

NEW APPLICATION

Liberty Financial Limited
 PO Box 4295, Shortland Street, Auckland 1140 New Zealand
 Telephone +64 9 580 0989 Facsimile +64 9 580 0969
 Company no. 1167 580
 www.libfin.co.nz



To: Liberty Financial – Underwriting Team
Fax number: (0800) 388 188
From:
Company:
Phone:
Sent on behalf of:

Facsimile:
Date & pages:

APPLICATION CHECKLIST & NOTES

Application checklist (as applicable)	<input type="checkbox"/> Latest months bank statements	<input type="checkbox"/> Declarations completed and signed	<input type="checkbox"/> Brokerage authority
	<input type="checkbox"/> 6 months refinance statements	<input type="checkbox"/> Legible Passport or Drivers license	<input type="checkbox"/> Contract of sale
	<input type="checkbox"/> Work and Income statements	<input type="checkbox"/> Most recent payslips	<input type="checkbox"/> Tax returns

Special notes
 (explain if checklist is incomplete)

Solicitor name _____ Company name _____
 Phone/Fax _____

VALUATION PAYMENT METHOD (Select one method - minimum \$475 per security)

Credit card <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard	No: _____ Amount: \$ _____ Exp: / _____ Name: _____ Signature: _____	Direct deposit Bank: ANZ, Hamilton BSB: 010-242 Acct No: 0043732 00 Bank: _____ Branch: _____ Deposit amount: \$ _____ Deposit date: _____
		Cheque Payable to: Liberty Financial Limited
Arrange valuation <input type="checkbox"/> On further instruction <input type="checkbox"/> On conditional approval <input type="checkbox"/> Now		

APPLICATION OVERVIEW

Loan amount _____	<input type="checkbox"/> Private (Fixed IO 6 month periods)	<input type="checkbox"/> Star (variable P&I; or IO for _____ years Loan term _____ years)	<input type="checkbox"/> Nova (variable P&I; or IO for _____ years Loan term _____ years)
Security value _____	<input type="checkbox"/> Prepaid interest for first 6 months		
Loan purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Other	Finance date: _____	Settlement date: _____	

IMPORTANT NOTICE

This Application contains the (i) above Cover Sheet (ii) Application Information (iii) Loan Purposes Statement (iv) Business Purposes Declaration Privacy Disclosure and Consent and (vi) Loan Application and Declaration (collectively called "New Application"). The New Application is addressed to Liberty Financial Limited and each of its associated entities (each a Credit Provider). For the purposes of this Application only, an "associated entity" means any company in which Liberty Financial Limited holds any shares or any company with whom it has entered into contractual relations for the distribution of loans and/or mortgages or the referral of borrowers. Any loan that initiates from this New Application may be provided by any of Liberty Financial Limited or an associated entity. From and after the provision of a loan the expression "Credit Provider" whenever used in this Application refers to the Credit Provider who ultimately approves and makes the loan. If this New Application is received and information relating to it is collected by Liberty Financial Limited but the loan is ultimately approved and made by another Credit Provider, Liberty Financial will be deemed to be and have been acting at all times as the agent of the actual Credit Provider.

