



REQUIRED DOCUMENTS CHECKLIST

Most lenders follow a similar process when it comes to approving loans, so they generally need the same documentation.

To keep the process moving forward, it helps to bring the documents listed below to the meeting with your broker. This can help fast-track your loan application.

This is a general checklist and you may not need some of them. We can help show you which ones you need.

PERSONAL IDENTIFICATION

- A current Passport or Birth Certificate
- Driver's Licence. (Please note if these documents are in your maiden name, you will also need to provide a copy of your Marriage Certificate.)
- Other documents that will be useful: a Medicare card, Credit card, ATM/Debit card, Council Rates Notice, Pensioner Concession card, Health Care card, Tertiary Student ID card.

INCOME DETAILS

- The two most recent payslips from your employer. (Ideally these will show the company name, number of payslip and year-to-date income figure).
- The most recent Group Certificate from your employer.

If self employed:

- The last two year's personal and business tax returns and ATO assessments.
- Other income details

You may also need:

- Rental income statements or bank accounts showing rental income for any investment properties
- Proof of share dividends or interest earned
- Centrelink letter confirming family tax benefits
- Centrelink letter confirming permanent government pensions
- Private pension group certificate or statement
- Proof of any other regular, ongoing income.

ADDITIONAL DOCUMENTS FOR REFINANCING

- Documentation on your existing loan including the date the loan commenced, loan period and any financial penalty payable if you exit the loan early
- Statements for the last six months for any existing home loans and personal loans
- The most recent Council Rates Notice and building insurance policy on the property or properties being offered as security.
- Credit cards
 - If you have credit card debt, statements for the last six months.
 - If you don't owe anything on your credit card, the most recent statement.

ADDITIONAL DOCUMENTS IF YOU ALREADY OWN A HOME

- Statements for the last six months for any existing home loans or personal loans
- Your most recent credit card statement
- Copy of the Contract of Sale for the property you're buying
- Statements for the last six months to show your savings/investment history. (This could include share certificates, savings account statements, term deposit statements, etc.)
- If other funds are being used for the purchase, evidence showing where the funds are held.
- If other funds are being given to you, which are not already in your bank account, you will need a Statutory Declaration from the person giving you the money.

ADDITIONAL DOCUMENTS FOR FIRST HOME BUYERS

- Statement for your First Home Saver Account, if you have one.
- Statements for the last six months to show your savings/investment history. This could include share certificates, term deposit statements, etc.
- If other funds are being used for the purchase, evidence showing where the funds are held.
- If other funds are being given to you, which are not already in your bank account, you will need a Statutory Declaration from the person giving you the money.
- Your most recent credit card statement.
- Copy of the Contract of Sale for the property being purchased.

ADDITIONAL DOCUMENTS FOR INVESTORS

If you already have investment property/ies:

- Evidence of income such as rental statements.
- A copy of the tenancy lease.
- A Council Rates Notice.
- A letter from a property manager indicating likely rent for the new property.

- Statements for the last six months to show your savings/investment history. This could include share certificates, term deposit statements, etc.
- If other funds are being used for the purchase, evidence showing where the funds are held.
- If other funds are being given to you, which are not already in your bank account, you will need a Statutory Declaration from the person giving you the money.
- Your most recent credit card statement.
- Copy of the Contract of Sale for the property being purchased.

ADDITIONAL DOCUMENTS FOR BORROWERS SEEKING A CONSTRUCTION LOAN

- A copy of a valid builder's fixed price tender, including all specifications.
- A copy of Council approved plans.
- Statements for the last six months to show your savings/investment history. This could include share certificates, term deposit statements, etc.
- If other funds are being used for the purchase, evidence showing where the funds are held.
- If other funds are being given to you, which are not already in your bank account, you will need a Statutory Declaration from the person giving you the money.
- Your most recent credit card statement.
- Copy of the Contract of Sale for the property being purchased.

CONTACT US TO SEE HOW WE CAN HELP YOU

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