

3 FINANCE DETAILS

Type of Loan

49 Housing \$ Revolving Credit Facility \$

Commercial \$

50 Purpose of Loan

51 Cost of project/purchase price \$

Plus any legal fees, stamp duty, etc \$

Less your personal contribution, if any \$

Loan amount required \$

52 Security – If security offered is a dwelling or vacant land, either owned by Applicant or about to be purchased, give details in the next column. If other security offered give details below. If security offered is not Applicant's also give name, address and occupation of guarantor/grantor below.

Guarantor/grantor has consented to disclosure of this information.

If security for the loan is a dwelling or vacant land give details here

53 Address of Property

54 Type of Property

House Townhouse Home Unit Vacant Land

Holiday home Farmlet Other (please specify)

55 Tenure

Freehold Leasehold Unit/strata title Cross Lease

56 Valuation (give details where known and enclose copy of valuation)

	Capital Value	Date of Valuation
<input type="checkbox"/> Government Valuation	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="checkbox"/> Valuation from registered valuer	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="checkbox"/> Sale purchase agreement (copy to be provided)	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

57 Proposed use

Wholly occupied by applicants Partly occupied by applicants Tenanted

4 PROPOSED INCOME & COMMITMENT DETAILS

58 GROSS ANNUAL INCOME – Total annual income from all sources (before tax taken out). Please provide proof of income, i.e. payslips.

Applicant	Joint Applicant
\$ <input type="text"/>	\$ <input type="text"/>

59 MONTHLY INCOME

	Applicant	Joint Applicant
Salary/Wages (before tax taken out)	\$ <input type="text"/>	\$ <input type="text"/>
Salary/Wages nett	\$ <input type="text"/>	\$ <input type="text"/>
Money from boarders including family	\$ <input type="text"/>	\$ <input type="text"/>
Rent received	\$ <input type="text"/>	\$ <input type="text"/>
Interest/dividends	\$ <input type="text"/>	\$ <input type="text"/>
Other regular income (including part time employment, commission or benefits)	\$ <input type="text"/>	\$ <input type="text"/>
Sub Totals	\$ <input type="text"/>	\$ <input type="text"/>

Combined total gross monthly income \$

Combined total net monthly income \$

60 MONTHLY OUTGOINGS - Combine amounts if joint application

Mortgage payments	Loan One	\$ <input type="text"/>
	Loan Two	\$ <input type="text"/>
Rent or board payments (if applicable)		\$ <input type="text"/>
Hire purchase payments		\$ <input type="text"/>
Credit/store card repayment		\$ <input type="text"/>
Payment of other loan(s)		\$ <input type="text"/>
Child care/support/maintenance		\$ <input type="text"/>
Estimated motor vehicle expenses - (fuel, maintenance, registration, insurance, etc.)		\$ <input type="text"/>
Life/medical assurance & superannuation payments (do not include any employer's contribution)		\$ <input type="text"/>
Rates and/or lease		\$ <input type="text"/>
House and contents insurance		\$ <input type="text"/>
Other household expenses - (Estimate amount for electricity, gas, telephone, maintenance, etc.)		\$ <input type="text"/>
Living expenses - (include food, clothing, school fees, estimate amount for travelling, entertainment, holidays, donations, subscriptions, etc.)		\$ <input type="text"/>
Total Monthly Outgoings		\$ <input type="text"/>

Gross Surplus \$

Net Surplus \$

61 LIABILITIES

Are you currently acting as guarantor for any loan? No Yes - Give details below

	\$

Money owed on mortgages - List names of organisations/banks Amount owing

	Freehold/Leasehold	\$
	Freehold/Leasehold	\$

Overdrafts/bank personal loan Credit Limit Amount Owing

	\$	\$
	\$	\$

Credit & Store cards held Credit Limit Amount Owing

	\$	\$
	\$	\$

Owed to hire purchase companies Credit Limit Amount Owing

	\$	\$
	\$	\$

Other - Give details of any other money owed to financial organisations, plus tax owing, private loans, outstanding overdue accounts or commitments etc.

	Credit Limit	Amount Owing
	\$	\$
	\$	\$

Total Liabilities (A) \$

Calculate the surplus by subtracting Total A from Total B \$

LOAN DETAILS

LOAN ONE

Amount	\$	Term	_____ yrs
Interest Rate	%	Fixed / Floating	_____ yrs

LOAN TWO

Amount	\$	Term	_____ yrs
Interest Rate	%	Fixed / Floating	_____ yrs

FEES

Establishment Fee	\$	
Low Equity Premium	\$	Add onto Loan/ to be paid by client
Gary Wise Mortgage & Insurance Consultancy Fee	\$	

62 ASSETS

Other real estate property - Give details Estimated market value

	Freehold/Leasehold	\$
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Other real estate property - Give details Estimated market value

	Freehold/Leasehold	\$
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Other real estate property - Give details Estimated market value

	Freehold/Leasehold	\$
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Deposits & Investments Current balance

	\$
	\$

Life assurance/superannuation Surrender value (where known)

Name of the company the policy or scheme is with

	\$
	\$

Vehicles (Show type - car, boat, caravan, trailer, motorbike, etc.)

