



LOAN APPLICATION

Loan Purpose	<input type="checkbox"/> home loan	<input type="checkbox"/> investment loan	<input type="checkbox"/> top up	<input type="checkbox"/> refinance
Loan Term	<input type="checkbox"/> 20 years	<input type="checkbox"/> 25 Years	<input type="checkbox"/> 30 Years	other: <input type="text"/> years
Approval Type	<input type="checkbox"/> pre-approval	<input type="checkbox"/> full approval	Present customer of <input type="text"/>	

CUSTOMER DETAILS

first applicant

second applicant

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms
First Name(s)	<input type="text"/>				<input type="text"/>			
Family Name	<input type="text"/>				<input type="text"/>			
Date & Country of Birth	<input type="text"/>		Country	<input type="text"/>	<input type="text"/>		Country	<input type="text"/>
Phones	h <input type="text"/>		w <input type="text"/>		h <input type="text"/>		w <input type="text"/>	
Cell Phone	<input type="text"/>				<input type="text"/>			
Email	<input type="text"/>				<input type="text"/>			
Gender	<input type="checkbox"/> male		<input type="checkbox"/> female		<input type="checkbox"/> male		<input type="checkbox"/> female	
Marital Status	<input type="checkbox"/> divorced	<input type="checkbox"/> defacto	<input type="checkbox"/> single	<input type="checkbox"/> single	<input type="checkbox"/> divorced	<input type="checkbox"/> defacto	<input type="checkbox"/> single	<input type="checkbox"/> single
	<input type="checkbox"/> separated	<input type="checkbox"/> widowed	<input type="checkbox"/> married	<input type="checkbox"/> married	<input type="checkbox"/> separated	<input type="checkbox"/> widowed	<input type="checkbox"/> married	<input type="checkbox"/> married
Ages of Dependents	<input type="text"/>				<input type="text"/>			
Residency Status	<input type="checkbox"/> NZ Resident	<input type="checkbox"/> Non Res	<input type="checkbox"/> Work Permit	<input type="checkbox"/> Work Permit	<input type="checkbox"/> NZ Resident	<input type="checkbox"/> Non Res	<input type="checkbox"/> Work Permit	<input type="checkbox"/> Work Permit
Street	<input type="text"/>				<input type="text"/>			
Suburb	<input type="text"/>				<input type="text"/>			
City	<input type="text"/>				<input type="text"/>			
How Long at this Address?	years / <input type="text"/>		/months <input type="text"/>		years / <input type="text"/>		/months <input type="text"/>	
Previous Address	<input type="text"/>				<input type="text"/>			
Suburb	<input type="text"/>				<input type="text"/>			
City	<input type="text"/>				<input type="text"/>			
How Long at this Address?	years / <input type="text"/>		/months <input type="text"/>		years / <input type="text"/>		/months <input type="text"/>	
Residential Status	<input type="checkbox"/> own home	<input type="checkbox"/> renting	<input type="checkbox"/> board	<input type="checkbox"/> board	<input type="checkbox"/> own home	<input type="checkbox"/> renting	<input type="checkbox"/> board	<input type="checkbox"/> board
	<input type="checkbox"/> parents	<input type="checkbox"/> flatting	<input type="checkbox"/> other	<input type="checkbox"/> other	<input type="checkbox"/> parents	<input type="checkbox"/> flatting	<input type="checkbox"/> other	<input type="checkbox"/> other
Status	<input type="checkbox"/> full time	<input type="checkbox"/> casual	<input type="checkbox"/> part time	<input type="checkbox"/> part time	<input type="checkbox"/> full time	<input type="checkbox"/> casual	<input type="checkbox"/> part time	<input type="checkbox"/> part time
	<input type="checkbox"/> home maker	<input type="checkbox"/> contract	<input type="checkbox"/> retired	<input type="checkbox"/> retired	<input type="checkbox"/> home maker	<input type="checkbox"/> contract	<input type="checkbox"/> retired	<input type="checkbox"/> retired
Are you Self Employed?	<input type="checkbox"/> Yes		<input type="checkbox"/> No		<input type="checkbox"/> Yes		<input type="checkbox"/> No	
Occupation	<input type="text"/>				<input type="text"/>			
Employers Name	<input type="text"/>				<input type="text"/>			
Time Employed There y/m	years <input type="text"/>		months <input type="text"/>		years <input type="text"/>		months <input type="text"/>	
Previous Employer (if <3y)	<input type="text"/>				<input type="text"/>			
Time Employed There y/m	years / <input type="text"/>		/months <input type="text"/>		years / <input type="text"/>		/months <input type="text"/>	

