

Bright Enterprise Holdings Limited

Mortgage Loan Application

About Your Application . . .

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible; we will then make every effort to process it without delay and let you know the outcome.

Details of Type of Loan					Amount	Purpose			Date Loan Required			
P&I	IO	Variable	Fixed		\$	Personal	Investment					
Full Name Of Borrower					Details For Borrower (1)				Details For Borrower (2)			
Address Of The Place Of Residence Of The Borrower:												
					Postcode				Postcode			
Address Of The Place Of Residence After Loan Settlement:												
					Postcode				Postcode			
Present Address: (For Company - Registered Office)												
					Postcode				Postcode			
Period At Address:												
Previous Address:												
					Postcode				Postcode			
Full Name Of Spouse:												
Date Of Birth:												
Marital Status Of Borrower:					<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced				<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced			
Dependants:					Number: Ages:				Number: Ages:			
Occupation:												
(For Company - Date and Place of Incorporation)												
(For Company - Nature of Business)												
Telephone:					Private:				Private:			
					Business:				Business:			
Driver's Licence Number:												
Employer's Name:												
Employer's Address: (For Company - Business Address)												
					Postcode				Postcode			
If period of current employment under 2 years:												
Previous Employer's Name:												
Period Of Employment:												
Funds Position												
How loan is to be financed:												
Purchase Price			-	\$		Sale Proceeds			-	\$		
Refinance				\$		Own Funds (Source)			-	\$		
Home Improvements			-	\$		Gift			-	\$		
Legal fees			-	\$		Loan Amount			-	\$		
Loan fees				\$		Others			-	\$		
Others				\$								
Total			-	\$		Total			-	\$		

Personal Financial Statement

Assets		Liabilities		
Details	Market Value \$	Lender	Monthly Repayments \$	Current Loan Amount \$
Principal residence at: 1.		1.		
Other improved freehold properties at: 2.		2.		
3.		3.		
4.		4.		
Vacant land at:		Personal Loans Amount		
Cash funds Bank accounts		Overdrafts and other bank facilities:		
Savings		1.		
Term Deposits		2.		
		3.		
Deposit paid on property purchase		Hire purchase		
* Equity in business (give details)		Credit Card Limits \$		
Motor vehicle(s) owned by applicant		Personal Debts		
Marketable personal effects		Rent		
Other assets (give details)		Lease		
1.		Other		
2.				
3.				
Total =	\$	Total =	\$	\$

Do You Have Any Contingent Liabilities Or Guarantees	Borrower (1)	Borrower (2)
Name of borrower and relationship		
Amount \$		
Lender		

Income Details			
	Borrower (1)	Borrower (2)	Gross Income P.A.
Employer (1)			\$
Employer (2)			\$
Rental/Other			\$

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.

	<input type="checkbox"/>	<input type="checkbox"/>
Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
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?	<input type="checkbox"/>	<input type="checkbox"/>
Has any application in respect of this loan ever been submitted by you or any other person to any other Lender? If so, give details.	<input type="checkbox"/>	<input type="checkbox"/>
Is the property subject to Treaty of Waitangi Claim/s, Maori Land or leasehold interests?	<input type="checkbox"/>	<input type="checkbox"/>
Are you ordinarily resident in New Zealand?	<input type="checkbox"/>	<input type="checkbox"/>
Are all borrower's genuine first home buyers and is loan for a home purchase or construction for owner occupation?	<input type="checkbox"/>	<input type="checkbox"/>

PROPERTY 1

Security Offered - First Mortgage Over (Describe Improvements) _____

Located At: _____ Postcode _____

Condition: Excellent Good Fair Needs Repairs Age _____ years

Usage: Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years

Title Details: Certificate of Title (C/T) Number _____ Lot and Plan _____ Zoning _____

Name In Which Security Property Will Stand _____

Name Of Person To Be Contacted For Access To The Property For Valuation Purposes.

Name: _____ Phone - Bus. () _____ A.H. () _____

Valuation fee of \$ _____ Payable To _____

PROPERTY 2

Security Offered - First Mortgage Over (Describe Improvements) _____

Located At: _____ Postcode _____

Condition: Excellent Good Fair Needs Repairs Age _____ years

Usage: Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years

Title Details: Certificate of Title (C/T) Number _____ Lot and Plan _____ Zoning _____

Name In Which Security Property Will Stand _____

Name Of Person To Be Contacted For Access To The Property For Valuation Purposes.

Name: _____ Phone - Bus. () _____ A.H. () _____

Valuation fee of \$ _____ Payable To _____

Property Insurance

Name Of Company: _____ Sum Insured

\$ _____

Policy Number: _____ Expiry Date: _____

Bank Account From Which Loan Repayments Will Be Made

Account Name: _____ Account Number: _____

Bank: _____ Branch _____ Address: _____

Name Of Your Solicitor

Address: _____

Name Of Person Acting For You: _____ Telephone No: _____

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and can be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay a loan application fee of five hundred and fifty dollars (this fee will be refunded in the event of, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to formal credit approval is not obtained along the lines of this application), prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Signature _____ Name of Signatory _____ Date _____

Signature _____ Name of Signatory _____ Date _____

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 Bright Enterprise Holdings 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 (if required) from a credit reporting agency and in accordance with the Privacy Act we authorise Bright Enterprise Holdings Limited and related companies to disclose a report or information to a Mortgage Insurer to assess whether to insure the risk of insuring Bright Enterprise Holdings Limited 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 (1) _____ Print Name _____
Date _____

Signature (2) _____ Print Name _____
Date _____

Signature (3) _____ Print Name _____
Date _____

Signature (4) _____ Print Name _____
Date _____

Witness signature _____

Witness name _____ Date _____

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
- (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:		Yes	No
1.	Are any of the borrowers natural persons as described above?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Are any of the borrowers a corporation? If yes, do not complete Part B and Part C.	<input type="checkbox"/>	<input type="checkbox"/>

PART B

	The purpose of this proposed loan is:	Loan amount sought \$
3.	To purchase a property for personal use.	\$
4.	To purchase a property for investment purposes.	\$
5.	To refinance a property for personal use.	\$
6.	To refinance a property for investment purposes.	\$
7.	To provide funds for a future personal use.	\$
8.	To provide funds for a future business/investment purpose.	\$
Total loan:		\$

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 amount proposed to be borrowed?

YES NO

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration of Purpose.

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: _____ **Print Borrower Name:** _____ **Date:** _____

Signature: _____ **Print Borrower Name:** _____ **Date:** _____