

R04

Choice Series Checklist Residential

Version: 250602

Choice Series - Residential - 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		3 Months' Bank Statements
	One of the following if serviceability is reliant on Overtime, Allowances, Bonus Income:		
	PAYG Summary		Single Touch Payroll Summary
	Self Employed		
	Most recent 1 years Company Tax Returns & Financial Statements		
	Most recent 1 years Personal Tax Returns & Notice of Assessment		
	2 Years Financials when LVR > 80%		
	Accountant's letter is required if NOA is not available		
	Rental Income		
	Rental Statements or Real Estate Agent appraisals		
	Private Lease: 3 months bank statements showing rental credit.		
	Tax Returns or Valuation Report		
Security	New Purchase		
	Contract of Sale	Deposit Receipt	Funds to Complete
	Refinance / Debt Consolidation		
	Latest Council Rate Notice		
	Last 6 Months Home Loan Statements / Transaction History		
	Last 3 Months statement for unsecured debts to be consolidated		
Asset / Liabilities	Council Rate showing all properties ownerships		
	Latest month's loan statement for credit cards, car loans, or any other property loans		
Easy Refinance	Easy Refinance Application Form and Calculator		
	Customer Needs Analysis (Regulated Loans)		Broker Declaration (Unregulated Loans)
	PAYG: Latest 2 Payslips or 3 Months' Bank Statements showing salary credits		
	SE Sole Traders/Directors/Shareholders: 6 Months Personal Bank Statements showing salary/dividen		
	Refer to BDM for SE Alternative Income Doc Options		
	Company/Trust: Most recent Financial Statement and Tax Returns		
	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)		