initials

LOAN DETAILS

Loan Amount		Deposit	
Finance Date		Settlement Date	
New Property Address			
Status	<input type="checkbox"/> owner/occupied	<input type="checkbox"/> tenanted	<input type="checkbox"/> Y <input type="checkbox"/> N address change at draw down?
Solicitor			

ASSETS (combined)	Value	LIABILITIES(combined)	Limit	Owing
Cash in Bank	\$	Overdraft/facility	\$	\$
Cash in Bank	\$	Home loan 1		\$
Cash in Bank	\$	Home loan 2		\$
Family Home	\$	Home loan 3		\$
Investment 1	\$	Home loan 4		\$
Investment 2	\$	Personal loan		\$
Investment 3	\$	Hire purchase 1		\$
Investment 4	\$	Hire purchase 2		\$
Vehicles	# <input type="text"/> value \$	Hire purchase 3		\$
Superannuation/life insurance (surrender value only)	\$	Credit card	\$	\$
Shares/bond/investments	\$	Credit card	\$	\$
Household effects	\$	Store card	\$	\$
Deposit paid on property purchase	\$	Student loan		\$
Other assets	\$	Other liabilities		\$
	\$			\$
	\$			\$
	\$			\$

INCOME

first applicant

second applicant

	net	gross	wk	fnt	mth	yr	amount	net	gross	wk	fnt	mth	yr	amount
Salary/wages							\$							\$
Boarder (current)							\$							\$
Boarder (proposed)														
Working for Families							\$							\$
Govt benefits/pension							\$							\$
Business							\$							\$
Other							\$							\$
Rent received							\$							\$
Proposed rent							\$							\$



* will NOT apply after this loan

initials _____

MONTHLY EXPENSES

Overdraft/facility	\$	Other	\$
Home loan 1	\$		\$
Home loan 2	\$		\$
Home loan 3	\$		\$
Home loan 4	\$		\$
Personal loan	\$		\$
Hire purchase 1	\$		
Hire purchase 2	\$		
Hire purchase 3	\$		
Credit card	\$		
Credit card	\$		
Store card	\$		
Student loan	\$		
Other liabilities	\$		
Food & clothing	\$		
Power/gas	\$		
Telephone/internet	\$		
House insurance	\$		
Contents insurance	\$		
Rates	\$		
Life insurance	\$		
Medical insurance	\$		
Super/Kiwisaver	\$		

LOAN STRUCTURE

	payments		type		interest options		term	rate	amount
	fn	mn	p&i	i/o	var	fxd			
Loan 1								\$	
Loan 2								\$	
Loan 3								\$	
Loan 4								\$	
Revolving facility								\$	
Security in the name of	_____							Personal Names	<input type="text"/>
Loan in the name of	_____							Personal Names	<input type="text"/>



Are you guaranteeing a loan for anyone else?

Y	N
---	---

Details:

Amount:\$ _____

initials _____

LOAN APPLICATION

INSURANCE QUESTIONNAIRE & ACKNOWLEDGEMENT

Client Name:

Broker Name: ..Bernie Cook.....

Broker Firm: ...Berose Limited Trading as Cook Home Loans.....

ARE YOU ADEQUATELY INSURED? (please circle one)

- 1. Do you have sufficient life insurance to cover, as a minimum your existing and proposed debts? YES NO
- 2. Do you have sufficient trauma and disability insurance to cover, as a minimum of your existing and proposed debt? YES NO
- 3. Are you aware that this is the minimum amount of cover you need? YES NO
- 4. If you are self-employed, do you have the appropriate insurance cover to protect your business assets and income flows? YES NO
- 5. Do you have sufficient insurance to protect your house and contents? YES NO

REVIEW SUGGESTED: YES NO

- I/We acknowledge that, as part of the intended financing transaction and application dated/...../..... I/We should review my/our insurance requirements.
- The signing of this Insurance Questionnaire & Acknowledgement in no way implies an application has been made, with the mortgage broker, for cover and that insurance proposal forms would need to be completed and accepted by an insurance company before any cover can commence. The mortgage broker may or may not provide such a service.
- The above answers are true and correct and are an acknowledgement that these matters have been raised by the mortgage broker and discussed with us/me.