ASSETS

OWNED PROPERTIES

	PROPERTY 1	PROPERTY 2
Address	Street:	Street:
	Suburb: Town/City:	Suburb: Town/City:
Property value	\$	\$
Property use after settlement	<input type="checkbox"/> Prime residence <input type="checkbox"/> Other O/Occupied	<input type="checkbox"/> Prime residence <input type="checkbox"/> Other O/Occupied
	<input type="checkbox"/> Investment <input type="checkbox"/> To be sold	<input type="checkbox"/> Investment <input type="checkbox"/> To be sold
Investment property (if applicable)	Weekly rent: \$	Weekly rent: \$
	Annual deductions: \$	Annual deductions: \$
Security for loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property type	<input type="checkbox"/> House/T-House <input type="checkbox"/> Unit(<40m ²) <input type="checkbox"/> Unit(≥40m ²)	<input type="checkbox"/> House/T-House <input type="checkbox"/> Unit(<40m ²) <input type="checkbox"/> Unit(≥40m ²)
	<input type="checkbox"/> Office/Suite/Shop <input type="checkbox"/> Inner city apt <input type="checkbox"/> Land	<input type="checkbox"/> Office/Suite/Shop <input type="checkbox"/> Inner city apt <input type="checkbox"/> Land
	<input type="checkbox"/> Wh'se/Factory <input type="checkbox"/> Multi dwelling <input type="checkbox"/> Mixed use	<input type="checkbox"/> Wh'se/Factory <input type="checkbox"/> Multi dwelling <input type="checkbox"/> Mixed use
Property title	<input type="checkbox"/> Unit title:F'hold <input type="checkbox"/> Fee simple <input type="checkbox"/> Leasehold	<input type="checkbox"/> Unit title:F'hold <input type="checkbox"/> Fee simple <input type="checkbox"/> Leasehold
	<input type="checkbox"/> Unit title:L'hold <input type="checkbox"/> Cross lease	<input type="checkbox"/> Unit title:L'hold <input type="checkbox"/> Cross lease
Property zoning	<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
Land size	Hectares	Hectares
Ownership split (if applicable)	App 1: % App 3: %	App 1: % App 3: %
	App 2: % Non App: %	App 2: % Non App: %

PASSENGER VEHICLES

	Make/Model	Year	Registration	Value
Vehicle 1				\$
Vehicle 2				\$
Vehicle 3				\$
Vehicle 4				\$

OTHER ASSETS

	Names/Descriptions/Details	Value
Life insurance	Names of insurer(s)	\$
Superannuation	Names of fund manager(s)	\$
Bank balances	Names of bank(s)	\$
Paid deposit	Vendor name for purchase	\$
Household items	Items insured value	\$
Shares	If owned for more than 1 year	\$
Business value	Value of business(es)	\$
Plant & equipment	Total resale value of P&E	\$
Other assets	Inc. shares owned less than 1 year	\$

LIABILITIES

MORTGAGES	MORTGAGE 1	MORTGAGE 2
Lender name	<input type="text"/>	<input type="text"/>
Balance & limit	\$ <input type="text"/> \$ <input type="text"/>	\$ <input type="text"/> \$ <input type="text"/>
Monthly payment	\$ <input type="text"/>	\$ <input type="text"/>
Loan use	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
Refinance amount	\$ <input type="text"/>	\$ <input type="text"/>
Security	Property(ies) #: <input type="text"/>	Property(ies) #: <input type="text"/>
Arrears history (tick current/past for any arrears in last 12 months and tick if ever Default, Judgment, Collection or Expired PLA)	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection <input type="checkbox"/> Exp PLA	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection <input type="checkbox"/> Exp PLA
Liabe parties (only if any non-applicants are liable for this loan)	Applicants: <input type="text"/> % Non-applicants: <input type="text"/> %	Applicants: <input type="text"/> % Non-applicants: <input type="text"/> %

CAR LOANS	CAR LOAN 1	CAR LOAN 2
Lender name	<input type="text"/>	<input type="text"/>
Balance	\$ <input type="text"/> \$ <input type="text"/>	\$ <input type="text"/> \$ <input type="text"/>
Monthly payment	\$ <input type="text"/>	\$ <input type="text"/>
Loan use	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
Refinance amount	\$ <input type="text"/>	\$ <input type="text"/>
Arrears history (tick current/past for any arrears in last 12 months and tick if ever Default, Judgment, Collection or Expired PLA)	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection <input type="checkbox"/> Exp PLA	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection <input type="checkbox"/> Exp PLA
Liabe parties (only if any non-applicants are liable for this loan)	Applicants: <input type="text"/> % Non-applicants: <input type="text"/> %	Applicants: <input type="text"/> % Non-applicants: <input type="text"/> %

OTHER SECURED LOANS	OTHER SECURED LOAN 1	OTHER SECURED LOAN 2
Lender name	<input type="text"/>	<input type="text"/>
Balance & limit	\$ <input type="text"/> \$ <input type="text"/>	\$ <input type="text"/> \$ <input type="text"/>
Monthly payment	\$ <input type="text"/>	\$ <input type="text"/>
Loan use	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
Refinance amount	\$ <input type="text"/>	\$ <input type="text"/>
Security description	<input type="text"/>	<input type="text"/>
Arrears history (tick current/past for any arrears in last 12 months and tick if ever Default, Judgment, Collection or Expired PLA)	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection <input type="checkbox"/> Exp PLA	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection <input type="checkbox"/> Exp PLA
Liabe parties (only if any non-applicants are liable for this loan)	Applicants: <input type="text"/> % Non-applicants: <input type="text"/> %	Applicants: <input type="text"/> % Non-applicants: <input type="text"/> %

