

Sentinel Lifetime Loan Application Form

Adviser Use Only

Adviser Code: _____ Adviser Name: _____

Company: _____



Please complete in ink using **BLOCK CAPITALS** and **Circle** or **Tick** where appropriate.

1 Loan Details

Initial Drawdown Amount: \$ _____ OR Maximum Entitlement

Express Top Up Facility \$ _____ OR Maximum Entitlement

FEES (Application fee only): Add to loan OR Deduct from loan

Interest Rate Variable Interest Rate

(Please note: penalties and break fees may apply with a fixed interest rate. Fixed interest rates are subject to availability.)

Equity Protect Option Yes / No _____ If yes: 10% OR 20%
(property value will be reduced by 10% or 20% before calculating the maximum entitlement)

2 Nominated Residents (full names of people residing in the property)

Mr/Mrs/Miss/Ms _____ Date of Birth _____

Mr/Mrs/Miss/Ms _____ Date of Birth _____

Address: _____

Phone: Home _____ Work _____ Mobile _____

Email: _____

3 Owners, including trustees (only if different from above) If more than two additional owners, please include in Section 13

Mr/Mrs/Miss/Ms _____

Address: _____

Relationship to you: _____ If Trustee - Liability: Full / Limited

Mr/Mrs/Miss/Ms _____

Address: _____

Relationship to you: _____ If Trustee - Liability: Full / Limited

Name of Trust (if applicable) _____

4 Details of other people living with you (not nominated residents) - ONLY required if living permanently with you

First Name _____ Surname _____

Date of Birth _____ Relationship to nominated resident _____

First Name _____ Surname _____

Date of Birth _____ Relationship to nominated resident _____

5 Alternative Contact (friend or relative to contact if we cannot reach you)

Mr/Mrs/Miss/Ms _____
Address _____
Phone: Home _____ Work _____ Mobile _____
Relationship to you _____

6 Your Solicitor's Details

Mr / Mrs / Miss / Ms _____
Company Name: _____
Address: _____
Phone _____ Fax _____
Email _____

7 Property Details

Property Type: Freehold Leasehold Term Remaining: _____ Other _____
House Flat Apartment Lifestyle Block Other _____
Are your rates paid up to date? Yes / No _____ If No, amount owing: \$ _____
Do you have, or are you applying for, any rates deferrals? Yes / No _____ If Yes, amount: \$ _____
Building Insurance Replacement OR Insured Value \$ _____

8 Property Use

Is the property used for a business? (details) _____
Is GST payable on the sale of your property? _____ Are you currently GST registered? _____
Is any part of the property rented on a fixed term lease? (details) _____

9 Refinancing or Purchasing (if applicable)

REFINANCING (Please provide written statement from your lender of amount owing)
Name of lender to be repaid _____ Amount to be repaid: \$ _____
(if you are currently receiving the accommodation supplement benefit to assist with your existing mortgage repayments, please check your continued entitlement)
HOUSE PURCHASE (please supply a copy of the purchase agreement)
Is the vendor related to you? Yes / No _____ If yes, please supply details _____

10 Property Value

Rateable Valuation (if known) as at ____ / ____ / ____ \$ _____
Please advise your estimate of the **current market value** \$ _____
If you have a registered valuation less than 6 months old please include a copy for us to consider.
If not, Sentinel will arrange for your property to be valued.

15 **Declarations**

I/We agree and declare that

1. All people residing in the property have been disclosed on this application form.
2. Sentinel will arrange for a current value to be obtained on the property and this report is intended solely for the purpose of Sentinel in considering this application.
3. I/We apply for the loan according to the Terms and Conditions applicable.
4. The Sentinel Lifetime Loan will be available only on the approval of Sentinel.
5. Sentinel collects personal information about me/us for the purposes of assessing my/our eligibility for a lifetime loan. I/We consent to Sentinel collecting this information and passing it on to any other person it considers necessary or desirable for the purpose of considering this application, documenting, administering and funding the Lifetime Loan (if it is approved) - including any person in connection with any securitisation of Lifetime Loans.
6. The statements and particulars given in this application are, to the best of my/our knowledge and belief, true and complete.

You have rights to access the information and the right to correct it under section 29(1)(b) of the Privacy Act 1993, however this right does not apply to evaluation material we hold.

16 **Signatures (including all Nominated Residents, Trustees, Owners)**

Please enclose proof of age for both nominated residents (birth certificate, drivers licence, passport). Photocopies are acceptable. Please include a copy of your loan projection and needs analysis, if completed.

Name: _____	Signature: _____	Date: ____ / ____ / ____
Name: _____	Signature: _____	Date: ____ / ____ / ____
Name: _____	Signature: _____	Date: ____ / ____ / ____
Name: _____	Signature: _____	Date: ____ / ____ / ____

Please send the completed application form and attached documentation to:
Sentinel Processing Centre, P O Box 3179, Shortland Street, Auckland 1140. Fax (09) 362 0685

Faxed If faxing, please include all accompanying documentation, and also post the original.

Sentinel is a New Zealand company owned and operated by people with a proven and highly successful track record in the provision of financial services and mortgages.

Through our **Sentinel Lifetime Loan**, we are looking to reinvent the way people approach their retirement.

The **Sentinel Lifetime Loan** provides you with a practical means to unlock the equity you've worked hard to build up in your house without having to move from the place you call home.

The **Sentinel Lifetime Loan** is designed to be used for anything during your retirement years that makes you smile from pure pleasure, pride or relief.

Sentinel Limited 87 Hurstmere Road, PO Box 33 1040, Takapuna, North Shore 0740, New Zealand
Tel (09) 488 7400 or 0800 488 740, Fax (09) 488 7410, enquire@sentinel.net.nz www.sentinel.net.nz

