

Documentation Checklist

When applying for a home loan you will need to provide the following documentation.
This supporting documentation substantiates your income/expenditure and assets/liabilities.

Please tick

INCOME	<ul style="list-style-type: none"> • Two recent computerised payslips. <input type="checkbox"/> • Letter from employer stating position, commencement date, if still on probation, gross income, year to date, regular overtime and allowances. <input type="checkbox"/> • Copy of employment contract. <input type="checkbox"/> • Last year's group certificate or tax return. <input type="checkbox"/> <p><i>If self employed:</i></p> <ul style="list-style-type: none"> • Last two/three year's tax returns (if company/family trust applicable, you will require company tax returns, memorandum and articles of association, copy of trust or deed). <input type="checkbox"/> • Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income. <input type="checkbox"/>
ASSETS	<ul style="list-style-type: none"> • Copy of savings history (passbook, statements, certificates for six months). <input type="checkbox"/> • Copy of sale contract on existing home or settlement letter from your solicitor if the deposit is to come from the sale of an existing home. <input type="checkbox"/> • Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable. <input type="checkbox"/> • Rates notice on any existing owned properties. <input type="checkbox"/> • Copy of superannuation statements, share certificates etc. <input type="checkbox"/>
LIABILITIES	<ul style="list-style-type: none"> • Copy of loans statements for 6 / recent months on any existing mortgages. <input type="checkbox"/> • Copy of credit card and personal loans statements and statements from any other borrowings. <input type="checkbox"/>
OTHER	<ul style="list-style-type: none"> • Copy of purchase contract <input type="checkbox"/> • Copy of plans, specifications and fixed price contract (construction/renovations) <input type="checkbox"/> • Cheque for establishment fees if required <input type="checkbox"/>
PROOF OF IDENTITY	<ul style="list-style-type: none"> • Drivers licence - 40 points. <input type="checkbox"/> • Passport or birth certificate – 60 points. <input type="checkbox"/> <p><i>(If the above cannot be located other acceptable documents can be used such as Medicare Card, bank account statements, etc. 100 points required.)</i></p>



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