



**To:** Liberty Financial – Underwriting Department

**Fax Number:** (0800) 388 188

**From:**

**Company:**

**Phone:**

**Facsimile:**

**Sent on Behalf Of:**

**Date & Pages:**

## APPLICATION CHECKLIST & NOTES

### Application Checklist (as applicable)

- Most Recent Bank Statements
- 6 Months Refinance Statements
- Legible Passport or Drivers License
- Most Recent Payslips
- Tax Returns
- Work and Income Statements
- Contract of Sale
- Brokerage Authority
- Declarations Completed and Signed

**Special Notes**  
(please explain if checklist is incomplete)

**Solicitor Name**

**Company Name**

**Phone/Fax**

## VALUATION PAYMENT METHOD (SELECT ONE METHOD – MINIMUM \$400 PER SECURITY)

### Credit Card

Visa  Mastercard  Amex  Bankcard

No: \_\_\_\_\_

Amount: \$ \_\_\_\_\_ Exp: \_\_\_\_ / \_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

### Direct Deposit

Bank: ANZ, Hamilton  
 BSB: 010-242 Acct No: 0043732 00

Bank: \_\_\_\_\_

Branch: \_\_\_\_\_

Deposit Amount: \$ \_\_\_\_\_

Deposit Date: \_\_\_\_\_

### Direct Debit (for top-ups only)

BSB & Acct No: \_\_\_\_\_

Acct Name: \_\_\_\_\_

Debit Amount: \$ \_\_\_\_\_

Signature: \_\_\_\_\_

### Cheque

Payable To: Liberty Financial Limited

### Arrange Valuation

Now  On Conditional Approval  On Further Instruction

## APPLICATION OVERVIEW

### Loan Amount

\$ \_\_\_\_\_

### Security Value

\$ \_\_\_\_\_

### Loan Term

\_\_\_\_\_ years

### Security Type

Residential  Land  Commercial

### Payment Type

P&I  Interest Only: \_\_\_\_\_ years

### Main Income Source (tick one)

PAYE  Self-Employed  
 Gov't Benefits  Unemployed

### Loan Purpose

Purchase  Refinance

### Verification

Star  Nova  Private

### Introducer Use Only (if applicable)

UFC: \_\_\_\_\_ TC: \_\_\_\_\_ BKG: \_\_\_\_\_ SRCE: \_\_\_\_\_

## IMPORTANT NOTICE

This New Application contains the (i) Application Information, (ii) Loan Purpose Statement, (iii) Privacy Statement and Consent and (iv) Loan Application and Declaration (collectively called "Application"). The Application is addressed to Liberty Financial Limited ("Liberty"). Each of the Consents and Declarations contained in the Application are addressed to and are for the benefit of each party collectively defined as Liberty ("a Credit Provider").

# APPLICANT INFORMATION

## PERSONAL DETAILS

	Applicant #1	Applicant #2	<input type="checkbox"/> Tick if Spouse
<b>Title</b>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	
<b>First &amp; Middle Name</b>	<input type="text"/>	<input type="text"/>	
<b>Surname</b>	<input type="text"/>	<input type="text"/>	
<b>Date of Birth</b>	<input type="text"/>	<input type="text"/>	
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> De Facto <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> De Facto <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
<b>Driver's License</b>	No: <input type="text"/> Exp: <input type="text"/> / <input type="text"/>	No: <input type="text"/> Exp: <input type="text"/> / <input type="text"/>	
<b>Dependants</b>	# of: <input type="text"/> Ages: <input type="text"/>	# of: <input type="text"/> Ages: <input type="text"/>	
<b>Contact Information</b> (2 minimum)	Home: <input type="text"/> Work: <input type="text"/> Mobile: <input type="text"/> Fax: <input type="text"/> Email: <input type="text"/>	Home: <input type="text"/> Work: <input type="text"/> Mobile: <input type="text"/> Fax: <input type="text"/> Email: <input type="text"/>	
<b>Current Home Address</b>	Street: <input type="text"/> Suburb: <input type="text"/> Town/City: <input type="text"/>	Street: <input type="text"/> Suburb: <input type="text"/> Town/City: <input type="text"/>	
<b>Current Residential Status</b>	<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Boarding <input type="checkbox"/> Free Accom. <input type="checkbox"/> Renting <input type="checkbox"/> With Parents <input type="checkbox"/> Other	<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Boarding <input type="checkbox"/> Free Accom. <input type="checkbox"/> Renting <input type="checkbox"/> With Parents <input type="checkbox"/> Other	
<b>Here Since</b>	MM/YY: <input type="text"/>	MM/YY: <input type="text"/>	
<b>Applicant Capacity</b>	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	
<b>Residency Status</b>	<input type="checkbox"/> NZ Citizen <input type="checkbox"/> Perm. Resident <input type="checkbox"/> Neither	<input type="checkbox"/> NZ Citizen <input type="checkbox"/> Perm. Resident <input type="checkbox"/> Neither	
<b>Nearest Relative Not Living With Applicant</b>	Name: <input type="text"/> Address: <input type="text"/> Phone: <input type="text"/> Relationship: <input type="text"/>	Name: <input type="text"/> Address: <input type="text"/> Phone: <input type="text"/> Relationship: <input type="text"/>	

