

The New Zealand Anglican Church Pension Board

Mortgage Application

Please mail this application form and valuation to NZACPB Mortgages, PO Box 12 287, Thorndon, Wellington 6144

Applicant Details

Name

Telephone (DAYTIME) (0)

Telephone (EVENING) (0)

Mobile number (0)

Date of Birth / /

Employer's Name

Occupation Length of Service yrs

Name

Telephone (DAYTIME) (0)

Telephone (EVENING) (0)

Mobile number (0)

Date of Birth / /

Employer's Name

Occupation Length of Service yrs

Postal address

Email address

Marital Status [PLEASE TICK] Single Married / Civil union Separated Defacto

Age of Dependents

Declaration

I/we declare that to the best of my/our knowledge the information supplied in the application form is correct, and I/we authorise The New Zealand Anglican Church Pension Board to make such enquiries as they deem necessary in order to verify the financial details set out in the application.

Mortgage Details

Address of Property used for security

Current Ownership [PLEASE TICK] Already owned To be purchased

Intention [PLEASE TICK] Owner occupied Rental

Finance Required \$

Purchase Price [IF APPLICABLE] \$

Other loan from Church Yes No

Amount Church is advancing \$

Church name

Registered Valuation [LESS CHATTELS] \$

Rating Valuation [CAPITAL VALUE] \$

Type of Mortgage [PLEASE TICK] Interest Only Table

Length of Term 5 yrs 10 yrs 15 yrs 20 yrs
[PLEASE TICK IF TABLE MORTGAGE IS SELECTED] 25 yrs [MAX] Other _____ yrs

Finance confirmation date

DATE FUNDS REQUIRED

Interest Rate [PLEASE TICK AND FILL IN RATE ACCEPTED]

NOTE: In order to qualify for concessionary rates an applicant must be 60 or over and either retired Anglican clergy or Anglican clergy widow/er

REGULAR RATES		CONCESSIONARY RATES	
<input type="checkbox"/> Floating	<input type="text" value=""/> %	<input type="checkbox"/> Floating	<input type="text" value=""/> %
<input type="checkbox"/> Fixed 1 yr	<input type="text" value=""/> %	<input type="checkbox"/> Fixed 1 yr	<input type="text" value=""/> %
<input type="checkbox"/> Fixed 2 yr	<input type="text" value=""/> %	<input type="checkbox"/> Fixed 2 yr	<input type="text" value=""/> %
<input type="checkbox"/> Fixed 3 yr	<input type="text" value=""/> %	<input type="checkbox"/> Fixed 3 yr	<input type="text" value=""/> %

Additional Security

If an additional property is being used for security please list the details below.

Status [PLEASE TICK] Freehold Mortgaged

Solicitor's Details

Firm's Name

Name of Solicitor

Telephone (0)

Fax (0)

Postal address

Email address

Statement of Assets and Liabilities [AT DATE OF APPLICATION]

Assets	
	Estimated Current Value
Main Bank _____	
Chequing	\$
Savings	\$
Other	\$
Private investments	
Shares / Government stock	\$
Unit trusts	\$
Term deposits	\$
Other _____	\$
Superannuation	
Applicant 1	\$
Applicant 2	\$
Property [PROPERTY USE I.E. RENTAL, FAMILY HOME]	
Property 1	\$
Property 2	\$
Property 3	\$
Property 4	\$
Vehicles [PLEASE SPECIFY MAKE AND AGE]	
Automobile _____	\$
Automobile _____	\$
Boat / Caravan	\$
Life Insurance [PLEASE SPECIFY COMPANY AND SURRENDER BALANCE]	
Applicant 1	\$
Applicant 2	\$
Business value [NET]	\$
Furniture and Household Effects [INSURED FOR]	\$
Other assets over \$1,000 [PLEASE SPECIFY]	
Other 1	\$
Other 2	\$
Total assets	\$

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Total assets [LESS]	
Total liabilities	
Net surplus / deficit	

Privacy Act 1993

The personal information you provide in this application form and any further information that you provide will be held securely by The New Zealand Anglican Church Pension Board and will be used in connection with your mortgage application. Information held about you will not be disclosed outside the Pension Board without your prior consent, except where required by law. You can access any personal information about you held by the Board and correct such information at any time.

Liabilities	
	Balance Outstanding
Overdraft limit	
Chequing	\$
Limit \$ _____	
Other	\$
Limit \$ _____	
Car loan [PLEASE SPECIFY LENDER]	\$
Student loans	\$
Hire purchase [PLEASE SPECIFY]	
HP 1 from _____	\$
HP 2 from _____	\$
HP 3 from _____	\$
Personal loan [PLEASE SPECIFY LENDER]	
Loan 1 from _____	\$
Loan 2 from _____	\$
Mortgages [PLEASE SPECIFY MORTGAGE HOLDER]	
Property 1	\$
Property 2	\$
Property 3	\$
Property 4	\$
Credit cards [PLEASE SPECIFY TYPE]	
Card 1	\$
Limit \$ _____	
Card 2	\$
Limit \$ _____	
Card 3	\$
Limit \$ _____	
Store cards [PLEASE SPECIFY TYPE]	
Card 1	\$
Limit \$ _____	
Card 2	\$
Limit \$ _____	
Other liabilities over \$1,000 [PLEASE SPECIFY]	
Liability 1	\$
Liability 2	\$
Total liabilities	\$

Acting as guarantor

Are you guaranteeing a loan for any other persons?

