

Freedom Series - Residential - Checklist

Forms	Application Forms and Broker Supporting Notes		
	Valuation - Short Form		
	Servicing Calculator		
All Applicants/ Guarantors	Certified Colour Copy of Passport and Driver's Licence		
	Comprehensive Credit Report (CCR)		
	Equifax Company/Business Enquiry (all current Directorships)		
	Equifax Fraud Check (If applicable)		
	VISA (if applicable)		
Exit Strategy if applicant is 55 years of age or over for Owner Occupied			
Income Documents	PAYG		
	Latest 2 Payslips OR Employment Letter OR Current Employment Contract not older than 60 days at conditional approval		
	Self Employed - Alt Doc (Accountant Declaration)		
	Declaration of Financial Position plus one of:		
	Accountant's Letter	6 months BAS (BAS calculator required; prepared by accountants)	3 months BBS statements
	Self Employed - Lite Doc		
	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 - Rental Statements or Real Estate Agent appraisals not older than 45 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)		
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			