## COMPANY/TRUST DETAILS (SECTION ONLY REQUIRED IF APPLICANT IS A COMPANY OR TRUST)

### Section for Company or Trust Applicants Only - Applicant #3

<b>Applicant Status</b>	Please Circle In What Capacity is this Company/Trust applying: <input type="checkbox"/> Borrower / <input type="checkbox"/> Guarantor
<b>If Company...</b>	Company Name: <input type="text"/>
<b>...CPY &amp; Start Date</b>	CPY No: <input type="text"/> Commence Date (MM/YY): <input type="text"/>
<b>...Address</b>	Street: <input type="text"/> Suburb: <input type="text"/> Town/City: <input type="text"/>
<b>...Registered Office</b>	Street: <input type="text"/> Suburb: <input type="text"/> Town/City: <input type="text"/>
<b>...Director Names</b>	List names or Applicant #s: <input type="text"/>
<b>...Shareholders</b>	List names or Applicant #s & Shareholding (%): <input type="text"/>
<b>If Trust...</b>	Trust Name: <input type="text"/>
<b>...CPY &amp; Start Date</b>	CPY No: <input type="text"/> Commence Date (MM/YY): <input type="text"/>
<b>...Trustee</b>	List names or Applicant #s: <input type="text"/>
<b>...Adult Beneficiaries</b>	List names or Applicant #s: <input type="text"/>
<b>...Unit Holders</b>	List names or Applicant #s & Ownership (%): <input type="text"/>