LIABILITIES (Continued)

UNSECURED LOANS

	UNSECURED LOAN 1	UNSECURED LOAN 2
Lender name	<input type="text"/>	<input type="text"/>
Balance & limit	\$ <input type="text"/> \$ <input type="text"/>	\$ <input type="text"/> \$ <input type="text"/>
Monthly payment	\$ <input type="text"/>	\$ <input type="text"/>
Loan use	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
Refinance amount	\$ <input type="text"/>	\$ <input type="text"/>
Type of loan	<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
Arrears history (tick current/ past for any arrears in last 12 months and tick if ever Default, Judgment or Collection)	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection

	UNSECURED LOAN 3	UNSECURED LOAN 4
Lender name	<input type="text"/>	<input type="text"/>
Balance & limit	\$ <input type="text"/>	\$ <input type="text"/>
Monthly payment	\$ <input type="text"/>	\$ <input type="text"/>
Loan use	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
Refinance amount	\$ <input type="text"/>	\$ <input type="text"/>
Type of loan	<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
Arrears history (tick current/ past for any arrears in last 12 months and tick if ever Default, Judgment or Collection)	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Past arrears of up to <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Collection

OTHER LIABILITIES

	Payment amount	Next due date	Arrears owing(if any)	TBPO
Rent	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Maintenance	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Unpaid tax	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Council rates	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Water rates	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Body corporate	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Other	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

ARREARS EXPLANATION (IF APPLICABLE)

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

Explanation 1	<input type="text"/>
<input type="checkbox"/> For current arrears	
<input type="checkbox"/> For past arrears	
Explanation 2	<input type="text"/>
<input type="checkbox"/> For current arrears	
<input type="checkbox"/> For past arrears	

EMPLOYMENT & INCOME

Student loan

Yes

No

Yes

No

CURRENT PAYE EMPLOYMENT

APPLICANT 1

APPLICANT 2

Employer name & address

.....
.....
.....

.....
.....
.....

Employer contact name & phone

.....
.....

.....
.....

Employment status

Full time Seasonal Contract
 Part-time Casual Exp: /

Full time Seasonal Contract
 Part-time Casual Exp: /

Industry

.....

.....

Occupation

.....

.....

Start date

.....

.....

Annual gross income

Salary: \$ Other: \$

Salary: \$ Other: \$

SECOND PAYE JOB (IF ANY)

Employer name & address

.....
.....
.....

.....
.....
.....

Employer contact name & phone

.....
.....

.....
.....

Employment status

Full time Seasonal Part-time
 Casual Contract Exp: /

Full time Seasonal Part-time
 Casual Contract Exp: /

Industry

.....

.....

Occupation

.....

.....

Start date

.....

.....

Annual gross income

Salary: \$ Other: \$

Salary: \$ Other: \$

PREVIOUS PAYE EMPLOYMENT (IF CURRENT PAYE EMPLOYMENT LESS THAN 3)

Employer name & address

.....
.....
.....

.....
.....
.....

Employer contact name & phone

.....
.....

.....
.....

Employment status

Full time Seasonal Casual
 Part-time Contract

Full time Seasonal Casual
 Part-time Contract

Industry

.....

.....

Occupation

.....

.....

