

About NZMIG

» NZMIG a Safe Haven as Secure as Houses

"I'm looking for high returns on my investments, but in these turbulent times, I also need greater control and a secured investment."

NZMIG provides investors with a secured method of returns. Investors select a land and property mortgage which is a secured investment offer with high returns to suit. The investment is a unique loan, often made by a number of contributing investors and is secured by a mortgage over land and property (usually a first mortgage security).

Because the loan is typically less than 75% of the secured property's value (as determined by an independent valuer), the risk is reduced while still maintaining a high return.

» Nominee Mortgage Investment Package

NZMIG Nominees Limited is owned by The Brokers', New Zealand Mortgage Investment Guild and acts as a trustee for each investor (as legal or beneficial owner) in their chosen contributory mortgage.

The loan will be made by, and the mortgage will be held for, each authorised investing contributor(s) by NZMIG Nominees Limited. On each investor(s) behalf, the loan is secured by a registered all obligation mortgage over the land and property owned by the borrower or mortgagor.

Both NZMIG (Broker and Nominee) companies must also comply with The Securities Act (Contributory Mortgage) Regulations 1988 and many other statutory requirements. This, amongst other matters, regulates that: each investment offer contains quality information for investors, and that the mortgage over the real estate is registered for:

- (1) management of the mortgage payments plus execution of the security
- (2) strict administration of the trust accounts with quarterly independent audits.

Please contact NZMIG directly to satisfy any information requirements you and your advisors may have. We will look forward to fully assisting with all and any queries, no matter how small.

» About your NZMIG Mortgage Investment

NZMIG investors elect to receive a contributory mortgage offer document, including the valuation report and application form for general or special investment authority, which is often unique to each mortgage investment.

The offer document includes a certified valuation report and also contains investment information on the property, borrower and brokerage. The interest return and term in that offer is exclusive. Returns on investment are on a mortgage by mortgage basis.

There are no charges or costs to the investor. The interest return rate disclosed is a gross figure, and the withholding tax elected on the investor(s) application is deducted from that. The borrower pays the management and broker fees and all other legal and administration costs associated with mortgage securities along with any collection costs.

The terms of the loan can not be altered without the investor(s) express consent. Ditto, the investment will be for the full term of the loan, but if a substitute investor is arranged, and on a best endeavour basis, there may be no costs depending upon the terms agreed with such new investor.

» Key NZMIG Mutual Protection Investment Criteria

Each investment is unique to the investing and legal or beneficial owners whose risk is reduced as the loan is typically less than 75% of the property value whose certificate of title is secured by a registered mortgage.

There are no entry or exit fees for each investment with its unique return and fixed term.

NZMIG criteria include, zero related party: information; valuation reports; and lending - for top quality offers. NZMIG has no nonsense lending terms & conditions and Trust account management. The investments are administered by an audited bare Trust strictly in accordance with the Security Act and Regulations.