

Choice Series - Commercial Easy Refinance - Checklist

Forms	Application Forms and Broker Supporting Notes
	Valuation Form
	Servicing Calculator
All Applicants / Guarantors	Certified Colour Copy of Passport
	Certified Colour Copy of Driver's Licence
	Equifax Credit Report
	VISA (if applicable)
	Certified copy of Trust Deed (if relevant)
Income Documents	PAYG
	Latest 2 Payslips, or 3 Months Bank Statements showing salary credits
	Self Employed - Sole Trader / Partnership / Directors / Shareholders
	Personal Bank Statements showing 6 months of salary/dividend credits, OR
	Latest Personal Tax Returns and Partnership/Company Tax Returns, AND
	Latest Personal NOA or Accountant Letter confirming tax return status, AND
	3 months Company Bank Statements showing turnover/trading history (company only)
	Self Employed - Company
	Most recent financial statement, AND
	Most recent tax returns
	ASIC Search or Certificate of Registration (Performed by lender)
	Self Employed - Trust
	Most recent financial statement, AND
	Most recent tax returns
Security	Refinance
	Most recent 3 months mortgage statements (Refinancing of a mortgage in a person's name)
	Most recent 12 months statements (Refinancing of a mortgage in a company name)
	Existing Property
	Latest rental statement (if investment property)
	Latest Council Rate Notice (showing no arrears)
	Valuation Report
	Valuation Invoice
	Existing Property - Commercial Property
	Three Months Rental Statements, OR
	Three Months Bank Statements, OR
	Signed Lease Agreement