Client Signature: Date:

Client Signature: Date:

Broker signature: Date:

WARNING

By signing the below, you acknowledge that you have declined a review of your Personal Risk Insurance, that Cook Home Loans have recommended and that you absolve ..Bernie Cook..... of any liability in this area.

Client Name: Signature: Date:

Client Name: Signature: Date:

LOAN APPLICATION

AUTHORITY & DECLARATION

I understand that the broker provides a mortgage consultancy service for its clients requiring mortgage finance secured (generally, but not exclusively) by residential property. Further, I understand that the broker does not charge me for these services (unless specifically negotiated in advance), but receives a commission from the lender providing the loan. The broker is not an employee, agent, partner, nor joint venture partner of, nor does the broker act on behalf of, the lender.

I am aware that the personal information collected in this form and in the course of my dealings with the broker named in this application ('Broker') is collected initially for the purposes of assessing my application for mortgage finance and may be given to a number of lenders (each a ('Lender') at the Broker's discretion. If my application is successful, I understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Broker for administering any ongoing commission payments to the Broker.

If the Broker has an arrangement with the Lender that the Lender will pay an ongoing commission over the term of my loan, the Lender will periodically disclose the loan balance to the Broker. I understand that the Broker and Lender might also use my personal information for the purposes of market research and from time to time notify me of products or services that may be of interest to me.

I am aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), and person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the Lender's rights (the 'Recipients').

The name and address of the broker firm that will hold the information is:

Name: ..Bernie Cook..... Address: ..Allied Kiwi Wellington.....

.....
and also any lenders approached by the broker in the course of arranging the loan. I understand that I am not required by law to provide any personal information to the broker, but my failure to do so might prejudice my chances of obtaining finance.

I authorise:

- The Broker, the Lender and the Recipients to collect personal information about me from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Broker, the Lender and the Recipients.
- The Lender to disclose my personal information to the Broker during the term of the loan in order to answer my queries or assist me with my financial arrangements as my circumstances change.
- The Broker, the Lender and the Recipients to disclose my personal information to credit reporting agencies and also to any third party making an authorised enquiry about me.
- The credit reporting agencies of the Broker, the Lender and the Recipients to hold my personal information on their systems and to use my personal information held on their systems to provide credit reporting services.
- The credit reporting agencies of the Broker, the Lender and the Recipients to hold my personal information to its customers using their credit reporting services.
- The Broker, the Lender and the Recipients to use the services of their credit reporting agencies in the future for the purposes related to the provision of the loan and/or any other credit to me. This authorisation shall include the use of any monitoring services to receive updates about me if any of the personal information held about me changes.
- The Broker, the Lender and the Recipients to give information to credit reporting agencies about my default in any payment obligations.
- The credit reporting agencies of the Broker, the Lender and the Recipients to provide information about my default in any payment obligations to other customers of the credit reporting agencies.

I understand that, pursuant to the Privacy Act 1993, I have a right to request access to and correction of any personal information held by the broker, or by the lender.

I confirm; (please delete those not relevant)

- that the information contained in this application is true and correct
- that I am to meet legal and valuation costs
- I am not registered for GST and will not be with respect to the security property
- I am/will be registered for GST but the security property is not/will not be used for the purposes of a taxable activity
- I am/will be registered for GST and the security property is/will be used for the purposes of a taxable activity

I acknowledge that, as part of the intending financing transaction, I should review my personal risk insurance requirement. I understand that should my circumstances change before the loan is repaid, I am responsible for continuing to make loan repayments. In the event of my death, I understand that it will be my estates responsibility to make the loan repayments and/or to pay off any loan balance. The signing of this application form in no way implies an application has been made to the broker for such a review. The broker may receive a commission for the writing of referral of any personal risk insurance.

