2020/2/10 Fynco CRM



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General

	ADVISER NAME
10/02/2020	Paul Yang
ADVISER CONTACT NUMBER	ADVISER EMAIL
021384873	paul@starmortgage.co.nz
Loan Information	
LENDER	LENDING AMOUNT REQUIRED
ANZ	\$500,000
LENDING PURPOSE	
New Purchase × Top Up ×	
New Purchase × Top Up × PURPOSE	
	UMI
PURPOSE	UMI
PURPOSE	UMI FINANCE DATE
PURPOSE	
PURPOSE LVR SETTLEMENT DATE	FINANCE DATE

Security

Security Information

PROPERTY ADDRESS					
47 Mera Road, Algies Bay					
PROPERTY TYPE	USE	VALUE			
House	Owner Occupied	\$900,000			

Security Information



PROPERTY ADDRESS				
ТВА				
PROPERTY TYPE	USE	VALUE		
House	Investment			
ADD MORE PROPERTY				

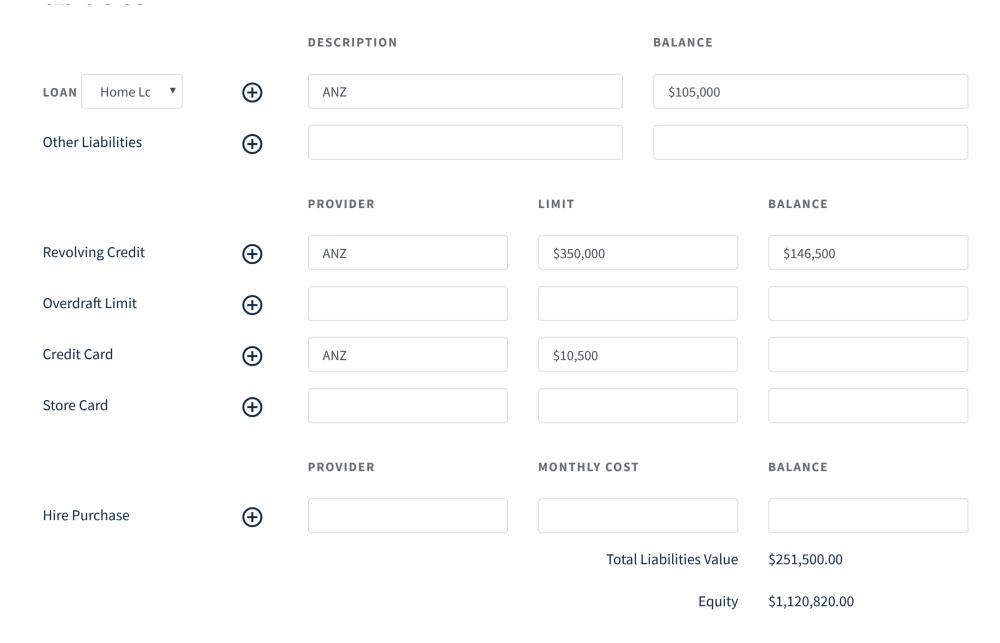
Applicant

+ NEW APP	LICANT	+ LEADS	+ CLIENTS	
Pifeng Zhu				:
P Ting Wu				•

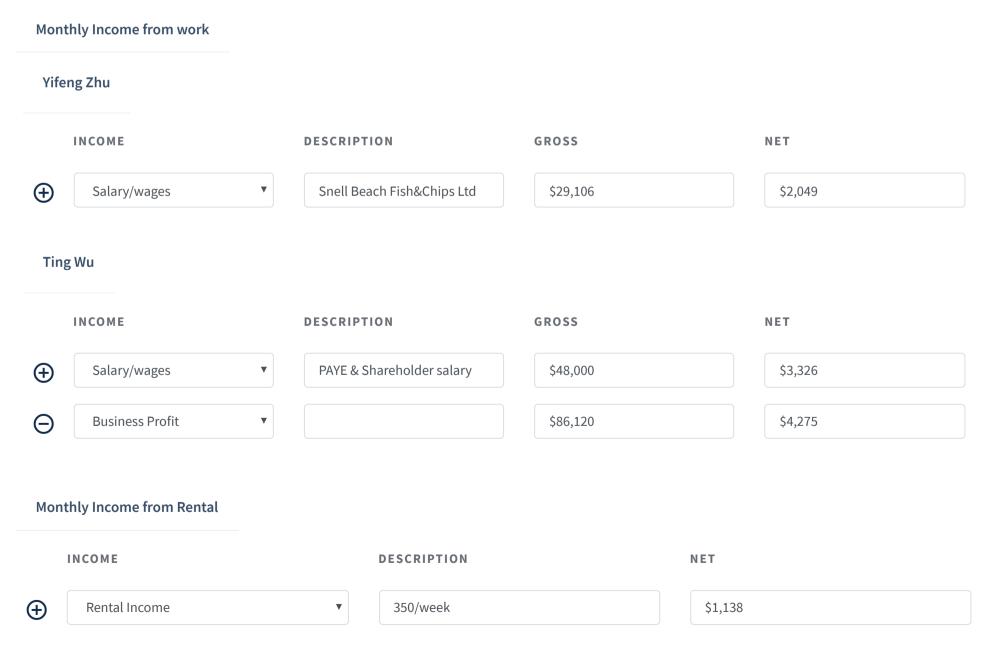
Assets

		DESCRIPTION	VALUE
Cash			
Saving	(+)	ANZ	\$203,500
Investment	\oplus	(shares, stock, bond etc)	
KiwiSaver	\oplus	(KiwiSaver Provider, owner)	\$3,820
Motor Vehicle	((model)	\$15,000
Furniture			\$100,000
Term Deposit			
Other Currency Account			
Deposit on property (If Paid)			
Property	(47 Mera Road, Algies Bay	\$900,000
Business owned	(Snells Beach Fish and Chips Ltd	\$150,000
Other Assets (Specify)	\oplus	(KiwiSaver Provider, owner)	
		Total Value	\$1,372,320.00

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Income



Total Monthly Income \$10,788.00

Expense

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	EXPENDITURE		DESCRIPTION	MONTHLY EXPENSES
