



## **DOCUMENTS CHECKLIST FOR LOAN APPLICATION**

*We will require the following applicable documentation to process your Loan Application. If an Application is submitted without one or more of the items listed below, processing of the Application will be delayed until all the information/documentation is received.*

- ❑ 100 Points Identification: Primary ID – Birth Certificate, Passport, Citizenship Certificate (70 points); Secondary ID – Driver Licence or other Photo ID Card (40 points); Other ID – Medicare Card, Rates Notices, Telephone Account, Credit Card (25 Points); and Marriage Certificate (if name changed)
- ❑ Most recent **Water & Rates Notice** for all properties
- ❑ Builders Contract & Plans for Construction Loans
- ❑ Front Page of Contract of Sale if purchasing Property

### **Income Substantiation**

- ❑ Letter from Real Estate to confirm proposed rental income for property
- ❑ Rental Statement for any existing rental properties **OR** current Lease Agreement if not managed by a Real Estate Agent

### **PAYE**

- ❑ 2 recent consecutive pay slips (computerized)
- ❑ A Letter of Employment detailing terms of employment, base pay & any regular overtime

### **Permanent Part Time/Casual/Contract**

- ❑ A letter from employer on Company Letterhead with ABN/CAN confirming terms of employment and duration of employment/contract
- ❑ 2 recent consecutive pay slips (computerized)
- ❑ Last 2 Financial Years Taxation Return/Group Certificates

### **Self Employed**

- ❑ Last 2 Personal Income Taxation Returns
- ❑ Last 2 years Income Taxation Returns for the Business if a Company or Partnership.
- ❑ Last 2 years Business Financial Statements
- ❑ Last 2 years Notice Of Assessments for each Borrower

### **Asset/Savings/ Liabilities Substantiation**

- ❑ Last 3 months Statements on all Savings Accounts verifying cash holdings & savings history if purchasing a property or if refinancing, most recent statement (printouts from the internet covering some of the period are acceptable as long as you provide at least one original statement)
- ❑ Last 6 months Home Loan or Investment Home Loan Statements if refinancing, these Statements must cover a **full 6 months up to date** or If not refinancing, the most recent statement. (Printouts from the internet covering some of the period are acceptable as long as you provide at least one original statement)
- ❑ Most recent Credit Card Statement or 3 months if refinancing the Credit Card debt
- ❑ Last 6 – 12 months Personal Loan Statements if refinancing debt
- ❑ Most recent statements for any further Assets (eg; Superannuation, Shares, etc..)
- ❑ Statutory Declaration from any person providing a **monetary gift** to assist with the transaction. *The Declaration must state the amount involved is an **unconditional gift***
- ❑ Discharge Authority for outgoing Lender