for the most recently completed financial year must be provided. Yes No N/A Office Use

Self-Employed (Full Documentation)

Standard Prime & Specialist Full Doc: Last 2 years full business/company financials completed by a Chartered Accountant or Qualified Taxation Specialist. Evidence of GST registration is required where turnover is greater than \$60k p.a. unless an exempt activity. Yes No N/A Office Use

Standard Prime: Personal bank statement/s issued within 30 days for each self-employed applicant. 1 month statement where LVR <80% or 3 months statements where LVR >80%. Yes No N/A Office Use

Standard Prime: Business bank statement/s issued within 30 days for each self-employed applicant. 1 month statement where LVR <80% or 3 months statements where LVR >80%. Yes No N/A Office Use

Self-Employed - Alt Doc Prime

Fully completed Declaration of Income (signed and dated by all applicants) Yes No N/A Office Use

Confirmation of company registration with the NZ Company Office for a minimum of 18 months and no change in Directors / Shareholders for the same period. Evidence of GST registration is required where turnover is greater than \$60k p.a. unless exempt activity. Yes No N/A Office Use

1 month business bank statement (main transactional account) and personal bank statement (main transactional account) issued within the last 2 months for each self-employed applicant. Yes No N/A Office Use

Latest GST return Yes No N/A Office Use

Self-Employed - Alt Doc Specialist

Fully completed Declaration of Income (signed and dated by all applicants) Yes No N/A Office Use

Confirmation of company registration with the NZ Company Office for a minimum of 18 months and no change in Directors / Shareholders for the same period. Evidence of GST registration is required where turnover is greater than \$60k p.a. unless exempt activity. Yes No N/A Office Use

3 months business bank statements (main transactional account) issued within the last 90 days for each self-employed applicant. Yes No N/A Office Use

Latest 6 months GST returns Yes No N/A Office Use

If GST returns are not available (i.e. income is less than \$60,000 gross), 6 months business bank statements (main transactional account) issued within the last 90 days for each self-employed applicant. Yes No N/A Office Use

LOAN SUBMISSION CHECKLIST (cont'd)

Rental Income

Must provide one of the following for existing tenancies:

- | | | | | |
|---|------------------------------|-----------------------------|------------------------------|-------------------------------------|
| ▪ 1 month rental statements from the managing agent (no older than 4 weeks from application date) | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A | <input type="checkbox"/> Office Use |
| ▪ Current signed tenancy / lease agreement (disclosing the duration and rent payable) | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A | <input type="checkbox"/> Office Use |
| ▪ Bank statements showing 3 months rental income (no older than 4 weeks from application date) | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A | <input type="checkbox"/> Office Use |
| ▪ Taxation returns showing rental income | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A | <input type="checkbox"/> Office Use |
| ▪ Legitimate letter from managing real estate agent (no older than 4 weeks from application date) | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A | <input type="checkbox"/> Office Use |

Signature (Introducer)

Name in print

Date (DD/MM/YY): / /

Signature (Underwriter - Office use)

Name in print

Date (DD/MM/YY): / /