

Your Mortgage Team

Home Loan Application Pack

Pack-ID: YMT-DEMO-003
Prepared for: Jake & Aroha Wirihana
Purpose: Construction / new build
Adviser: HJ
Date: 12 June 2026

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

Application summary

Property: Lot 212, Hanley's Farm, Jack's Point
Property type: New build (owner-occupied)
Total cost (land + build): \$1,150,000
Loan requested: \$977,500
Deposit: \$172,500 (savings \$92,500 + KiwiSaver \$80,000)
LVR: 85.0% (new build — LVR-exempt)

Applicant 1 — Jake Wirihana

Age: 36
Residency: NZ citizen
Business: Wirihana Construction Ltd
Role: Builder / Director (self-employed)
Trading history: 5 years
Gross income: \$138,000 p.a.

Applicant 2 — Aroha Wirihana

Age: 34
Residency: NZ citizen
Employer: Remarkables Primary School
Role: Primary Teacher (PAYE)
Gross income: \$76,000 p.a.
Payslips: 3 of 3 attached

Build & deposit

Fixed-price building contract: Attached (with plans + council consent)
Financial statements (Jake): 2 years attached

! KiwiSaver first-home withdrawal confirmation: not yet attached

