

Freedom Series - Expatriate - Checklist

Forms	Application Forms and Broker Supporting Notes		
	Valuation Form		
	Servicing Calculator		
All Applicants/ Guarantors	Certified Colour Copy of Passport and Driver's Licence		
	Comprehensive Credit Report (CCR) - Overseas Credit Report not required		
	Equifax Company/Business Enquiry (all current Directorships)		
	Equifax Fraud Check (If applicable)		
	VISA (if applicable)		
	English translation of foreign language documents (Foreign income)		
Exit Strategy if applicant is 55 years of age or over for Owner Occupied			
Income Documents	PAYG		
	Australian Income: Latest 2 Payslips OR Employment Letter OR Current Employment Contract not older than 60 days at conditional approval		
	Foreign Income: One of above PLUS 3 Months Bank Statement		
	Self Employed		
	Last year's Accountant prepared Financial Statements with Balance Sheet and ITRs not older than 18 months at conditional - No NOA required		
	Rental Income		
	Residential - Latest Rental Statement OR if vacant Real Estate Rental appraisal letter not older than 60 days at conditional approval		
	Overseas rental income - Latest Rental Statement or if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval		
Security	New Purchase		
	Contract of Sale	Deposit Receipt	Funds to Complete no older than 45 days at conditional approval
	Refinance / Debt Consolidation		
	Latest Council Rate Notice		
	CCR or Last 3 months statement for all debt(s) being refinanced not older than 45 days at conditional approval		