

Application for Finance



Borrowing Entity

Borrowing entity	Loan Amount	LVR
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Applicant Details

Applicant 1

Title	Family Name
<input type="text"/>	<input type="text"/>
First Name	Middle Names
<input type="text"/>	<input type="text"/>
Date of Birth	Sex
<input type="text"/>	<input type="radio"/> Male <input type="radio"/> Female
Marital Status	Number Dependants
<input type="text"/>	<input type="text"/>
Identification 1 – D/L	Expiry Date
<input type="text"/>	<input type="text"/>
Identification 2 – PP	Expiry Date
<input type="text"/>	<input type="text"/>
Street Address	
<input type="text"/>	
Suburb	
<input type="text"/>	
No. of Years	Own / Rent / Board
<input type="text"/>	<input type="text"/>
Home Phone	Facsimile
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	

Applicant 2

Title	Family Name
<input type="text"/>	<input type="text"/>
First Name	Middle Names
<input type="text"/>	<input type="text"/>
Date of Birth	Sex
<input type="text"/>	<input type="radio"/> Male <input type="radio"/> Female
Marital Status	Number Dependants
<input type="text"/>	<input type="text"/>
Identification 1 – D/L	Expiry Date
<input type="text"/>	<input type="text"/>
Identification 2 – PP	Expiry Date
<input type="text"/>	<input type="text"/>
Street Address	
<input type="text"/>	
Suburb	
<input type="text"/>	
No. of Years	Own / Rent / Board
<input type="text"/>	<input type="text"/>
Home Phone	Facsimile
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	

Employment History

Your Employer	Your Employer
<input type="text"/>	<input type="text"/>
Your Position	Your Position
<input type="text"/>	<input type="text"/>
Time There	Time There
<input type="text"/>	<input type="text"/>

*(if less than 12 months what was your previous position ,time there and name of company)

Financial Position

Assets

Property

	\$
	\$
	\$
	\$
	\$

Motor Vehicles (Year/Make/Model)

Value

	\$
	\$
	\$
	\$

Shares

Est. Market Value

	\$
	\$

Other Assets

Value

	\$
	\$
	\$
	\$
	\$

Furniture/Personal Effects

Est. Market Value

	\$
	\$

TOTAL ASSETS

\$

Minus Total Liabilities

\$

Equals Surplus

\$

Liabilities

Property Related Liabilities

Amount Owing

Mtg to:	\$
Mtg to:	\$
Mtg to:	\$
Mtg to:	\$
Mtg to:	\$

Motor Vehicle Loans

Amount Owing

	\$
	\$
	\$

Other Loans (including Government Student Loans)

Amount Owing

	\$
	\$
	\$

Credit Cards

Credit Limit

Amount Owing

	\$	\$
	\$	\$
	\$	\$

Store Accounts

Credit Limit

Amount Owing

	\$	\$
	\$	\$

Other Debt

Amount Owing

	\$
	\$

TOTAL LIABILITIES

\$

Name of Current Main Bank

Time at Current Bank

 Years

Annual Gross Income

	Applicant 1	Applicant 2
Gross Salary/Wages	\$	\$
Overtime	\$	\$
Second Job	\$	\$
Rentals	\$	\$
Other	\$	\$
TOTAL (Annual)	\$	\$
		\$

Monthly Net Income

Applicant 1	\$
Applicant 2	\$
Welfare Benefits	\$
Rentals	\$
Other Income (specify)	\$
Other Income (specify)	\$
Total Income (A)	\$
NET MONTHLY SURPLUS (A-B)	\$

Monthly Expenditure

This Loan	\$
Other Mortgage Payments	\$
Hire Purchase Payments	\$
Other Loan Repayments	\$
Credit Cards/Store Accounts	\$
Child Maintenance/Child Care	\$
Motor Vehicle Expenses	Lorem ipsum
Life/Medical Insurance	\$
Superannuation	\$
Rates	\$
House and Contents Insurance <small>(Estimate amount for electricity, gas, telephone, maintenance, etc)</small>	\$
Other Household Expenses	\$
Living Expenses	\$
Other (specify)	\$
TOTAL MONTHLY EXPENSES (B)	\$
When is Salary Paid? <input type="radio"/> Monthly <input type="radio"/> Fortnightly <input type="radio"/> Weekly <input type="radio"/> Other	
Direct Credit? <input type="radio"/> Yes <input type="radio"/> No	

