







## Jay Wright and Anne Wright and ASB BANK LIMITED

 <p>HouseMe Legal</p>	 <p>Client</p>
Requirement	Done? ✓
Provide a copy of the loan agreement and a copy of any other related documents.	<input type="checkbox"/>
Explain the guarantor needs independent legal advice (if applicable).	<input type="checkbox"/>
Explain the terms of the loan, including the interest rate, fees, and any other charges.	<input type="checkbox"/>
Advise the borrower of the right to cancel the loan agreement within five working days of signing it.	<input type="checkbox"/>
Advise the borrower of the implications of defaulting on the loan, including the possibility of losing the property used as security for the loan.	<input type="checkbox"/>
Advise the borrower of their right to negotiate the terms of the loan agreement, including the interest rate and fees.	<input type="checkbox"/>
Explaining the loan agreement requires the borrower to take out insurance.	<input type="checkbox"/>
Advise the borrower on joint and several liability (if applicable).	<input type="checkbox"/>
Advise the borrower on what is an all-obligation mortgage.	<input type="checkbox"/>
Advise the borrower <a href="#">on how to make a complaint</a> if they have any concerns about the loan agreement.	<input type="checkbox"/>
Provide a copy of the mortgage memorandum to the borrower.	<input type="checkbox"/>
Get the borrowers to initial the bottom of each page for any document/facility agreement that was signed.	<input type="checkbox"/>
Explain the priority amount on the A&I form.	<input type="checkbox"/>
Check any signatures that needed to be witnessed.	<input type="checkbox"/>



**Signed:**



**Names:** Jay Wright and Anne Wright

**Date:**

	
Copy of loan document	
Lender's Name	ASB BANK LIMITED
Borrower's Name(s)	Jay Wright and Anne Wright
What is the property address?	123 BLUESKY ROAD, GLENVILLE, AUCKLAND
Guarantor (if applicable)	
What is the priority amount?	\$1,665,000.00 plus interest
Type of Mortgage	All Obligations
Memorandum Number	2022/4360
Mortgage Memorandum (Copy)	<a href="#">Click Here</a>
Loan #1	
Bank Account Number	12-3019-0055000-00
How much is being borrowed?	\$50,000.00 - Revolving Credit
What is the term of the loan (in months and years)?	Reviewable by ASB Bank Limited. ASB Bank may terminate the Facility at any time.
Is the interest rate fixed or floating?	Fixed
What is the interest rate?	8.140% per annum
How long has the interest rate been fixed?	2 years / 24 months
What is the default interest rate?	Our default interest rate, being our Unarranged Overdraft Interest Rate, as at the date this Facility Schedule was prepared is 22.50% per annum.
What is the draw-down date?	27 June 2024
What is the repayment start date?	One month after drawdown
What is the initial repayment?	Not listed
Frequency (of repayments)	Monthly





	
Copy of loan document	
Lender's Name	ASB BANK LIMITED
Are there any initial fees? If so, please list what they are	Loan Processing Fee \$0.00
Are there any account fees?	<p>Fees may apply for incidental services provided by us to you relating to the Facility.</p> <p>These fees and any default fees are detailed in the Fees Guide, a copy of which is provided to you with this Facility Agreement and is available at any branch of ASB or at <a href="http://www.asb.co.nz">www.asb.co.nz</a>. These fees are subject to change from time to time.</p>

	
Copy of loan document	
Lender's Name	ASB BANK LIMITED
Borrower's Name(s)	Jay Wright and Anne Wright
What is the property address?	123 BLUESKY ROAD, GLENVILLE, AUCKLAND
Guarantor (if applicable)	
What is the priority amount?	\$1,665,000.00 plus interest
Type of Mortgage	All Obligations
Memorandum Number	2022/4360
Mortgage Memorandum (Copy)	<a href="#">Click Here</a>
Loan #2	
Bank Account Number	12-3019-0055000-00
How much is being borrowed?	\$419,000.00
What is the term of the loan (in months and years)?	360 months / 30 years
Is the interest rate fixed or floating?	Fixed
What is the interest rate?	6.850% per annum
How long has the interest rate been fixed?	1 year / 12 months
What is the default interest rate?	Our default interest rate, being our Unarranged Overdraft Interest Rate, as at the date this Facility Schedule was prepared is 22.50% per annum.
Please describe where the information relating to early repayment fees is listed	You may repay the Facility in full or in part at any time. A description of the minimum amount required to make a part prepayment and the costs or charges you may be required to pay to compensate us for any loss resulting from an early repayment can be found in clause 9 of the Terms.
What is the draw-down date?	27 June 2024



What is the repayment start date?	Monthly after drawdown on 17 <sup>th</sup> of each month (in arrears)
What is the initial repayment?	<p>You will make a payment of interest only on the first Payment Date after Drawdown.</p> <p>Commencing on the second Payment Date after Drawdown you will repay the Facility of monthly instalments of \$2,747.22</p>
Frequency (of repayments)	Monthly
Are there any initial fees? If so, please list what they are	Loan Processing Fee \$0.00
Are there any account fees?	<p>Fees may apply for incidental services provided by us to you relating to the Facility.</p> <p>These fees and any default fees are detailed in the Fees Guide, a copy of which is provided to you with this Facility Agreement and is available at any branch of ASB or at <a href="http://www.asb.co.nz">www.asb.co.nz</a>. These fees are subject to change from time to time.</p>

	
Copy of loan document	
Lender's Name	ASB BANK LIMITED
Borrower's Name(s)	Jay Wright and Anne Wright
What is the property address?	123 BLUESKY ROAD, GLENVILLE, AUCKLAND
Guarantor (if applicable)	
What is the priority amount?	\$1,665,000.00 plus interest
Type of Mortgage	All Obligations
Memorandum Number	2022/4360
Mortgage Memorandum (Copy)	<a href="#">Click Here</a>
Loan #3	
Bank Account Number	12-3019-0055000-00
How much is being borrowed?	\$419,000.00
What is the term of the loan (in months and years)?	360 months / 30 years
Is the interest rate fixed or floating?	Fixed
What is the interest rate?	6.650% per annum
How long has the interest rate been fixed?	18 months
What is the default interest rate?	Our default interest rate, being our Unarranged Overdraft Interest Rate, as at the date this Facility Schedule was prepared is 22.50% per annum.
Please describe where the information relating to early repayment fees is listed	You may repay the Facility in full or in part at any time. A description of the minimum amount required to make a part prepayment and the costs or charges you may be required to pay to compensate us for any loss resulting from an early repayment can be found in clause 9 of the Terms.
What is the draw-down date?	27 June 2024



What is the repayment start date?	Monthly after drawdown on 17 <sup>th</sup> of each month (in arrears)
What is the initial repayment?	<p>You will make a payment of interest only on the first Payment Date after Drawdown.</p> <p>Commencing on the second Payment Date after Drawdown you will repay the Facility of monthly instalments of \$2,691.51</p>
Frequency (of repayments)	Monthly
Are there any initial fees? If so, please list what they are	Loan Processing Fee \$0.00
Are there any account fees?	Fees may apply for incidental services provided by us to you relating to the Facility. These fees and any default fees are detailed in the Fees Guide, a copy of which is provided to you with this Facility Agreement and is available at any branch of ASB or at <a href="http://www.asb.co.nz">www.asb.co.nz</a> . These fees are subject to change from time to time.
Cash Contribution	<p>\$7,950.00</p> <p>The cash contribution is made on the condition that you keep your home loan with us for at least 36 months from the date your home loan is drawn down.</p>