Type & make	Year	Estimated market value
		\$
		\$
		\$

Furniture/personal effects Estimated market value

	\$
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Other - (Include shares & debentures, plant/machinery, livestock, farm produce, stock in trade, monies owed by debtors and any deposit paid for property purchase)

	Estimated market value	\$
	Estimated market value	\$

Total Assets (B) \$

LAWYER OR CONVEYANCING PROFESSIONAL (to be paid by ourselves)

Name	
Firm	
Phone Number	
Fax Number	
E-mail	
Address	

RATIO CALCULATIONS

Loan to Value Ratio		
L.V.R.	=	%

Debt Servicing Ratio		
D.S.R.	=	%

Pursuant to the PRIVACY ACT 1993 the following is brought to your attention:-

- a) This Application collects personal information about you;
- b) The information is being collected to determine your eligibility for the credit you seek;
- c) The intended recipients of the information are Gary Wise Mortgage & Insurance Consultants and all its lending providers, including credit reference agencies.
- d) The information is being collected by Gary Wise Mortgage & Insurance Consultants and held by Gary Wise Mortgage & Insurance Consultants and the lending institutions your application is placed with
- e) Failure to provide this information or provision of incorrect information may result in your application for credit being declined;
- f) You do have right of access to, and correction of, this information to the extent that it is not evaluative material pursuant to S.29(a) (b) Privacy Act 1993.

* If the above information is being provided by someone other than the Applicant, I am authorised to provide personal information on behalf of the Applicant and evidence of this authority is provided.

** I/We agree that all personal information held by Gary Wise Mortgage & Insurance Consultants and the lending institution whom provides the funds for this application may be used for the purpose of mailing me/us additional advice of other products and services provided by both parties previously mentioned.

*** I/We authorise the release at any time of all personal information, including loan balances, account balances and any securities held by:

- a) the lending institution with which this application is lodged, and
- b) any other credit providers and credit reference agencies; and
- c) any previous or current employer regarding my employment history and income; and
- d) Inland Revenue Department; and
- e) Accident Compensation Corporation

to Gary Wise Mortgage and Insurance Consultants and its employees for the purpose of obtaining mortgage finance.
I/We authorise any lending institution and its subsidiaries to disclose to MGICA Ltd or CGULMI personal information about me/us which is necessary for that lending institution to obtain Lenders Mortgage Insurance (LMI) where applicable.

I authorise MGICA Ltd or CGULMI to collect this information and use it for the purpose of assessing risk for the provision of Lenders Mortgage Insurance.

- The information contained in this application is true and complete.
- I/We have not withheld any information on my/our financial position or commitments that might affect the Bank's decision on this application.
- This application is the property of Gary Wise Mortgage & Insurance Consultants and the lending institution whom provides the funds for this application.
- I/We will pay the fee for the Registered Valuation of any properties applicable to this application if required, direct to the valuation firm instructed to do so.
- The Valuation report will be given to the lending institution and remain their property and photocopied by Gary Wise Mortgage & Insurance Consultants for future reference if needed.
- I am not/Neither of us is an undischarged bankrupt nor am I/we liable under the proceedings under the Insolvency Act 1967 or its amendments.

I/We agree that should we have discussions with Gary Wise Mortgage & Insurance Consultants or one of that firms consultants and the firm/consultant proceeds with this application I/we agree to pay a consultancy fee of \$ _____.

Furthermore if I/we have completed an application with Gary Wise Mortgage & Insurance Consultants or even discussed loan details with the firm/or consultants or instructed them to act on my/our behalf and then take it upon myself/ourselves to deal with the lending institution direct then Gary Wise Mortgage & Insurance Consultants will charge a consultancy fee of \$ _____.

If I/we are declined finance because of non-disclosure to Gary Wise Mortgage & Insurance Consultants in relation to adverse credit rating or outstanding debts, then Gary Wise Mortgage & Insurance Consultants will charge a consultancy fee of \$ _____.

I am/We are aware that if Gary Wise Mortgage & Insurance Consultants are successful with our application, that lending institution will be remunerating Gary Wise Mortgage & Insurance Consultants or its consultants with a brokerage payment, which is funded by a portion of our establishment fee as well as the lending institution itself.

Additional Comments



Applicant's Signature

Day		Month		Year			

Day		Month		Year			

Joint Applicant's Signature