Document Checklist

LOANone

General Requirements:	Other Documents:

□ Application Forms
□ Valuation Form (Upfront valuation available)
□ VISA (if applicable)
□ Equifax Credit Report
□ Broker verified and signed 100' ID scanned (colored)
   □ Passport and Driver's Licence OR
   □ One photo ID and an additional two of the following:
      ○ Full Australian Birth Certificate
      ○ Australian Citizenship Certificate
      ○ Centrelink Pension Card (Australian)
      ○ Department of Veterans' Affairs card
      ○ Medicare card
 	
*A Change of Name Certificate or Marriage Certificate may be required if there are variations in the identification documents provided by the applicant.
	Situation base (if applicable):
	□ Boarding Letter
	□ Exit Strategy, if Applicant's aged 45 and above
	Cash Out:
	□ Letter or Evidence for Cash Out
	□ Amount:
	   Up to 100k – Exclusive
	   100k-200k – Provide Declaration
	   Above 200k – Refer to Credit
	Genuine Saving/ Funds to Complete:
	□ Funds to complete or Gift letter showing evidence of funds to purchase
	□ Evidence of genuine savings 5% over the last 3 months (if LVR > 90%)
	Note: All Forms are available to download from: www.loanone.com.au

Income Documents – Residential Full Doc:

PAYG

Easy Residential R01	Solution Residential R02	Standard Residential R03	Blue Residential R04	Green Residential R05
□ 2 payslips PLUS one of the following: □ Employment Letter □ Income Statement □ Tax assessment notice	□ 2 payslips PLUS one of the following: □ Employment Letter □ 3 months bank statement □ Group certificate □ Tax assessment notice	□ 2 payslips PLUS □ 1 month salary credit showing direct credit from employer#	□ 2 payslips PLUS □ 3 months' salary credit showing direct credit from employer	□ 2 payslips PLUS □ 3 months' salary credit showing direct credit from employer

Self Employed

Easy Residential R01	Solution Residential R02	Standard Residential R03	Blue Residential R04	Green Residential R05
Last 2 years: □ Company Tax Returns □ Financial Statements □ Individual tax returns □ Notice of Assessment	Last 2 years: □ Company Tax Returns □ Financial Statements □ Individual tax returns □ Notice of Assessment	Last 2 years: □ Company Tax Returns □ Financial Statements □ Individual tax returns □ Notice of Assessment	Last 2 years: □ Company Tax Returns □ Financial Statements □ Individual tax returns □ Notice of Assessment PLUS □ 6 months bank statement	Last 2 years: □ Company Tax Returns □ Financial Statements □ Individual tax returns □ Notice of Assessment

#If LVR is over 80% - will require 3 months' salary credit

Income Documents – Residential Alt Doc:

Solution Residential R02	Blue Residential Alt R11	Green Residential Alt Prime/Near Prime R12/R13

□ Declaration of Financial Position plus ONE of the following:
  ○ Accountant Letter
  ○ 6 months BAS
  ○ 6 month bank statement
Prime:
□ Active ABN for at least 2 years
□ GST registration for at least 1 year
Near Prime:
□ Active ABN for at least 12 months
□ GST registration for at least 6 months
	□ Self-employed Income Declaration Form PLUS
	□ ONE of the following for LVR ≤70% OR any TWO of the following for LVR >70%:
	  ○ Accountant Letter
	  ○ 6 months BAS statements
	  ○ 6 months business bank statements
		□ Borrower Income Declaration plus ONE of the following:
		  ○ Accountant Letter
		  ○ 6 months BAS
		  ○ 3-month business bank statement
		Prime:
		□ Active ABN for at least 2 years
		□ GST registration for at least 1 year
		Near Prime:
		□ Active ABN for at least 1 year
		□ GST registration for at least 1 day

Document Checklist

Income documents – Non Resident

	Blue Expat – O01	Blue Non Resi – O02	Green Non Resi – O03	Green Premium – O04
PAYG	□ 3 months salary credit PLUS one below: □ Employment Letter OR □ 3 months payslips	□ 3 months salary credit PLUS one below: □ Employment Letter OR □ 3 months payslips	□ Last 3 months salary credit □ Stamped Employment Letter	Rental Income: One of following: □ Rental statements □ Rental agreement PLUS at least 3 months bank statements showing rental credit □ Rental appraisal Investment Income: 12 months investment fund or share portfolio statements and dividends received
Self-employed	□ Last 6 months personal bank statement PLUS one below: □ 2 years business financials OR □ Accountant certificate	□ Last 6 months personal bank statement PLUS one below: □ 2 years business financials OR □ Accountant certificate	□ Last 6 months personal bank statement PLUS one below: □ 2 years business financials OR □ Self Employed Income Verification Form (Accountants signed)	

Income documents – Commercial

	Easy Commercial Full – C01	Easy Commercial Lease – C02	Solution Commercial Full/Lease – C03	Blue Commercial Full/Lease – C05
PAYG	□ 2 payslips PLUS one of the following: □ Employment Letter □ PAYG Summary □ Tax assessment notice □ Individual tax returns	Satisfactory lease agreement in a registrable format with: □ At least 24 months remaining □ Be at "arm's length", that is, not to your own company □ Be fully executed and a bond paid before settlement of the loan (draft can be provided prior to instructing solicitors)	□ 2 payslips PLUS one of the following: □ Employment Letter □ 3 months bank statement □ Group certificate □ Tax assessment notice	Full Doc - Self Employed: □ Last 6 months bank statement PLUS Last 2 years: □ Company Tax Returns □ Financial Statements □ Individual tax returns □ Notice of Assessment Lease Doc: □ Satisfactory lease agreement in a registrable format (refer to BDM for details)
Self-employed	Last 2 years: □ Company Tax Returns □ Financial Statements □ Individual tax returns □ Notice of Assessment		Last 2 years: □ Company Tax Returns □ Financial Statements □ Individual tax returns □ Notice of Assessment Lease Doc: Registered lease with at least 3 years term remaining (including options)	

Income documents – SMSF

	Easy SMSF Residential – S01	Easy SMSF Commercial – S02
PAYG/ Self-employed	Serviceability calculation: □ 80% of rental income from investment properties held by the SMSF. □ Mandatory superannuation contributions to be included and verified over a 2-year period. □ Regular additional contributions made to superannuation or other personal investments or savings verified over a 2-year period. □ Provide evidence of the ongoing expenses associated with running a SMSF. If evidence is not provided, a minimum of $3000 should be included in the servicing calculation.	

Rental Income:
- □ Valuation report less than 90 days old; or
- □ Tax Return from the most recent financial year; or
- □ Rental statement from the real estate agent or property manager within 6 weeks of application submission; or
- □ Rental appraisal from a real estate agent only if the property has not been tenanted or is currently untenanted

Security Documentation:

New Purchase:
- □ Contract of Sale
- □ Deposit Receipt
- □ Stamp Duty Receipt

Refinance:
- □ 6 months Loan Statement
- □ Council Rate Notice
- □ 3 months Loan Statement (if Debt consolidation)