Start date

Start: End:

Start: End:

Annual gross income

Salary: \$ Other: \$

Salary: \$ Other: \$

EMPLOYMENT & INCOME (Continued)

CURRENT SELF EMPLOYMENT

APPLICANT 1

APPLICANT 2

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

Self-employment type	<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
Business name		
Business CPY/GST No	# of employees	# of employees
Business nature		
Share & start date	Ownership (%): Commence date:	Ownership (%): Commence date:
Stated income (if no fin'ls)	Stated annual income: \$	Stated annual income: \$
Financials for current year (financials for <input type="checkbox"/> months) Do not complete this section if no financials will be provided	Gross income: \$	Gross income: \$
	Interest expense: \$	Interest expense: \$
	Non-cash expenses: \$	Non-cash expenses: \$
	Superannuation: \$	Superannuation: \$
	Gross salary to owner: \$	Gross salary to owner: \$
Financials for previous year (financials for <input type="checkbox"/> months) Do not complete this section if no financials will be provided	Gross income: \$	Gross income: \$
	Interest expense: \$	Interest expense: \$
	Non-cash expenses: \$	Non-cash expenses: \$
	Superannuation: \$	Superannuation: \$
	Gross salary to owner: \$	Gross salary to owner: \$
Account details	Name:	Name:
	Contact number:	Contact number:

TRUST INCOME AND DISTRIBUTIONS (IF APPLICABLE)

Stated income (if no fin'ls)	Stated annual income: \$	
Income for current year (financials for <input type="checkbox"/> months) Do not complete this section if no financials will be provided	Declared profits: \$	Non cash expenses: \$
	Interest expense: \$	Superannuation: \$
	Gross salary to owner: \$	
Income for previous year (financials for <input type="checkbox"/> months) Do not complete this section if no financials will be provided	Declared profits: \$	Non cash expenses: \$
	Interest expense: \$	Superannuation: \$
	Gross salary to owner: \$	

OTHER INCOME (eg Pension, Government Allowance, Superannuation, Dividends/Interest, Maintenance, Board)

Source	Type/Description	Applicant #	Payment	Total for last Year
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$

LOAN PURPOSES

PROPERTY PURCHASE

NEW PROPERTY 1

NEW PROPERTY 2

Purchase status	<input type="checkbox"/> Purchased <input type="checkbox"/> Pre-approval (leave '+' info blank)	<input type="checkbox"/> Purchased <input type="checkbox"/> Pre-approval (leave '+' info blank)
Address	Street+: Suburb: Town/City:	Street+: Suburb: Town/City:
Property value	\$	\$
Property use after settlement	<input type="checkbox"/> Prime residence <input type="checkbox"/> Other O/occu <input type="checkbox"/> Investment	<input type="checkbox"/> Prime residence <input type="checkbox"/> Other O/occu <input type="checkbox"/> Investment
Security for loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Investment property (if applicable)	Weekly rent: \$ Annual deductions: \$	Weekly rent: \$ Annual deductions: \$
Property type	<input type="checkbox"/> House/T-House <input type="checkbox"/> Unit(<40m ²) <input type="checkbox"/> Unit(≥40m ²) <input type="checkbox"/> Office/Suite/Shop <input type="checkbox"/> Inner city apt <input type="checkbox"/> Land <input type="checkbox"/> Wh'ise/Factory <input type="checkbox"/> Multi dwelling <input type="checkbox"/> Mixed use	<input type="checkbox"/> House/T-House <input type="checkbox"/> Unit(<40m ²) <input type="checkbox"/> Unit(≥40m ²) <input type="checkbox"/> Office/Suite/Shop <input type="checkbox"/> Inner city apt <input type="checkbox"/> Land <input type="checkbox"/> Wh'ise/Factory <input type="checkbox"/> Multi dwelling <input type="checkbox"/> Mixed use
Property title	<input type="checkbox"/> Unit title:F'hold <input type="checkbox"/> Fee simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Unit title:L'hold <input type="checkbox"/> Cross lease	<input type="checkbox"/> Unit title:F'hold <input type="checkbox"/> Fee simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Unit title:L'hold <input type="checkbox"/> Cross lease
Property zoning	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural <input type="checkbox"/> Other	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural <input type="checkbox"/> Other
Land size*	Hectares	Hectares
Deposit and funding details* (if applicable)	Deposit paid: \$ Loan portion: \$ New borrowings: \$ Gifts: \$ Other: \$	Deposit paid: \$ Loan portion: \$ New borrowings: \$ Gifts: \$ Other: \$
Settlement contact info*	Agent name: Agent phone:	Agent name: Agent phone:
Ownership split (if applicable)	App 1: % App 3: % App 2: % Non App: %	App 1: % App 3: % App 2: % Non App: %

