

The Guidance of Assets Finance

The asset type:

- Vehicle (such as car and truck)
- Machine (such as digger and forklift)
- Boat, and yacht.

The type of Owner:

Company or personal

Inf

- Application Form (provided)
- ID (Drive license and passport)
- VOSA or Invoice of Purchase
- Bank statement for last three months – personal (director) and company

Income is vital, the frequency to ask question is below for information:

1. Do you have income? Yes or No. (if No is the answer go to 3).
2. What kind of income evidence is available?
 - Financial (2 years financial statement or management account)
 - Salary
 - Other income is applicable (please provide)
3. Go to exception, please call us to discuss.

Statement of position



Applicant's name _____

Contact _____

Phone number _____

Email _____

Income and assets

Estimated value

Annual salary/ shareholders drawings	\$ _____
Cash in bank	\$ _____
Property owned	\$ _____
Motor vehicles	\$ _____
Equipment	\$ _____
Investments(shares/property)	\$ _____
Other (specify _____)	\$ _____
Total assets	\$ _____

Liabilities

Monthly repayments

Balance outstanding

Overdraft (limit \$ _____)	\$ _____	\$ _____
Mortgage	\$ _____	\$ _____
Mortgage	\$ _____	\$ _____
Hire purchase	\$ _____	\$ _____
Other loans (specify _____)	\$ _____	\$ _____
Credit card	\$ _____	\$ _____
Total liabilities	\$ _____	\$ _____

Estimated surplus (total assets – total liabilities) \$ _____

On behalf of the applicant(s)

Signed _____

Name _____

Date _____

Client declaration and acknowledgements for Mortgage Application

• Understand that if we do not disclose all information and/ or if new information comes to light that affects my/our ability to borrow that a loan offer may subsequently be withdrawn or declined due to non-disclosure. I/We will still be obligated to pay the fee for arranging the loan.

I/We confirm:

- That the information contained in this application is true and correct
- I/We will meet legal and valuation costs.
- I/We confirm that we will inform both the Adviser and the Lender if there are any changes in circumstance or information, including but not limited to our financial position e.g., Hardship applications, Change of income or Vulnerabilities.
- That where the Adviser has assisted me/us to complete this application form, that I/ we have authorised this and that the information contained in this application is true and correct.
- I/We are at least 18 years of age.
- I/We hold New Zealand permanent residency or citizenship.
- I/We have not withheld any information that would be of concern or interest to a Lender.
- I/We have not been declared bankrupt, are not currently an undischarged bankrupt, and have not been admitted to the no asset procedure, nor are liable under any proceedings under the Insolvency Act and its amendments.
- I/We have not had any judgements entered against me/us.