Yes [PLEASE SPECIFY] No

Existing Income and Expenditure

Monthly Income [If INCOME IS TAX FREE PLEASE INDICATE WITH AN ASTERISK *]

	Monthly Income [AFTER TAX]
Stipend / Salary / Wages	
Applicant 1	\$
Applicant 2	\$
Allowances	\$
Pension	
Applicant 1	\$
Applicant 2	\$
NZ Superannuation	
Applicant 1	\$
Applicant 2	\$
Social Welfare Benefits	
Applicant 1	\$
Applicant 2	\$
Other - Regular [PLEASE SPECIFY]	
Applicant 1	\$
Applicant 2	\$
Interest / Dividends	\$
Boarder / Flatmate (as below) [Scaled at 60%]	\$
Rental (as below) [Scaled at 60%] *	\$
Regular gift from friends / family [PLEASE SPECIFY]	\$
Source and reason	
Total monthly income	\$

Existing Rental property / Boarder / Flatmate income

[CURRENTLY OWNED]

*NOTE: The Pension Board will only allow 60% of rental income to be applied towards income. This allows for periods without occupancy.

	Monthly Income [AFTER TAX]
1. Address:	
\$ _____ per month x 0.6	\$
Current tenants length of occupancy _____ yrs _____ mnths	
2. Address:	
\$ _____ per month x 0.6	\$
Current tenants length of occupancy _____ yrs _____ mnths	
3. Boarder / Flatmate	
\$ _____ per month x 0.6	\$
How long has your boarder resided with you? _____ yrs _____ mnths	
Total income	

Monthly Expenditure

*NOTE: Please only include payments for credit card debt on an existing balance. If you use your credit card to purchase household items and pay them off in full each month then your credit card costs could be 0.

	Estimated Monthly Costs
Mortgage payments [FOR CURRENTLY OWNED PROPERTIES]	\$
Rates [FOR CURRENTLY OWNED PROPERTIES]	\$
Rental expenses [FOR CURRENTLY OWNED PROPERTIES]	\$
Credit cards* [PLEASE SEE NOTE ABOVE]	\$
Store cards	\$
Hire purchase	\$
Superannuation	\$
Kiwisaver	\$
Other loans [PLEASE SPECIFY]	\$
Lender:	
Electricity / gas / water	\$
Telephone / internet	\$
Child support / child care expenses	\$
Food	\$
Clothing	\$
Medical / dental	\$
School fees	\$
Sundry / Contingencies	\$
Motor vehicle costs Running expenses / registration / insurance	\$
House / contents insurance [FOR CURRENTLY OWNED PROPERTIES]	\$
Medical insurance	\$
Offerings / donations / gifts	\$
Travel / holiday	\$
Regular savings	\$
Total current expenditures	\$

Proposed Costs for New Mortgage

[USE ATTACHED SHEET FOR INVESTMENT PROPERTIES]

	Proposed Monthly
Insurance	\$
Rates	\$
Maintenance	\$
Other	\$
Total proposed expenditures	\$

Additional information

Please supply any additional information that you think might be relevant to your application. This might include:

- copies of pay slips
- Any correspondence relevant to the application
- Additional regular income statements

Please provide a professional rental assessment of the property to be purchased along with your valuation. Assessments can be provided by QV, real estate agents. If you are having a registered valuation done on the property you should request your valuer to include a rental income assessment.

- Will you be using a property management agency? Yes No
- Is this investment property being bought as part of a LAQC? Yes No
- Is the property intended to be rented to a family member? Yes No
- Will the rent being charged to family member be at a discounted rate? Yes No
- Is the property currently tenanted? Yes No
- If the property is currently tenanted, will the current tenants be remaining? Yes No

Rental income	
	Estimated Monthly Income
Rent [PROPERTY 1] \$ _____ per month	\$
Rent [PROPERTY 2] \$ _____ per month	\$
Total proposed rental income	\$

Rental expenses	
	Estimated Monthly Costs
Rental property management fees	\$
Rates	\$
Insurance	\$
Maintenance	\$
Other - Regular [PLEASE SPECIFY]	
1.	\$
2.	\$
Total proposed rental expenses	\$

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Annual Income		
	Gross Annual Income	Net Annual Income
Combined incomes	\$	\$
Total	\$	\$

Rental property totals	
Rent being charged	
Rental assessment rate	
Total proposed income x .60% [LESS]	\$
Total proposed expenses	\$
Net surplus / deficit	\$

Income	
Total monthly income	\$
Total proposed adjusted rental income	\$
Total Income [LESS]	\$
Total current expenditures	\$
Proposed costs for new mortgage	\$
New mortgage repayment amount	\$
Net Monthly Surplus	\$