(+)	New Mortgage Proposed	•	\$600,000	\$3,852
Θ	Existing Mortgage	•	ANZ \$105,000	\$674
Θ	Other	•	ANZ flexi \$350K limit	\$2,247
Θ	Credit Card	•	Limit \$10500	\$315
Θ	Childcare	•	Property address, owner, existing/proposed,	\$191
Θ	Motor Vehicle	•	Property address, owner, existing/proposed,	\$300
Θ	Utilities	•	Property address, owner, existing/proposed,	\$400
Θ	Food	•	Property address, owner, existing/proposed,	\$1,000

Total Monthly Expenses \$8,979.00

Surplus \$1,809.00

Notes

NOTE (+)

People

Yifeng Zhu & Ting Wu are a married couple, raising two kids who are 4 and 7 years old. Mr. Zhu is a NZ citizen, while Ms. Wu is a permanent resident. Both o f them are working in Ms. Wu's business, named "Snells Beach Fish and Chips Limited". Mr. Zhu was a foundation builder in HL Foundation Ltd, he resigne d in July 2018 and works in his wife's business as he needs time to take care of the children. The client has been running the business for more than 2 year s, she is holding 100% shares of the business. The location is Shop16, 280 Mahurangi East Rd, Snells Beach.

Income

In FY2019

Mr. Zhu's PAYE salary - \$29,106 p.a

Ms. Wu's PAYE salary - \$33,126 p.a

Ms. Wu's shareholder salary - \$14,874 p.a

Business profit - \$51,297 p.a (Net)

The proposed rental income from new-purchased property - \$350/week

Expenses

The daycare fee for the younger child is \$44/week

Security

47 Mera Road, Algies Bay & New purchased property

Documents Checklist

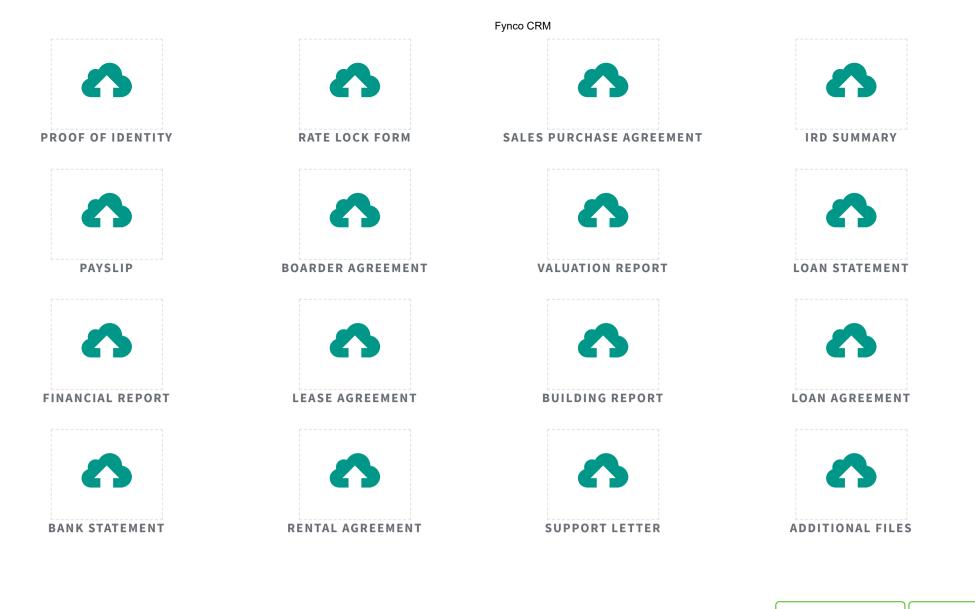








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