# ASSETS

## OWNED PROPERTY

	Property #1	Property #2
<b>Address</b>	Street:	Street:
	Suburb:                      Town/City:	Suburb:                      Town/City:
<b>Property Type</b>	<input type="checkbox"/> House <input type="checkbox"/> Multi Dwelling <input type="checkbox"/> Warehouse	<input type="checkbox"/> House <input type="checkbox"/> Multi Dwelling <input type="checkbox"/> Warehouse
	<input type="checkbox"/> Townhouse <input type="checkbox"/> Inner City Apt <input type="checkbox"/> Factory	<input type="checkbox"/> Townhouse <input type="checkbox"/> Inner City Apt <input type="checkbox"/> Factory
	<input type="checkbox"/> Unit (<40m <sup>2</sup> ) <input type="checkbox"/> Shop <input type="checkbox"/> Mixed Use	<input type="checkbox"/> Unit (<40m <sup>2</sup> ) <input type="checkbox"/> Shop <input type="checkbox"/> Mixed Use
	<input type="checkbox"/> Unit (≥40m <sup>2</sup> ) <input type="checkbox"/> Office/Suite <input type="checkbox"/> Land	<input type="checkbox"/> Unit (≥40m <sup>2</sup> ) <input type="checkbox"/> Office/Suite <input type="checkbox"/> Land
<b>Property Title</b>	<input type="checkbox"/> Fee Simple <input type="checkbox"/> Unit Title: F'hold <input type="checkbox"/> Leasehold	<input type="checkbox"/> Fee Simple <input type="checkbox"/> Unit Title: F'hold <input type="checkbox"/> Leasehold
	<input type="checkbox"/> Cross Lease <input type="checkbox"/> Unit Title: L'hold	<input type="checkbox"/> Cross Lease <input type="checkbox"/> Unit Title: L'hold
<b>Property Zoning</b>	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential
	<input type="checkbox"/> Rural <input type="checkbox"/> Other	<input type="checkbox"/> Rural <input type="checkbox"/> Other
<b>Land Size</b>	Hectares	Hectares
<b>Property Value</b>	\$	\$
<b>Property Use After Settlement</b>	<input type="checkbox"/> Prime Residence <input type="checkbox"/> Investment	<input type="checkbox"/> Prime Residence <input type="checkbox"/> Investment
	<input type="checkbox"/> Other O/Occupied <input type="checkbox"/> To Be Sold	<input type="checkbox"/> Other O/Occupied <input type="checkbox"/> To Be Sold
<b>Security for Loan?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Investment Property</b> (if applicable)	Weekly Rent: \$	Weekly Rent: \$
	Annual Deductions: \$	Annual Deductions: \$
<b>Ownership Split</b> (only if applicable)	Applicant #1:      %      Applicant #3:      %	Applicant #1:      %      Applicant #3:      %
	Applicant #2:      %      Non-Applicants:      %	Applicant #2:      %      Non-Applicants:      %

## PASSENGER VEHICLES

	Make/Model	Year	Registration	Value
<b>Vehicle #1</b>				\$
<b>Vehicle #2</b>				\$
<b>Vehicle #3</b>				\$
<b>Vehicle #4</b>				\$

## OTHER ASSETS

	Names/Descriptions/Details	Value
<b>Life Insurance</b>	Names of Insurer(s)	\$
<b>Superannuation</b>	Names of Fund Manager(s)	\$
<b>Bank Balances</b>	Names of Bank(s)	\$
<b>Paid Deposit</b>	Vendor Name for Purchase	\$
<b>Household Items</b>	Insured Value	\$
<b>Shares</b>	If owned for more than 1 year	\$
<b>Business Value</b>	Value of Business(es)	\$
<b>Plant &amp; Equipment</b>	Total resale value of P&E	\$
<b>Other Assets</b>	Inc. shares owned less than 1 year	\$

# LIABILITIES

## MORTGAGES

	Mortgage #1	Mortgage #2
<b>Credit Provider Name</b>		
<b>Balance &amp; Limit</b> (if any)	\$	\$
<b>Monthly Payment</b>	\$	\$
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$	\$
<b>Security</b> (list Property #s)	Property(ies) #:	Property(ies) #:
<b>Arrears History</b> (tick current/ past for any arrears in last 12 months and if ever Default, Collection, Judgment or Expired PLA)	<input type="checkbox"/> Current arrears of <input type="text"/> monthly payments	<input type="checkbox"/> Current arrears of <input type="text"/> monthly payments
	<input type="checkbox"/> Past arrears of up to <input type="text"/> monthly payments	<input type="checkbox"/> Past arrears of up to <input type="text"/> monthly payments
	<input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment <input type="checkbox"/> Exp PLA	<input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment <input type="checkbox"/> Exp PLA
<b>Liabe Parties</b> (only if any non-applicants are liable for this loan)	Applicants: % Non-Applicants: %	Applicants: % Non-Applicants: %

## CAR LOANS

	Car Loan #1	Car Loan #2
<b>Credit Provider Name</b>		
<b>Balance</b>	\$	\$
<b>Monthly Payment</b>	\$	\$
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$	\$
<b>Arrears History</b> (tick current/past for any arrears in last 12 months and if ever Default, Collection, Judgment or Expired PLA)	<input type="checkbox"/> Current arrears of <input type="text"/> monthly payments	<input type="checkbox"/> Current arrears of <input type="text"/> monthly payments
	<input type="checkbox"/> Past arrears of up to <input type="text"/> monthly payments	<input type="checkbox"/> Past arrears of up to <input type="text"/> monthly payments
	<input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment <input type="checkbox"/> Exp PLA	<input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment <input type="checkbox"/> Exp PLA
<b>Liabe Parties</b> (only if any non-applicants are liable for this loan)	Applicants: % Non-Applicants: %	Applicants: % Non-Applicants: %