I acknowledge that I have been provided with a copy of the broker's Personal Disclosure Statement.

Signed: Signed:

Name: Date: Name: Date:

DISCLOSURE STATEMENT

Client Name: _____

I have received a copy of this statement (signature) _____

Dated:

Name of advisor/principal officer: **Bernie Cook.** Signature _____

Contact details:

Phone: 09-536 4691

Fax: 09-536 4690

Email: bernie@cooks.co.nz

Website: www.cooks.co.nz

Introduction

I am required by the Securities Markets Act 1988 and the Securities Markets (Investment Advisers and Brokers) Regulations 2007 to disclose certain information about me to you.

Section 1: Disclosure of experience, qualifications, professional standing etc

Who do I work for?

I am a self employed mortgage broker and owner/director of Berose Ltd a duly incorporated company trading as Cook Home Loans.

Qualifications

1. I am accredited with the following lending institutions as a qualified introducer.
 - a. ANZ, ASB, National Bank, PSIS, Westpac, Sovereign, General Finance, Liberty Financial, Freedom Mortgages, Tasman Mortgages, NZF and various 2nd mortgage and private funding providers.
 - b. I am authorised to prepare applications for residential, commercial, business and person loans.

I keep my qualifications up to date by attending training sessions with the accredited lenders and other industry organisations such as Allied Mortgage Brokers Ltd and the New Zealand Professional Advisors Association.

Professional Associations

In addition to the above qualifications I am a member of the following associations:

1. Professional Advisors Association Incorporated. This organisation sets professional standards of conduct for its members and also offers a complaints resolution service.
2. Allied Mortgage Brokers Ltd which is a mortgage broker aggregator and collects commissions on my behalf.

My Role

When I give advice I follow the recognised nine step process below:

1. Establishing the client-advisor relationship;
2. Gathering client data and determining client goals and expectations;
3. Analysing and evaluating the client's position;
4. Preparing loan applications;
5. Presenting applications to the appropriate banks or lending institutions;
6. Negotiating the terms and conditions of the loan(s);
7. Structuring the loan(s) to achieve the best outcome over an optimum period;

8. Monitoring the progress of the loan and providing updated information when required;
9. Refixing or restructuring your loan(s) as required.

The services I provide will depend on your needs and may include any or all of the services detailed in this Disclosure Statement.

Professional Indemnity Insurance

I have professional indemnity insurance cover through The Professional Advisors Association Incorporated.

Dispute resolution

The Professional Advisors Association Incorporated (of which I am a member) operates a complaints resolution service that provides you with a forum to raise a complaint about me where I (as a member) cannot resolve the dispute to your satisfaction. If you wish to use the service, please contact

Chief Executive Officer
Professional Advisors Association
PO Box 38-105
WELLINGTON MAIL CENTRE

Section 2: Disclosure of criminal convictions etc

Principal Officer of an incorporated Company

I have not been:

- convicted of an offence under the Securities Markets Act 1988, the Investment Advisors (Disclosure) Act 1996 or the Securities Act 1978, or of a crime involving dishonesty (as defined in section 2(1) of the Crimes Act 1961); or
- a director or principal officer of a body corporate that has committed an offence against the Securities Markets Act 1988, the Investment Advisors (Disclosure) Act 1996 or the Securities Act 1978, or of a crime involving dishonesty (as defined in section 2(1) of the Crimes Act 1961); or
- adjudged bankrupt; or
- prohibited by an Act or by a court from taking part in the management of a company or business; or
- the subject of an adverse finding by a court in any proceeding that has been taken against me in my professional capacity; or
- expelled from, or been prohibited from being a member of, a professional body.

Section 3: Fees

I am paid a commission by the lending institution that provides your loan. If you repay all or part of your loan within 18 months, this commission may be clawed back from me partially or in full. Some lenders pay a trailing commission based on the amount owed from time to time.

I may charge you a fee to be agreed upon between us in addition to or instead of these commissions, but you will be informed of this at or prior to the initial meeting. The main reason for this is if you intend to repay your loan within 18 months or if no commission is payable from the lender for the work done.

Section 4: Disclosure of interests and other relationships

I am not required to place any level of business with any supplier or financial organisation.

