

# Document Checklist



General Requirements:	Other Documents:
<ul style="list-style-type: none"> <li><input type="checkbox"/> Application Forms</li> <li><input type="checkbox"/> Valuation Form (Upfront valuation available)</li> <li><input type="checkbox"/> VISA (if applicable)</li> <li><input type="checkbox"/> Equifax Credit Report</li> <li><input type="checkbox"/> Broker verified and signed 100' ID scanned (colored)                             <ul style="list-style-type: none"> <li><input type="checkbox"/> Passport and Driver's Licence OR</li> <li><input type="checkbox"/> One photo ID and an additional two of the following:                                     <ul style="list-style-type: none"> <li><input type="checkbox"/> Full Australian Birth Certificate</li> <li><input type="checkbox"/> Australian Citizenship Certificate</li> <li><input type="checkbox"/> Centrelink Pension Card (Australian)</li> <li><input type="checkbox"/> Department of Veterans' Affairs card</li> <li><input type="checkbox"/> Medicare card</li> </ul> </li> </ul> </li> </ul> <p>*A Change of Name Certificate or Marriage Certificate may be required if there are variations in the identification documents provided by the applicant.</p>	<p><b>Situation base (if applicable):</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Boarding Letter</li> <li><input type="checkbox"/> Exit Strategy, if Applicant's aged 45 and above</li> </ul> <p><b>Cash Out:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Letter or Evidence for Cash Out</li> <li><input type="checkbox"/> Amount:                             <ul style="list-style-type: none"> <li>Up to 100k – Exclusive</li> <li>100k-200k – Provide Declaration</li> <li>Above 200k – Refer to Credit</li> </ul> </li> </ul> <p><b>Genuine Saving/ Funds to Complete:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Funds to complete or Gift letter showing evidence of funds to purchase</li> <li><input type="checkbox"/> Evidence of genuine savings 5% over the last 3 months (if LVR &gt; 90%)</li> </ul> <p><b>Note: All Forms are available to download from:</b>  <a href="http://www.loanone.com.au">www.loanone.com.au</a></p>

Income Documents – Residential Full Doc:					
PAYG					
Easy Residential R01	Solution Residential R02	Standard Residential R03	Blue Residential R04	Green Residential R05	Green Residential R06
<ul style="list-style-type: none"> <li><input type="checkbox"/> 2 payslips <u>PLUS</u> one of the following:                             <ul style="list-style-type: none"> <li><input type="checkbox"/> Employment Letter</li> <li><input type="checkbox"/> Income Statement</li> <li><input type="checkbox"/> Tax assessment notice</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> 2 payslips <u>PLUS</u> one of the following:                             <ul style="list-style-type: none"> <li><input type="checkbox"/> Employment Letter</li> <li><input type="checkbox"/> 3 months bank statement</li> <li><input type="checkbox"/> Income statement from MyGov</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> 2 payslips <u>PLUS</u></li> <li><input type="checkbox"/> 1 month salary credit showing direct credit from employer<sup>#</sup></li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> 2 payslips <u>PLUS</u></li> <li><input type="checkbox"/> 3 months' salary credit showing direct credit from employer</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> 2 payslips <u>PLUS</u></li> <li><input type="checkbox"/> 3 months' salary credit showing direct credit from employer</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> 2 payslips <u>PLUS</u></li> <li><input type="checkbox"/> 3 months' salary credit showing direct credit from employer</li> </ul>
Self Employed					
<p>Last 2 years:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Company Tax Returns</li> <li><input type="checkbox"/> Financial Statements</li> <li><input type="checkbox"/> Individual tax returns</li> <li><input type="checkbox"/> Notice of Assessment</li> </ul>	<p>Last 2 years:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Company Tax Returns</li> <li><input type="checkbox"/> Financial Statements</li> <li><input type="checkbox"/> Individual tax returns</li> <li><input type="checkbox"/> Notice of Assessment</li> </ul> <p>*Last 1 years material, please refer R02 find more details</p>	<p>Last 2 years:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Company Tax Returns</li> <li><input type="checkbox"/> Financial Statements</li> <li><input type="checkbox"/> Individual tax returns</li> <li><input type="checkbox"/> Notice of Assessment</li> </ul>	<p>Last 2 years:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Company Tax Returns</li> <li><input type="checkbox"/> Financial Statements</li> <li><input type="checkbox"/> Individual tax returns</li> <li><input type="checkbox"/> Notice of Assessment PLUS</li> <li><input type="checkbox"/> 6 months bank statement</li> </ul>	<p>Last 2 years:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Company Tax Returns</li> <li><input type="checkbox"/> Financial Statements</li> <li><input type="checkbox"/> Individual tax returns</li> <li><input type="checkbox"/> Notice of Assessment</li> </ul>	<p>Last 2 years:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Company Tax Returns</li> <li><input type="checkbox"/> Financial Statements</li> <li><input type="checkbox"/> Individual tax returns</li> <li><input type="checkbox"/> Notice of Assessment</li> </ul>

