

# Application Checklist

Please ensure all requirements are completed prior to application submission

## Supporting Documents

### Income Verification (all applications except Lo-Doc loans)

#### PAYG Applicants

2 recent pay-slips (less than 1 month old) **or**;  
Employment Letter **and**;  
Group Certificates \***#or**;  
Tax Assessments **or**;  
Personal Tax Returns \*

#### Company Applicants, Self-Employed and Directors

2 years signed Personal tax returns \* **and**;  
 2 years signed Partnership returns \* **and/or**;  
 2 years signed Company tax returns \* **and**;  
 2 years financials (Profit & Loss and Balance sheet)

Rental Income - Statements for existing Investments or Appraisal for Investment Purchases

\* *When LMI is applicable, tax assessments are always required (recommended to always provide with self-employed applicants)*

# *Where PAYG Income includes Overtime, Casual, Part-time or shift allowance please provide Group Certificates for last 2 years*

### Re-finance Applications

6 months current Home or Investment Loan Statements   
6 months current Personal Loan Statements   
6 months current Credit Card Statements (*latest monthly statement acceptable if accounts are in order*)   
Rates notice for securities currently owned   
Copy of current Building Insurance Policy   
Settlements Program - Mortgage, Personal Loan, Credit Card Discharge/Payout Authorities \*

\* *Please ensure that all applicants complete the correct Mortgage Discharge authority. Some lenders will only accept a specific authority. It is important for all re-finance applications to have all settlement program authorities completed at the time of application to ensure a prompt settlement. An authority should be completed for each current loan account to be paid out.*

### Purchase Applications

Contract of Sale - front page   
Proof of Savings or Funds to Complete (*where LVR exceeds 85%, generally require 6 months of savings statements\**)   
Where Deposit is a Gift - Statutory Declaration   
3 months trading account statements (*Lo-doc loans only*)

\* *Not applicable to 'Non-Genuine' savings policy, evidence of funds to complete required only*

### Other Documents

100 pt ID Checklist - including copy of identification documents   
Copy of Company Constitution (*company applicants only, can be supplied with return of executed loan agreements*)   
Copy of Trust Deed (*Trust applicants/Guarantors only, can be supplied with return of executed loan agreements*)   
Copy of rent receipts (*if applicants are currently paying rent*)   
Copy of fixed price contract (*construction loans only, where not available provide estimate of building costs*)   
Lo-Doc declaration (*lo-doc loans only*)

## Application Submission

Upfront Fee of \$300 (*plus \$275 for each additional Security*)   
Loan Submission Summary   
Completed Application Forms   
Settlement Program Authorities (*if applicable*)   
Supporting Documents (*as above*)