

## Loan Application document checklist

<p><b>ID – We must sight the original documents</b></p> <p>Please consult with your Broker if the items below are not available</p> <ul style="list-style-type: none"> <li>• Primary ID – Birth Certificate, Marriage Certificate, Passport, Citizenship Certificate</li> <li>• Secondary ID – <b>Drivers Licence</b> or other photo ID card +</li> <li>• Other ID – <b>Medicare Card</b>, Rates Notice, Utility Account, Credit Card</li> </ul>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>
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<p><b>Income verification</b></p> <p>Pay as you go (PAYG)</p> <ul style="list-style-type: none"> <li>• Latest two computer generated payslips less than one month old showing your name, employer’s name and ABN, current salary/wage, and year-to-date income AND</li> <li>• Most recent PAYG summary</li> </ul> <p>If both of the above are not available, one may be considered, plus one of the following:</p> <ul style="list-style-type: none"> <li>• Employer Contract</li> <li>• Employer letter on company letterhead stating annual income, position, basis and terms of employment</li> <li>• Three months of bank statements showing regular electronic payments with your employer’s name showing</li> </ul> <p><b>Self Employed or a Company</b></p> <ul style="list-style-type: none"> <li>• Most recent two years full tax returns (business and personal, including business financial statements) AND most recent two years’ tax assessment notices</li> <li>• Copy of your ABN – must have been current for at least two years</li> </ul> <p><b>Rental Income</b></p> <ul style="list-style-type: none"> <li>• Proof of rental income on investment properties by rental statements, current lease/tenancy agreement or rental appraisal (where property being purchased, or not previously rented)</li> </ul>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>
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<b>Loan Type</b>		
<b>If you are purchasing an existing property</b>		
• Full copy of purchase contract signed and dated by both the purchaser and the vendor	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you are building</b>		
• Full copy of signed and dated land and building contract AND building plans and specifications	<input type="checkbox"/>	<input type="checkbox"/>
• Full copy of purchase contract signed and dated by both the purchaser and the vendor (only applicable if land being purchased).	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you are refinancing an existing loan</b>		
• Last six months statement of your loans up to application date	<input type="checkbox"/>	<input type="checkbox"/>
• Rates notice	<input type="checkbox"/>	<input type="checkbox"/>

<b>Other statements</b>		
<b>If there is debt consolidation</b>		
• Last 3 months credit card statements	<input type="checkbox"/>	<input type="checkbox"/>
• Last 6 months statements to date of personal loans (including car loans) you are consolidating	<input type="checkbox"/>	<input type="checkbox"/>
• Last 1-month statement of current everyday bank account	<input type="checkbox"/>	<input type="checkbox"/>
All statements must have your name, account number, running balance and bank logo – you can use an older original statement combined with internet transactions to bring up-to-date – PDF download best but otherwise screenshot better than .xls or other types of downloads.		
<b>Evidence of source of deposit</b>		
• If LVR 85%+ - Three months bank statements showing funds to complete purchase (including min 5% genuine savings)	<input type="checkbox"/>	<input type="checkbox"/>
• If LVR <85% - Current bank statement showing sufficient funds to complete	<input type="checkbox"/>	<input type="checkbox"/>
<b>✚ We will advise you of any other requirements we know about upfront, however lenders often ask for more information as they commence their assessment.</b>		