## OTHER SECURED LOANS

	Other Secured Loan #1	Other Secured Loan #2
<b>Credit Provider Name</b>		
<b>Balance &amp; Limit</b> (if any)	\$	\$
<b>Monthly Payment</b>	\$	\$
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$	\$
<b>Security Description</b>		
<b>Arrears History</b> (tick current/past for any arrears in last 12 months and if ever Default, Collection, Judgment or Expired PLA)	<input type="checkbox"/> Current arrears of <input type="text"/> monthly payments	<input type="checkbox"/> Current arrears of <input type="text"/> monthly payments
	<input type="checkbox"/> Past arrears of up to <input type="text"/> monthly payments	<input type="checkbox"/> Past arrears of up to <input type="text"/> monthly payments
	<input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment <input type="checkbox"/> Exp PLA	<input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment <input type="checkbox"/> Exp PLA
<b>Liabe Parties</b> (only if any non-applicants are liable for this loan)	Applicants: % Non-Applicants: %	Applicants: % Non-Applicants: %

# LIABILITIES (CONTINUED)

## UNSECURED LOANS

	Unsecured Loan #1	Unsecured Loan #2
<b>Credit Provider Name</b>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<b>Balance &amp; Limit</b>	\$ <input style="width: 45%;" type="text"/> \$ <input style="width: 45%;" type="text"/>	\$ <input style="width: 45%;" type="text"/> \$ <input style="width: 45%;" type="text"/>
<b>Monthly Payment</b>	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
<b>Type of Loan</b>	<input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Store Card	<input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Store Card
<b>Arrears History</b> <small>(tick current/ past for any arrears in last 12 months and if ever Default, Collection or Judgment)</small>	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Past arrears of up to <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Past arrears of up to <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment
	Unsecured Loan #3	Unsecured Loan #4
<b>Credit Provider Name</b>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<b>Limit &amp; Balance</b>	\$ <input style="width: 45%;" type="text"/> \$ <input style="width: 45%;" type="text"/>	\$ <input style="width: 45%;" type="text"/> \$ <input style="width: 45%;" type="text"/>
<b>Monthly Payment</b>	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
<b>Type of Loan</b>	<input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Store Card	<input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Store Card
<b>Arrears History</b> <small>(tick current/past for any arrears in last 12 months and if ever Default, Collection or Judgment)</small>	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Past arrears of up to <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Past arrears of up to <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Collection <input type="checkbox"/> Judgment

## OTHER LIABILITIES

	Payment Amount	Next Due Date	Arrears Owing (if any)	TBPO
<b>Rent</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Maintenance</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Unpaid Tax</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Council Rates</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Water Rates</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Body Corporate</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Other</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>

## ARREARS EXPLANATIONS (IF APPLICABLE)

**Please provide reasons for current or past arrears** (e.g. "Did not pay due to illness")

<b>Explanation #1</b> <small>For Current Arrears</small>	<input style="width: 95%; height: 40px;" type="text"/>
<b>Explanation #2</b> <small>For Past Arrears</small>	<input style="width: 95%; height: 40px;" type="text"/>

# EMPLOYMENT & INCOME

**Applicant #1**

**Applicant #2**

**CURRENT PAYE EMPLOYMENT**

<b>Employer Name &amp; Address</b>		
<b>Employer Contact Name &amp; Phone</b>		
<b>Employment Status</b>	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Contract <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual    Exp: /	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Contract <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual    Exp: /
<b>Industry</b>		
<b>Occupation</b>		
<b>Start Date</b>		
<b>Annual Gross Income</b>	Salary: \$                      Other: \$	Salary: \$                      Other: \$