Neither I nor any associate has any other financial or other relationship with any other person that would be reasonably likely to influence me in giving advice.



CLIENT IDENTIFICATION RECORD

One form required for each registered owner on the Title.

(*required fields)

(for the purposes of section 164A(3) The Land Transfer Act 1952)

Client's SIGNATURE * (Please note; the client must <i>sign personally</i> . 'For and on behalf' is not acceptable.)	X
Full Name: (copy exactly from Photo ID) *	
Company Name: (if applicable) *	
Property being Purchased: (if applicable) *	
Property being Sold: (if applicable) *	
Property being Refinanced: (if applicable) *	
Residential Address: (Must NOT be a PO Box) *	
Email Address:	
Landline Phone: (daytime) *	
Mobile:	
New Lender: (if applicable) *	

Sanderson Weir Service Required *			
Switchme: Refinance <input type="checkbox"/>	Houseit: Purchase <input type="checkbox"/>	Houseit: Sale <input type="checkbox"/>	Houseit: Purchase and Sale <input type="checkbox"/>

Photo ID Check * Person verifying identity to tick the photo ID type used to identify the client		
Drivers Licence <input type="checkbox"/>	Passport <input type="checkbox"/>	Firearms Licence <input type="checkbox"/>

Additional Document Check * <i>This section is to be completed if the client is selling or refinancing.</i>			
Person verifying identity to indicate the document used to link the client to the address of the property being sold or refinanced			
NOTE: This check is NOT required for professional or limited liability trustees, and where the client is only purchasing a property. Please tick if this applies <input type="checkbox"/> . In all other cases it must be obtained.			
Copy House Insurance Certificate <input type="checkbox"/>	Rates Demand <input type="checkbox"/>	Utilities Bill <input type="checkbox"/>	Bank Statement <input type="checkbox"/>
<i>(A document of this type must be addressed to the owner and relate to the security property)</i>			

I, the person verifying the identity of the client, certify that:

- (a) I have witnessed the client sign this form;
- (b) I have sighted the original documents ticked in the Photo ID and Additional Document sections above;
- (c) the **attached** copies of the documents used for the Photo ID check and the Additional Document check are true and correct copies; and
- (d) the photo, name and signature on the photo ID match the client and his/her name and signature.
- (e) I am noted on the Information Check List as a person who can verify the above client's identity.
- (f) I am contactable on the phone number listed below during business hours and my contact address is a New Zealand address; or
- (g) I am noted in the information and check list as a person who can verify identity outside of New Zealand.

Witness Signature *	
* Signature of person establishing identity *	* Occupation * Mortgage Broker
* Full name of person establishing identity * Bernard Brian Cook	* Physical Address (may be business address) * 29 Te Pene Road, Maraetai, Manukau 2018
* Phone (daytime) * 09-536 4691 021-510 608	* Email Address (optional) * bernie@cooks.co.nz

PLEASE FAX completed ID RECORD with PHOTO ID and ADDITIONAL DOCUMENT to 09 375 3506

Please contact 0800 807948 with any queries.

Sanderson Weir: Level 13, 99 Albert Street, Auckland 1010 /
PO Box 856, Shortland Street, Auckland 1140 / DX CP 20517





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Full Name: (copy exactly from Photo ID) *	
Company Name: (if applicable) *	
Property being Purchased: (if applicable) *	
Property being Sold: (if applicable) *	
Property being Refinanced: (if applicable) *	
Residential Address: (Must NOT be a PO Box) *	
Email Address:	
Landline Phone: (daytime) *	
Mobile:	
New Lender: (if applicable) *	

Sanderson Weir Service Required *			
Switchme: Refinance <input type="checkbox"/>	Houseit: Purchase <input type="checkbox"/>	Houseit: Sale <input type="checkbox"/>	Houseit: Purchase and Sale <input type="checkbox"/>

Photo ID Check * Person verifying identity to tick the photo ID type used to identify the client		
Drivers Licence <input type="checkbox"/>	Passport <input type="checkbox"/>	Firearms Licence <input type="checkbox"/>

Additional Document Check * <u>This section is to be completed if the client is selling or refinancing.</u>			
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