

Kāinga Tuatahi Home Loan Application

This application will help to evaluate your affordability and ensure you meet the criteria for borrowing from Whai Rawa to buy a home in Kāinga Tuatahi.

Please complete and take with you to discuss with a financial advisor.

For assistance, please email info@ngatiwhatuaorakei.com

Applicant One Information

Full Name: _____ DOB: _____
Last First Names

Address: _____
Street Address Apartment/Unit #

_____ City ZIP Code

Phone: _____ Email _____

Alternative Contact
 Details: _____

Are you a beneficiary of Ngāti Whātua Ōrākei? YES NO Do you have any tamariki or other dependents? YES NO

Please provide your membership number: _____ If yes, please state names and ages:

Do you consent to a police check? YES NO _____

Do you consent to a credit check? YES NO _____

If no, please explain: _____

Your Home Purchasing Status

- Are you a first home buyer?
- Are you selling a property and purchasing another?

Please provide an overview of your current home purchasing status and the financial support you require: (e.g. planning on selling assets to contribute towards the deposit, wanting to borrow from Whai Rawa)

Applicant Two Information (if applicable)

Full Name: _____ DOB: _____
Last First Names

Address: _____
Street Address Apartment/Unit #

City ZIP Code

Phone: _____ Email _____

Alternative Contact
Details: _____

Are you a beneficiary of Ngāti Whātua Ōrākei? YES NO Do you have any tamariki or other dependents? YES NO

Please provide your membership number: _____ If yes, please state names and ages: _____

Do you consent to a police check? YES NO _____

Do you consent to a credit check? YES NO _____

If no, please explain: _____

Tenancy References

Please list your most recent two tenancy references.

Landlords Name: _____ Time at Property: _____
Address _____ Phone: _____

Landlords Name: _____ Relationship: _____
Address: _____ Phone: _____

Employment

Company: _____ Phone: _____

Address: _____ Email: _____

Job Title: _____

From: _____ To: _____

Previous Employment (if at current position for less than six months)

Company: _____ Phone: _____

Address: _____ Email: _____

Job Title: _____

From: _____ To: _____ Reason for Leaving: _____

Deposit

Do you currently have the full
deposit needed for the
purchase of a unit? YES NO

Amount of Deposit: _____ Type of Deposit: _____

Are you eligible to withdraw your KiwiSaver? If so, what is your current balance. _____

Income

Applicant One

WEEKLY/MONTHLY
Income

BEFORE/AFTER
tax (Please circle): _____ Source of Income: _____

Applicant Two

WEEKLY/MONTHLY
Income

BEFORE/AFTER
tax (Please circle): _____ Source of Income: _____

Is there anything that may happen in the near future that will change your
income significantly? _____

Assets

Applicant One

Owner Occupied House

Value: _____ Details (address, time owned): _____

Motor Vehicle(s)

Value: _____ Details (make, model, year): _____

Boat(s)

Value: _____ Details (make, model, year): _____

Investment(s)

Value: _____ Details (shares, savings, etc): _____

Assets (Contents)

Value: _____ Details (type of asset): _____

Applicant Two

Owner Occupied House

Value: _____ Details (address, time owned): _____

Motor Vehicle(s)

Value: _____ Details (make, model, year): _____

Boat(s)

Value: _____ Details (make, model, year): _____

Investment(s)

Value: _____ Details (shares, savings, etc): _____

Assets (Contents)

Value: _____ Details (type of asset): _____

Do you have any insurance(s) such as life, house, contents, etc? If so, please provide details:

Liabilities

Applicant One

Loan(s)

Total Value: _____ Mortgage Provider: _____

Remaining Balance/Loan Term _____

Total Value: _____ Mortgage Provider: _____

Remaining Balance/Loan Term _____

Hire Purchase/Finance Lease(s)

Value: _____ Details (product, provider, term): _____

Credit Card/Store Card(s)

Limit: _____ Balance: _____

Limit: _____ Balance: _____

Limit: _____ Balance: _____

Other Liabilities

STUDENT LOAN/LOAN FROM FAMILY/OTHER LOAN/OTHER LIABILITY (please circle): _____ Details (type of liability, value, length of term, repayment interest rate, etc): _____

Applicant Two

Loan(s)

Total Value: _____ Mortgage Provider: _____

Remaining Balance/Loan Term _____

Total Value: _____ Mortgage Provider: _____

Remaining Balance/Loan Term _____

Hire Purchase/Finance Lease(s)

Value: _____ Details (product, provider, term): _____

Credit Card/Store Card(s)

Limit: _____

Balance: _____

Limit: _____

Balance: _____

Limit: _____

Balance: _____

Other Liabilities

STUDENT LOAN/LOAN FROM FAMILY/OTHER LOAN/OTHER LIABILITY (please circle):

Details (type of liability, value, length of term, repayment interest rate, etc):

Outgoings

Applicant One

Child Support/Maintenance

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Credit Card/Store Card Payments

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Overdraft(s)

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Hire Purchase/Finance Lease

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Student Loan

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Rent/Mortgage Repayments

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Rates/Insurance

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Applicant Two

Child Support/Maintenance

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Credit Card/Store Card Payments

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Overdraft(s)

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Hire Purchase/Finance Lease

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Student Loan

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Rent/Mortgage Repayments

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Rates/Insurance

Amount: \$ _____

Frequency: WEEKLY/MONTHLY/YEARLY (please circle)

Disclaimer and Signature

I certify that my answers are true and complete to the best of my knowledge.

If this application leads to a successful loan application, I understand that false or misleading information in my application or interview may result in an unsuccessful application.

I consent to Whai Rawa having access to my private information for the purposes of the home loan application. This information will be held securely and used for no other purpose.

Signature (Applicant One): _____

Date: _____

Signature (Applicant Two): _____

Date: _____