<sup>#</sup>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
<ul style="list-style-type: none"> <li><input type="checkbox"/> Declaration of Financial Position plus ONE of the following:                             <ul style="list-style-type: none"> <li><input type="checkbox"/> Accountant Letter</li> <li><input type="checkbox"/> 6 months BAS</li> <li><input type="checkbox"/> 6 month bank statement</li> </ul> </li> </ul> <p><u>Prime:</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Active ABN for at least 2 years</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Self-employed Income Declaration Form PLUS</li> <li><input type="checkbox"/> ONE of the following for LVR ≤70% OR any TWO of the following for LVR &gt;70%:                             <ul style="list-style-type: none"> <li><input type="checkbox"/> Accountant Letter</li> <li><input type="checkbox"/> 6 months BAS statements</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Borrower Income Declaration plus ONE of the following:                             <ul style="list-style-type: none"> <li><input type="checkbox"/> Accountant Letter</li> <li><input type="checkbox"/> 6 months BAS</li> <li><input type="checkbox"/> 3-month business bank statement</li> </ul> </li> </ul> <p><u>Prime:</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Active ABN for at least 2 years</li> </ul>

# Document Checklist



<input type="checkbox"/> GST registration for at least 1 year <u>Near Prime/+:</u> <input type="checkbox"/> Active ABN for at least 12 months <input type="checkbox"/> GST registration for at least 6 months <u>Specialist/+:</u> <input type="checkbox"/> Active ABN for at least 6 months <input type="checkbox"/> GST registration for at least 6 months	<input type="checkbox"/> 6 months business bank statements	<input type="checkbox"/> GST registration for at least 1 year <u>Near Prime:</u> <input type="checkbox"/> Active ABN for at least 1 year <input type="checkbox"/> GST registration for at least 1 day
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Income documents – Overseas				
	Blue Expat – O01	Blue Non Resi – O02	Green Non Resi – O03	Green Premium – O04
<b>PAYG</b>	<input type="checkbox"/> 3 months salary credit <u>PLUS</u> one below: <input type="checkbox"/> Employment Letter OR <input type="checkbox"/> 3 months payslips	<input type="checkbox"/> 3 months salary credit <u>PLUS</u> one below: <input type="checkbox"/> Employment Letter OR <input type="checkbox"/> 3 months payslips	<input type="checkbox"/> Last 3 months salary credit <input type="checkbox"/> Stamped Employment Letter	Rental Income: One of following: <input type="checkbox"/> Rental statements <input type="checkbox"/> Rental agreement <u>PLUS</u> at least 3 months bank statements showing rental credit <input type="checkbox"/> Rental appraisal Investment Income: 12 months investment fund or share portfolio statements and dividends received
<b>Self-employed</b>	<input type="checkbox"/> Last 6 months personal bank statement <u>PLUS</u> one below: <input type="checkbox"/> 2 years business financials OR <input type="checkbox"/> Accountant certificate	<input type="checkbox"/> Last 6 months personal bank statement <u>PLUS</u> one below: <input type="checkbox"/> 2 years business financials OR <input type="checkbox"/> Accountant certificate	<input type="checkbox"/> Last 6 months personal bank statement <u>PLUS</u> one below: <input type="checkbox"/> 2 years business financials OR <input type="checkbox"/> Self Employed Income Verification Form (Accountants signed)	
	Choice Non Resi – O07	Choice Expat– O08	Green Expat – O05	Green Bridging– O06
<b>PAYG</b>	<input type="checkbox"/> Last 2 payslips <input type="checkbox"/> Last 3 months salary credit	<input type="checkbox"/> Last 2 payslips <input type="checkbox"/> Last 3 months salary credit	<input type="checkbox"/> Last 2 payslips <input type="checkbox"/> Last 3 months salary credit	<input type="checkbox"/> Subject to requirements of the end debt loan product (if applicable): <input type="checkbox"/> Full doc Prime and Expat: Refer to R05 and O05 <input type="checkbox"/> Alt doc Prime: Refer to R12
<b>Self-employed</b>	Last 2 years: <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment	Last 2 years: <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment	Last 2 years: <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment <input type="checkbox"/> Australia, China and Hong Kong income accepted <input type="checkbox"/> Minimum shareholding of 25%	
	Solutions Expat – O09			
<b>PAYG</b>	<input type="checkbox"/> Last 2 payslips <input type="checkbox"/> Last 3 months salary credit			
<b>Self-employed</b>	<input type="checkbox"/> Most recent years lodged & assessed tax returns and financials <input type="checkbox"/> Company Registration to confirm directorship & shareholding * Foreign income to be assessed at 90%			