**SECOND PAYE JOB (IF ANY)**

<b>Employer Name &amp; Address</b>		
<b>Employer Contact Name &amp; Phone</b>		
<b>Employment Status</b>	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Contract <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual    Exp: /	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Contract <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual    Exp: /
<b>Industry</b>		
<b>Occupation</b>		
<b>Start Date</b>		
<b>Annual Gross Income</b>	Salary: \$                      Other: \$	Salary: \$                      Other: \$

**PREVIOUS PAYE EMPLOYMENT (IF LESS THAN 3 YEARS WITH CURRENT EMPLOYER)**

<b>Employer Name &amp; Address</b>		
<b>Employer Contact Name &amp; Phone</b>		
<b>Employment Status</b>	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Contract <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Contract <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual
<b>Industry</b>		
<b>Occupation</b>		
<b>Start &amp; End Date</b>	Start:                      End:	Start:                      End:
<b>Annual Gross Income</b>	Salary: \$                      Other: \$	Salary: \$                      Other: \$

# EMPLOYMENT & INCOME (CONTINUED)

**Tick box if UNABLE to provide financials for any self-employed income** (which may restrict product range)

## CURRENT SELF-EMPLOYMENT

	Applicant #1			Applicant #2		
<b>Self-Employment Type</b>	<input type="checkbox"/> Sole-Trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	<input type="checkbox"/> Sole-Trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director
<b>Business Name</b>						
<b>Business CPY/GST No</b>		# of Employees			# of Employees	
<b>Business Nature</b>						
<b>Share &amp; Start Date</b>	Ownership (%):	Commence Date:		Ownership (%):	Commence Date:	
<b>Stated Income</b> (if no fin'ls)	Stated Annual Income:	\$		Stated Annual Income:	\$	
<b>Financials for Current Year</b> <small>(Financials for <input type="text"/> mnths) <u>(Do not complete this section if no financials will be provided)</u></small>	Gross Income:	\$		Gross Income:	\$	
	Interest Expense:	\$		Interest Expense:	\$	
	Non-Cash Expenses:	\$		Non-Cash Expenses:	\$	
	Superannuation:	\$		Superannuation:	\$	
	Gross Salary to Owner:	\$		Gross Salary to Owner:	\$	
<b>Financials for Previous Year</b> <small>(Financials for <input type="text"/> mnths) <u>(Do not complete this section if no financials will be provided)</u></small>	Gross Income:	\$		Gross Income:	\$	
	Interest Expense:	\$		Interest Expense:	\$	
	Non-Cash Expenses:	\$		Non-Cash Expenses:	\$	
	Superannuation:	\$		Superannuation:	\$	
	Gross Salary to Owner:	\$		Gross Salary to Owner:	\$	
<b>Accountant Details</b>	Name:			Name:		
	Contact Number:			Contact Number:		

## TRUST INCOME AND DISTRIBUTIONS (IF APPLICABLE)

<b>Stated Income</b> (if no fin'ls)	Stated Annual Income:	\$			
<b>Income Current Yr</b> <small>(Financials for <input type="text"/> mnths) <u>(Do not complete this section if no financials will be provided)</u></small>	Declared Profit:	\$		Non-Cash Expenses:	\$
	Interest Expense:	\$		Superannuation:	\$
	Gross Salary to Owner	\$			
<b>Income Previous Yr</b> <small>(Financials for <input type="text"/> mnths) <u>(Do not complete this section if no financials will be provided)</u></small>	Declared Profit:	\$		Non-Cash Expenses:	\$
	Interest Expense:	\$		Superannuation:	\$
	Gross Salary to Owner	\$			

## OTHER INCOME (eg Pension, Gov't Allowance, Superannuation, Dividends/Interest, Maintenance, Board)

Source	Type/Description	Applicant #	Payment	Total for Last Yr
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$