Security Details

	Address	Est. Market	G/V	R/V	Rent
1		\$	\$	\$	\$
2		\$	\$	\$	\$
3		\$	\$	\$	\$
4		\$	\$	\$	\$
5		\$	\$	\$	\$

Servicing

Pass Fail



JENNIE LATHAM
Business Development Manager

Mob: 021 447 926

Email: jennie@scpartners.co.nz

Diary Note

Broker

Broker Name

Broker FSP Number *(This must be included)

Phone

Mobile

Fax

Email

Address

Purpose

(What and why clients are looking for funding)

Client background/character

(Builds a picture of the client's character/residency/employment/financial history/success/failures)

Exit Strategy

Additional Info

Mandate and Agency Agreement

Full Name of Applicant(s): _____

Full Name of Guarantor(s): _____

Agreed: The above named applicant and guarantor (jointly in this agreement referred to as "Applicant" hereby:

1. Appoints Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) on a sole and exclusive basis as the agent of the Applicant to arrange finance on the terms substantially set out below, such appointment to be for a period of 1 month from the date of this agreement, or such longer term as the parties agree;
2. Undertake to promptly make available all information reasonably requested by Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to enable the preparation of an application for the required finance, and warrants that such information provided to Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) for this purpose will be true and correct in all material respects;
3. In terms of the Privacy Act 1993, authorises any person or company to provide Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) with such information as may be reasonably required in response to credit enquiries;
4. Authorises Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to furnish details of this application, any information provided for the purpose of this application, and any prior or subsequent but related dealings with Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to third parties that Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) may approach in relation to this application;
5. Authorises the mortgage provider to pay the success fee directly to the Introducing Broker upon draw down of the mortgage facility and on receipt of an invoice for the said success fee;
6. Agrees that unless otherwise consented to in writing, the success fee shall be due and payable by the Applicant immediately on draw down of the finance;
7. Accepts the actual amount of finance arranged by Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) may be greater or less than the amount of required finance detailed below because of differing policies by individual lenders.

Privacy Act 1993 Authority

By completing this Form you acknowledge the following:

1. You are aware that the personal information collected on this form and in the course of your dealings with Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) is collected for the purposes of assessing your Application for Finance and may be used by the Lender for the purpose of administering the Loan. You are aware that the Lender may from time to time make the information available to the Lenders Mortgage Insurer, and person with whom the Lender proposes to enter into Contractual Agreements, and Security Trustee and any Assignee of the Lender's rights.
2. You authorise to collect further personal information necessary to confirm the statements given in this Application from third parties including but not limited to credit reporting agencies, credit providers, solicitors, banks and employers and for those parties to disclose your personal information.
3. You authorise Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to disclose your personal information to Centrix for the purpose of obtaining a credit report and for Centrix to give your personal information to the Broker and Lender for that purpose.
4. You authorise Centrix to hold your personal information on their system and use that information to provide credit reporting services to their customers.
5. You authorise Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) to use the services of Centrix to maintain up to date credit records about you.
6. You understand that if you default in your payment obligations to the Lender, information about that default may be given to Centrix and Centrix may give that information to other Centrix customers.
7. You understand that if you do not consent to the above provisions, your Application may be declined.
8. You understand that Southern Cross Partners Ltd, its Appointee's, Investors, Agents or Introducing Broker(s) may use your information for market research and from time to time notify you of products and service that may be of interest to you including via promotional electronic messages. You are able to decline to receive electronic messages.
9. You have the right to know who is collecting and holding your personal information and the right to have access to your personal information and to correct it if it is wrong. You are entitled to receive a copy of this application form.

Finance Required: Amount: _____ Purpose: _____
Term: _____ Security: _____

I, _____
(Name of Borrower(s))

certify I have read and understood this form and that the information contained in the application is true and correct.

Acknowledgements: Each of the Applicant(s) and Guarantor(s) acknowledges their acceptance of the terms of this Mandate.

Signed for and on behalf of the Broker: _____

Signed for and on behalf of the Applicant(s): _____

Signed for and on behalf of the Guarantor(s): _____

Dated: _____