

## Freedom Series - SMSF - 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) for all individuals*
	Equifax Company/Business Enquiry (all current Directorships)*
	Equifax Fraud Check (If applicable)*
	VISA and VEVO (if applicable)*
	Exit Strategy if applicant is 55 years of age or over for Owner Occupied*
	If LVR >80% Accountant/Financial Planner Letter to confirm annual running costs if newly established
Company / Trust	Certified copy of SMSF Trust Deed & SMSF Property (Bare) Trust Deed.*
	Most recent 1 year SMSF trust financial statements (based on accounting practice submission timelines).
Income Documents	<b>PAYG</b>
	Latest 2 Payslips no older than 60 days or current employment contract at conditional approval
	SG payments recorded on payslips OR Letter/Email from the employer/adviser/client stating that all future SG payments will be directed to the SMSF
	If additional contributions are required, 3 months for regular evidence by way of bank statements (Industry or CMA) OR 1 year for lump-sum evidenced OR Letter from Accountant/Financial planner up to max SG allowable for each member. If LVR >80% evidence is required for previous two-year period
	<b>Self Employed</b>
	Last year's Accountant prepared Financial Statements with Balance Sheet including previous year's Profit & Loss for comparison purposes not older than 18 months at conditional approval, AND personal tax return or NOA. If LVR >80% evidence required over a two-year period of SG payments from the SMSF statement.
	If additional contributions are required, a Letter from Accountant/Financial planner up to max SG allowable for each member (Note: The Financials net profit must support this correspondence). If LVR >80% evidence required for previous two year period.
	SMSF Additional Contributions Declaration Form is now mandatory in place of the Accountant's Letter, and is only required where Accountant's Letter income has been used.
	<b>Rental Income</b>
	Residential - Rental Statements or Real Estate Agent appraisals not older than 60 days at conditional approval
Commercial – Copy of current formal lease agreement and evidence of payment over most recent 3 months (ie via Bank statements not older than 45 days at conditional approval)	

<b>Security</b>	<b>New Purchase</b>		
	<b>Contract of Sale - including all annexures and special conditions</b>	<b>Deposit Receipt</b>	<b>Funds to Complete - will be based on the assets in the SMSF balance sheet</b>
	<b>Refinance / Debt Consolidation</b>		
	<b>Latest Council Rate Notice*</b>		
<b>Easy Refinance</b>	<b>Last 3 Months Statement for all debt(s) being refinanced not older than 45 days at conditional approval. Last 6 Months Statements if LVR &gt; 80%</b>		
	<b>Documents marked * PLUS:</b>		
<b>Lease Doc</b>	<b>12 Months Loan Statements not older than 45 days at conditional approval - clear repayment - new loan repayment and interest rate must be less than the current repayment.</b>		
	<b>12 Months Rental Statements and/or Rental credits to CMA bank statements) not older than 45 days at conditional approval</b>		