# LOAN PURPOSES

## PROPERTY PURCHASE

	New Property #1				New Property #2			
<b>Purchase Status</b>	<input type="checkbox"/> Purchased	<input type="checkbox"/> Pre-Approval (leave '+' info blank)		<input type="checkbox"/> Purchased	<input type="checkbox"/> Pre-Approval (leave '+' info blank)			
<b>Address</b>	Street <sup>+</sup> : Suburb:                      Town/City:				Street <sup>+</sup> : Suburb:                      Town/City:			
<b>Property Type<sup>+</sup></b>	<input type="checkbox"/> House	<input type="checkbox"/> Multi Dwelling	<input type="checkbox"/> Warehouse	<input type="checkbox"/> House	<input type="checkbox"/> Multi Dwelling	<input type="checkbox"/> Warehouse		
	<input type="checkbox"/> Townhouse	<input type="checkbox"/> Inner City Apt	<input type="checkbox"/> Factory	<input type="checkbox"/> Townhouse	<input type="checkbox"/> Inner City Apt	<input type="checkbox"/> Factory		
	<input type="checkbox"/> Unit (<40m <sup>2</sup> )	<input type="checkbox"/> Shop	<input type="checkbox"/> Mixed Use	<input type="checkbox"/> Unit (<40m <sup>2</sup> )	<input type="checkbox"/> Shop	<input type="checkbox"/> Mixed Use		
	<input type="checkbox"/> Unit (≥40m <sup>2</sup> )	<input type="checkbox"/> Office/Suite	<input type="checkbox"/> Land	<input type="checkbox"/> Unit (≥40m <sup>2</sup> )	<input type="checkbox"/> Office/Suite	<input type="checkbox"/> Land		
<b>Property Title</b>	<input type="checkbox"/> Fee Simple	<input type="checkbox"/> Unit Title: F'hold	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Fee Simple	<input type="checkbox"/> Unit Title: F'hold	<input type="checkbox"/> Leasehold		
	<input type="checkbox"/> Cross Lease	<input type="checkbox"/> Unit Title: L'hold		<input type="checkbox"/> Cross Lease	<input type="checkbox"/> Unit Title: L'hold			
<b>Property Zoning</b>	<input type="checkbox"/> Residential	<input type="checkbox"/> Rural Residential		<input type="checkbox"/> Residential	<input type="checkbox"/> Rural Residential			
	<input type="checkbox"/> Rural	<input type="checkbox"/> Other		<input type="checkbox"/> Rural	<input type="checkbox"/> Other			
<b>Land Size<sup>+</sup></b>					Hectares			
<b>Property Value</b>	\$				\$			
<b>Property Use After Settlement</b>	<input type="checkbox"/> Prime Residence	<input type="checkbox"/> Investment		<input type="checkbox"/> Prime Residence	<input type="checkbox"/> Investment			
	<input type="checkbox"/> Other O/Occupied			<input type="checkbox"/> Other O/Occupied				
<b>Security for Loan?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/> Yes	<input type="checkbox"/> No			
<b>Investment Property</b> (if applicable)	Weekly Rent:	\$		Weekly Rent:	\$			
	Annual Deductions:	\$		Annual Deductions:	\$			
<b>Deposit and Funding Details<sup>+</sup></b> (if applicable)	Deposit Paid:	\$		Deposit Paid:	\$			
	Loan Portion:	\$		Loan Portion:	\$			
	New Borrowings:	\$		New Borrowings:	\$			
	Gifts:	\$		Gifts:	\$			
	Other:	\$		Other:	\$			
<b>Settlement Contact Info<sup>+</sup></b>	Agent Name:			Agent Name:				
	Agent Phone:			Agent Phone:				
<b>Ownership Split</b> (only if applicable)	Applicant #1:	%	Applicant #3:	%	Applicant #1:	%	Applicant #3:	%
	Applicant #2:	%	Non-Applicants:	%	Applicant #2:	%	Non-Applicants:	%

## HOME IMPROVEMENT

	Description of Improvements	Improvement Cost	Loan Portion
<b>Property #</b>		\$	\$
<b>Property #</b>		\$	\$

## TITLE BUYOUT

	New Ownership Percentages				Buyout Amount	Loan Portion
<b>Property #</b>	Applicant #1:	%	Applicant #3:	%	\$	\$
	Applicant #2:	%	Non-Applicants:	%		