HOME IMPROVEMENTS

Property #	Description of improvements	Improvement cost	Loan portion
		\$	\$
		\$	\$

TITLE BUYOUT

Property #	New ownership percentages	Buyout amount	Loan portion
	App 1: % App 3: % App 2: % Non App: %	\$	\$

OTHER PERSONAL USE (Please tick one box indicating use)

Other personal use #1	<input type="checkbox"/> Buy consumer goods <input type="checkbox"/> Holiday/Travel <input type="checkbox"/> Cash out <input type="checkbox"/> Loan repayments	<input type="checkbox"/> Pay household bills <input type="checkbox"/> Other	Loan portion \$
Other personal use #2	<input type="checkbox"/> Buy consumer goods <input type="checkbox"/> Holiday/Travel <input type="checkbox"/> Cash out <input type="checkbox"/> Loan repayments	<input type="checkbox"/> Pay household bills <input type="checkbox"/> Other	\$

LOAN PURPOSES (Continued)

BUSINESS PURPOSES (PROVIDE DETAILS WHERE APPLICABLE)

	Details	Loan amount for purpose
Working capital	Name of business: <input type="text"/>	\$ <input type="text"/>
Buy asset/investment	Describe purchase: <input type="text"/>	\$ <input type="text"/>
Purchase business (copy of contract required)	Nature of business: <input type="text"/>	\$ <input type="text"/>
	Financials available? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Proposed ownership: App 1: <input type="text"/> % App 3: <input type="text"/> % App 2: <input type="text"/> % Non App: <input type="text"/> %	
	Employment changes: <input type="checkbox"/> Applicant1 <input type="checkbox"/> Applicant2 <input type="checkbox"/> Applicant3	
Buyout business partner	Name of business: <input type="text"/>	\$ <input type="text"/>
	Proposed ownership: App 1: <input type="text"/> % App 3: <input type="text"/> % App 2: <input type="text"/> % Non App: <input type="text"/> %	
PLEASE ENTER TOTAL LOAN AMOUNT TO SATISFY ALL LOAN PURPOSES		\$ <input type="text"/>

PRIMARY RESIDENCE

Please provide primary address of each applicant after the loan has settled

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 collects personal information about you and will be received by, reviewed and retained by the actual Credit Provider; (ii) unless the loan is ultimately approved and made by another Credit Provider, the Credit provider for this Application is Liberty Financial Limited, Level 7, 45 Queen Street, Auckland, New Zealand; (iii) if the ultimate Credit Provider is an associated entity of Liberty Financial Limited, then Liberty Financial Limited of the above address is the agency that collects this information and the agency that retains the information will be the actual Credit Provider – as at the time of making this Application the name and address of the actual Credit Provider (if it is not Liberty Financial Limited) is not ascertainable – you will be advised of the name and address of the actual Credit Provider (if it is not Liberty Financial Limited) as soon as it is practicable to do so; (iv) the information is being collected so the Credit Provider can assess your loan application; (v) the Credit provider may decline your loan application if you do not correctly provide all of the requested information; and (vi) you have rights of access to, and correction of, any information held 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 (iv) 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.

<input type="text"/>	<input type="text"/>
Applicant 1: Name	Applicant 2: Name
<input type="text"/>	<input type="text"/>
Applicant 1: Signature	Applicant 2: Signature
<input type="text"/>	<input type="text"/>
Date	Date

APPLICANT DECLARATIONS

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and correct and understands that the credit provider is relying on the information that I/we supply them and that it is my/our responsibility to be accurate in giving that information. We agree that this application can only proceed with a valuation of the subject property by a qualified valuer selected by the credit provider, at the expense of the undersigned and without implied obligation on the part of the credit provider. The undersigned further agrees to pay all necessary expense, including legal costs, incurred in obtaining this loan. It is agreed that by accepting this application the credit provider is not obligated to grant a loan or any other financial accommodation. We note that the mortgage will require general insurance coverage against hazards equal, at least, to the value of the property improvements. Such insurer shall be acceptable to the credit provider, who has sole discretion for rejection without grounds. I/We declare that I/we, undersigned, am/are over the age of 18 at the time of the execution of this application and acknowledge that this application is being made to credit provider and it's successors and assigns. I/We consent to the credit provider paying commissions relating to this loan. I/We have read and agree to the use and disclosure of personal information about me/us as set out in the Important Privacy Statement & Consent.

