

Your Mortgage Team

Home Loan Application Pack

Pack-ID:	YMT-DEMO-002
Prepared for:	Mel Donaldson
Purpose:	Investment property purchase
Adviser:	WY
Date:	9 June 2026

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

Application summary

Property:	23 Conon Street, Invercargill
Property type:	House (investment)
Purchase price:	\$560,000
Loan requested:	\$364,000
Deposit:	\$196,000 (equity \$150,000 + savings \$46,000)
LVR:	65.0%

Applicant — Mel Donaldson

Age:	44
Residency:	NZ citizen
Business:	Provisions Café Ltd (Arrowtown)
Role:	Owner / self-employed
Trading history:	2 years 6 months
Gross income:	\$95,000 p.a.
Rental income (subject property):	\$31,200 p.a.

Income evidence

Financial statements:	2 years attached
IR tax returns:	2 years attached
! GST returns: attached copy is out of date (stale)	
Tenancy agreement:	Attached

Deposit & property

Equity release (existing home):	\$150,000
Savings:	\$46,000
Sale & purchase agreement:	Attached

! Registered valuation: not yet attached