## OTHER PERSONAL USE (Please tick one box indicating use)

				Loan Portion
<b>Other Personal Use #1</b>	<input type="checkbox"/> Buy Consumer Goods	<input type="checkbox"/> Holiday/Travel	<input type="checkbox"/> Pay Household Bills	\$
	<input type="checkbox"/> Cash Out	<input type="checkbox"/> Loan Prepayments	<input type="checkbox"/> Other	
<b>Other Personal Use #2</b>	<input type="checkbox"/> Buy Consumer Goods	<input type="checkbox"/> Holiday/Travel	<input type="checkbox"/> Pay Household Bills	\$
	<input type="checkbox"/> Cash Out	<input type="checkbox"/> Loan Prepayments	<input type="checkbox"/> Other	

# LOAN PURPOSES (CONTINUED)

## BUSINESS PURPOSES (PROVIDE DETAILS WHERE APPLICABLE)

	Details	Loan Amt for Purpose
<b>Working Capital</b>	Name of Business: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Buy Asset/Investment</b>	Describe Purchase: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Purchase Business</b> <small>(Copy of contract required)</small>	Nature of Business: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
	Financials Available? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Proposed Ownership: Applicant #1: <input type="text"/> % Applicant #3: <input type="text"/> % Applicant #2: <input type="text"/> % Non-Applicants: <input type="text"/> %	
	Employment Changes <input type="checkbox"/> Applicant #1 <input type="checkbox"/> Applicant #2 <input type="checkbox"/> Applicant #3	
<b>Buyout Business Partner</b>	Name of Business: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
	Proposed Ownership: Applicant #1: <input type="text"/> % Applicant #3: <input type="text"/> % Applicant #2: <input type="text"/> % Non-Applicants: <input type="text"/> %	
<b>PLEASE ENTER TOTAL LOAN AMOUNT TO SATISFY <u>ALL</u> LOAN PURPOSES</b>		\$ <input style="width: 80%;" type="text"/>

## APPLICANT'S PRIMARY RESIDENCE AFTER SETTLEMENT

**Applicant #1**

**Applicant #2**

## IMPORTANT PRIVACY STATEMENT AND CONSENT

**The Privacy Act 1993 regulates the way a credit provider uses personal information. The credit provider needs certain information about you so that the credit provider can assess your loan application. This section tells you how the credit provider might use the information you have given and what other information the credit provider might seek. Please read it carefully.**

Pursuant to the Privacy Act 1993 the following is brought to your attention: (i) This application form collects personal information about you and is received on behalf of the credit provider; (ii) The credit provider for this application is Liberty Financial Limited, Level 5, Building 5, 666 Great South Road, Auckland, New Zealand; (iii) The information is being collected so the credit provider can assess your loan application; (iv) The credit provider may decline your loan application if you do not correctly provide all of the requested information; and (v) You have rights of access to, and correction of, any information held about you by the credit provider.

In making this application and signing below, I/we authorise: (i) The use of the personal information to advise me/us of other products or services; (ii) The release to the credit provider of all my/our current personal information held by (a) any credit provider or credit reference agencies, (b) any other person or body in order to verify the details contained in this application and to check my/our credit status and (c) our previous or current employer/s regarding our employment history and income; (iii) The credit provider to disclose to any credit provider, any entity related to a credit provider, any other credit providers credit reference agencies, any mortgage insurance provider, any risk management product provider, any mortgage broker, any external service provider with whom the credit provider is considering entering into or has entered into contractual relations or any other finance organisation expressly authorised by me/us, at any time, personal information relevant to the function or activity of that person; and (v) The credit provider to supply at their discretion, details of this application or any loan details to a guarantor or proposed guarantor, for the purpose of the prospective guarantor deciding whether to act as a guarantor or to keep the current guarantor informed about the guarantee.

I/We declare that I/we (i) acknowledge and accept the provisions and authorisations pursuant to the Privacy Act 1993 detailed above, (ii) have not withheld any information including information on my/our financial position, commitments, income, employment or credit history which might affect the credit provider's decision in respect to this application and (iii) acknowledge that this application is the property of the credit provider.

\_\_\_\_\_  
Applicant #1 - Name

\_\_\_\_\_  
Applicant #2 - Name

\_\_\_\_\_  
Applicant #1 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #2 - Signature

\_\_\_\_\_  
Date

