

Your Mortgage Team

Home Loan Application Pack

Pack-ID: YMT-DEMO-001
Prepared for: Hamish & Priya Calder
Purpose: First home purchase
Adviser: JP
Date: 11 June 2026

This is a fictitious application pack generated for demonstration purposes only.
It contains no real client information.

Application summary

Property: 14 Tussock Rise, Frankton, Queenstown
Property type: Townhouse (owner-occupied)
Purchase price: \$895,000
Loan requested: \$787,000
Deposit: \$108,000 (KiwiSaver \$68,000 + parental gift \$40,000)
LVR: 87.9%

Applicant 1 — Hamish Calder

Age: 31
Residency: NZ citizen
Employer: Lakes District Hospital
Role: Registered Nurse (PAYE)
Tenure: 3 years 4 months
Gross income: \$78,000 p.a.
KiwiSaver: \$41,000
Payslips: 3 of 3 attached

Applicant 2 — Priya Calder

Age: 29
Residency: NZ citizen
Employer: Coronet Peak (NZSki)
Role: Ski-field Operations Manager (seasonal)
Tenure: 2 years 10 months
Gross income: \$72,000 p.a. (seasonal)
KiwiSaver: \$27,000

! Payslips: only 1 of 3 attached — 2 outstanding
! 12-month seasonal income history: not attached

Bank statement summary (3 months)

Avg monthly inflow: \$9,420
Avg monthly expenses: \$5,180
Visible liabilities: Credit card (Hamish) \$6,000 limit; BNPL (Priya) ~\$1,200

Deposit evidence

KiwiSaver first-home withdrawal: Confirmation attached

Gift from parents: \$40,000

Gifting letter

! Gifting letter present but NOT signed — SIGNATURE: _____ (pending)