



Application Form

General

Lender

26/02/2020

Adviser Name

Paul Yang

Adviser Contact Number

021384873

Adviser Adviser Email

info@starmortgage.co.nz

Loan Information

Lender

ANZ

Required Lending Amount

213,123,231.00

Lending Purpose

Top Up

Loan Value Ratio (LVR)

50%

Uncommitted Monthly Income (UMI)

Finance Date

Settlement Date

Property 1 Address

11 Liverpool Street

Property Type	Use	Value

Securty Holder	Borrower

Property 2 Address

Property Type	Use	Value

Securty Holder	Borrower

Property 3 Address

Property Type	Use	Value

Securty Holder	Borrower

Property 4 Address

Property Type	Use	Value

Securty Holder	Borrower

Applicant 1

Title (Mr, Mrs, Mr	Date of Birth	Gender
		Male

Last Name	First Name

No. of Dependants	Age of Dependants

New Zealand Residency	Marital Status
Permanent Resident	Married

Current Residential Address
(Address you are currently residing)

Time Stayed: Year(s) Month(s)

Previous Residential Address
(If you have stayed at your current address for less than 3 years)

Time Stayed: Year(s) Month(s)

Postal Address
(If different from residential address)

Current Living Situation

Renting

Contact Details

Mobile	Home

Work	WeChat

Personal Email

Work Email

Applicant 2

Title (Mr, Mrs,	Date of Birth	Gender

Last Name	First Name

No. of Dependants	Age of Dependants

New Zealand Residency	Marital Status

Current Residential Address
(Address you are currently residing)

Time Stayed: Year(s) Month(s)

Previous Residential Address
(If you have stayed at your current address for less than 3 years)

Time Stayed: Year(s) Month(s)

Postal Address
(If different from residential address)

Current Living Situation

Contact Details

Mobile	Home

Work	WeChat

Personal Email

Work Email

Employment

Source of Income
(Salary/Wage, Self-employed)

Current Employment

Occupation	Company
Duration	Gross Income

Previous Employment
(If you were employed for less than 3 years at your current company)

Company Name	Time Stayed
Company Name	Time Stayed

Employment

Source of Income
(Salary/Wage, Self-employed)

Current Employment

Occupation	Company
Duration	Gross Income

Previous Employment
(If you were employed for less than 3 years at your current company)

Company Name	Time Stayed
Company Name	Time Stayed

People

This is a joint application for a married couple Zheng CUI & Yin CHEN with New Zealand Permanent resident Visa. They are raising two children 7 years old and 3 years old.

Zheng is work as Finance System Specialist at Sandfield Associates Limited for 4 years. Yin has three jobs as a nurse at All Care Family, Dermacare and Waitemata. This is because Yin wants to have multiple working experience.

Husband is working from home most time and he is looking after the kids pick up.

Purpose

Top up and purchasing a commercial property. The S&P agreement is attached.

Total lending amount \$1,355,000

Refinance \$973,000

Top up \$187,000 (105,000 to be the deposit for commercial property and \$82k remaining is to upgrade their family car)

Commercial loan \$195,000

Payment

Zheng PAYE Income: net monthly income \$ 6,795.85

Yins income is very stable, net monthly income \$7,875.23

The calculation as follow.

Dermacare \$2,448.76 per fortnightly, net monthly income is \$5,305.65

All Care Family \$232.62 p/w, net monthly income with ordinary time (8 hours) is \$1,473.55

Waitemata 252.93 p/w, net monthly income with ordinary time (8 hours) is \$1,096.03

Total net monthly income is \$7,875.23

Business net income \$30,000 p.a.

Additional expense

Southern Cross Health \$187.41 p/m

Security

1/23 Montgomery Ave, Rothesay Bay (RV\$1,450,000) & 239P Rosedale Road, AlbanyRV \$300,000)

Assets & Liabilities

Assets	Description	Value
Cash		
Saving		
Deposit on property (If Paid)		
Motor Vehicle		
Property	11 Liverpool Street	
Furniture		
KiwiSaver		
Investment		
Other Assets (Specify)		
Business owned		
Term Deposit		
Other Currency Account		
Total Assets		\$

Liabilities	Description	Value
Home Loan		
Other Liabilities		
	Provider	Limit
Revolving Credit		
Overdraft Limit		
Credit Card		
Store Card		
	Provider	Monthly Cost
Hire Purchase		
Total Liability		\$
Equity		\$

Income & Expenses

Applicant 1 -	Description	Gross	Net
Salary/wages			

Rental Income	Description	Net
Rental Income		
Total Monthly Income		\$

Expenditure	Description	Monthly Expenses
New Mortgage Proposed		
Total Monthly Expenses		\$
Surplus		\$