- Q1 Has the applicant, finalised any commitments to a financial institution in the last 12 months? Yes* No
- Q2 Has the applicant or a company with which the applicant is associated have any current or past debts other than to financial institutions that are or were in default of the payment arrangement? Yes* No
- Q3 Have any of the applicants ever been declared bankrupt or insolvent or petitioned for bankruptcy, been advised to seek bankruptcy or aware of anyone petitioning for the applicant's bankruptcy? Yes* No
- Q4 Is the applicant a shareholder or officer of any private company of which an administrator, receiver, manager and/or liquidator is currently appointed or has a petition for winding up? Yes* No
- Q5 Has any applicant or a company with which any applicant is or was associated ever had a property foreclosed upon or given title or deed in lieu thereof through mortgagee sale proceeding? Yes* No
- Q6 Does the applicant have any outstanding applications for finance other than this application? Yes* No

I confirm (delete as applicable):

- ★ I am not registered for GST and will not be with respect to the security property subject to the mortgage under this agreement;
- ★ 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.

Applicant 1: Name

Applicant 1: Signature

Date

Applicant 2: Name

Applicant 2: Signature

Date

*DECLARATION EXPLANATIONS (Complete only if YES to any of Q1-Q6 on page 10)

<p>Q1</p> <p>Name of Credit Provider: _____</p> <p>Monthly Pmt: \$ _____ Date finalised: _____ / _____</p> <p>Contract: Credit card / Personal loan / Mortgage / Other _____</p> <p>Infringement (if any): Default / Judgment / Coll'n / PLA _____</p>	<p>Name of Credit Provider: _____</p> <p>Monthly Pmt: \$ _____ Date finalised: _____ / _____</p> <p>Contract: Credit card / Personal loan / Mortgage / Other _____</p> <p>Infringement (if any): Default / Judgment / Coll'n / PLA _____</p>
<p>Q2</p> <p>Circle infringement type: Default / Judgment / Coll'n / PLA _____</p> <p>Circle current status: Paid / Unpaid / Arrangement _____</p> <p>Name of creditor: _____</p> <p>Amount of infringement: \$ _____ <input type="checkbox"/> Tick if _____</p> <p>Date finalised: _____ / _____ to be paid out</p>	<p>Circle infringement type: Default / Judgment / Coll'n / PLA _____</p> <p>Circle current status: Paid / Unpaid / Arrangement _____</p> <p>Name of creditor: _____</p> <p>Amount of infringement: \$ _____ <input type="checkbox"/> Tick if _____</p> <p>Date finalised: _____ / _____ to be paid out</p>
<p>Q3</p> <p>Reason for bankruptcy: _____</p> <p>Start date: _____ Discharge date: _____</p> <p>Amount to finalise: \$ _____</p>	<p>Reason for bankruptcy: _____</p> <p>Start date: _____ Discharge date: _____</p> <p>Amount to finalise: \$ _____</p>
<p>Q4</p> <p>Company number: _____</p> <p>Reason for appointment: _____ <input type="checkbox"/> Tick if _____</p> <p>Amount to finalise: _____ to be paid out</p>	<p>Company number: _____</p> <p>Reason for appointment: _____ <input type="checkbox"/> Tick if _____</p> <p>Amount to finalise: _____ to be paid out</p>
<p>Q5</p> <p>Paid off date: _____</p> <p>Reason for foreclosure: _____ <input type="checkbox"/> Tick if _____</p> <p>Amount to finalise: _____ to be paid out</p>	<p>Paid off date: _____</p> <p>Reason for foreclosure: _____ <input type="checkbox"/> Tick if _____</p> <p>Amount to finalise: _____ to be paid out</p>
<p>Q6</p> <p>Name of Credit Provider: _____</p> <p>Amount: \$ _____</p> <p>Monthly payment: \$ _____</p>	<p>Name of Credit Provider: _____</p> <p>Amount: \$ _____</p> <p>Monthly payment: \$ _____</p>