

Home Loan Checklist

To be provided with all applications



Client/s Name:

All Applications

Detailed Loan Submission Coversheet

Fully Completed and Signed Application Form

100 points of certified ID for each client

Servicing Calculator

Latest Credit Card statement, less than one month old

Latest 6 months home loan statements, less than one month old, if applicable

Last 3 months transaction statements of where pay is deposited, less than one month old

Rental Income, existing Rental statements from Real Estate agent or tenancy agreement

PAYG Requirements (ensure all Tax File Numbers are removed)

2 latest payslips for each client, ensuring at least one is less than one month old

Latest PAYG Summary OR Latest Individual Tax Returns and Notices of Assessments

Self Employed Requirements

Last 2 years business tax returns and financials

Last 2 years individual tax returns with Notice of Assessments

If Alt Doc, please provide applicable documentation as required

Refinance

Latest 6 months statements for home loans or personal loans being refinanced, ensuring these are less than one month old

Latest 3 months credit card statements ,if being refinanced.

Latest rates notices for all properties owned

Purchase

Full Contract of Sale including any Annexures and/or Special Conditions

Evidence of Deposit paid

Evidence of Funds to Complete