Income documents – Commercial	
	Solution Commercial & High and Best – C01& C02 <div>Blue Commercial Full/Lease – C03</div>
<b>PAYG</b>	<input type="checkbox"/> 2 payslips <u>PLUS</u> one of the following: <input type="checkbox"/> Employment Letter <input type="checkbox"/> 3 months bank statement <input type="checkbox"/> Income statement from MyGov
<b>Self-employed</b>	Last 2 years: <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements
	<u>Full Doc - Self Employed:</u> <input type="checkbox"/> Last 6 months bank statement PLUS Last 2 years: <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment

# Document Checklist



<input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment *Last 1 years material, please refer C01 find more details <u>Alt Doc</u> Declaration of Financial position plus one of: <input type="checkbox"/> Accountants Letter <input type="checkbox"/> 6 months BAS <input type="checkbox"/> 6 months bank statements <u>Lease Doc:</u> Registered lease with at least 3 years term remaining (including options)	<u>Lease Doc:</u> <input type="checkbox"/> Satisfactory lease agreement in a registrable format (refer to BDM for details)
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Income documents – SMSF	
<b>PAYG/ Self-employed</b>	<b>Easy SMSF Residential – S01</b> Serviceability calculation: <input type="checkbox"/> 80% of rental income from investment properties held by the SMSF. <input type="checkbox"/> Mandatory superannuation contributions to be included and verified over a 2-year period. <input type="checkbox"/> Regular additional contributions made to superannuation or other personal investments or savings verified over a 2-year period. <input type="checkbox"/> 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.
	<b>Solution SMSF – S02</b> SMSF Documentation: <input type="checkbox"/> Last 1 years SMSF Financials OR <input type="checkbox"/> Last 1 years Retial / Industry Fund Superannuation Statements PAYG: <input type="checkbox"/> Last 2 payslips Self Employed: <input type="checkbox"/> Last 1 years company tax returns and financial statements <input type="checkbox"/> Last 1 years individual tax return and Notice of Assessment

Rental Income:	Security Documentation:	
<input type="checkbox"/> Valuation report less than 90 days old; or <input type="checkbox"/> Tax Return from the most recent financial year; or <input type="checkbox"/> Rental statement from the real estate agent or property manager within 6 weeks of application submission; or <input type="checkbox"/> Rental appraisal from a real estate agent only if the property has not been tenanted or is currently untenanted	<b>New Purchase:</b> <input type="checkbox"/> Contract of Sale <input type="checkbox"/> Deposit Receipt <input type="checkbox"/> Stamp Duty Receipt	<b>Refinance:</b> <input type="checkbox"/> 6 months Loan Statement <input type="checkbox"/> Council Rate Notice <input type="checkbox"/> 3 months Loan Statement (if Debt consolidation)