

Application Documentation Checklist

INCOME – PAYG (Employee)

- ✓ 2 most recent Payslips
 - ✓ Most recent Group Certificate
 - ✓ Most recent Tax Assessment Notice
- OR
- ✓ 2 Most recent 2 Payslips and a Letter from Employer stating Length of Service, Gross Salary and any Commission/Overtime Earned over Two Years

SELF-EMPLOYED

- ✓ Two years Personal Tax Returns
- ✓ Two years Partnership OR Company Returns
- ✓ Two years Financials; (Profit & Loss / Trading Statements and Balance Sheets)

OTHER INCOME

- ✓ Proposed Rental Income – Rental Appraisal(s) from an Agent
- ✓ Existing Rental Income – Property Managers Statement OR Current Lease Agreement
- ✓ Dividend Statements on Shares and Other Investment Income

DEPOSIT & SAVINGS

- ✓ Evidence of funds to complete the purchase
- ✓ Last 6mths Savings Account Statements (First time buyers)
- ✓ Letter to Confirm a Gift of funds

EXISTING LOAN FACILITIES

- ✓ Home/Investment Loan(s) – Last 6mths Statements
- ✓ All other Credit – Evidence of Current Limits / Outstanding Balance

EXISTING AND PURCHASE PROPERTY

- ✓ Rates Notice for any Property to be used as Security
- ✓ Copy of the Front Page of the Contract of Sale
- ✓ Under Construction – Copy of Purchase Contract for Land
– Copy of Fixed Price Building Contract + Plans & Specifications

OTHER

- ✓ Copy of your Credit File – go to www.mycreditfile.com.au

IDENTIFICATION – 100 Point ID Check (Each Applicant)

- ✓ Passport (70) Driver's Licence (40) Medicare Card (25) Visa etc. (25) Utility Bill (25)

