

Document Checklist

General Requirements:	Other Documents:
<ul style="list-style-type: none"> <input type="checkbox"/> Application Forms <input type="checkbox"/> Broker verified and signed 100' ID scanned (colored) <input type="checkbox"/> VISA (if applicable) <input type="checkbox"/> Equifax Credit Report 	<p>Situation base (if applicable):</p> <ul style="list-style-type: none"> <input type="checkbox"/> Boarding Letter <input type="checkbox"/> Exit Strategy, if Applicant's aged 45 and above <p>Cash Out:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Letter or Evidence for Cash Out <input type="checkbox"/> Amount: <ul style="list-style-type: none"> Up to 100k – Exclusive 100k-200k – Provide Declaration Above 200k – Refer to Credit

Identification Documents*:	
<p>Applicant needs to supply two of the following documents containing their photo and signature:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Australian Passport (can be either current or expired within the last two years but not be defaced, mutilated or cancelled) <input type="checkbox"/> Foreign Passport <input type="checkbox"/> Australian Driver's Licence/Permit (can either be a Driver's Licence, Learner's Permit) <input type="checkbox"/> Proof of age card issued by a State or Territory (or equivalent) 	<p>If only one photo ID is supplied, an additional two of the following documents are to be supplied:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Full Australian Birth Certificate <input type="checkbox"/> Australian Citizenship Certificate <input type="checkbox"/> Centrelink Pension Card (Australian) <input type="checkbox"/> Department of Veterans' Affairs card <input type="checkbox"/> Medicare card <p>*A Change of Name Certificate or Marriage Certificate may be required if there are variations in the identification documents provided by the applicant.</p>

Income Documents – Residential:

	Easy Doc R01	Standard Doc R02	Essential Doc R03	Full Doc R04	Alt Doc R05/R06
PAYG	<ul style="list-style-type: none"> <input type="checkbox"/> 2 payslips <u>PLUS</u> one of the following: <input type="checkbox"/> Employment Letter <input type="checkbox"/> Income Statement <input type="checkbox"/> Tax assessment notice 	<ul style="list-style-type: none"> <input type="checkbox"/> 2 payslips <u>PLUS</u> <input type="checkbox"/> 1 month salary credit showing direct credit from employer[#] 	<ul style="list-style-type: none"> <input type="checkbox"/> 2 payslips <u>PLUS</u> <input type="checkbox"/> 3 months' salary credit showing direct credit from employer 	<ul style="list-style-type: none"> <input type="checkbox"/> 2 payslips <u>PLUS</u> <input type="checkbox"/> 3 months' salary credit showing direct credit from employer 	N/A
Self-employed	<p>Last 2 years:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment 	<p>Last 2 years:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment 	<p>Last 2 years:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment 	<p>Last 2 years:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment 	<ul style="list-style-type: none"> <input type="checkbox"/> ABN active for 2 years <input type="checkbox"/> GST registered for 1 year <input type="checkbox"/> Borrower Income Declaration; <u>PLUS</u> one of the following: <input type="checkbox"/> Accountant's letter <input type="checkbox"/> 6 months BAS <input type="checkbox"/> 3 months business bank statements

[#]If LVR is over 80% - will require 3 months' salary credit

Income Documents – Overseas:

	Expat – O01	Green – O02	Construction – O03	Premium – O04
PAYG	<input type="checkbox"/> 3 months salary credit <u>PLUS</u> one below: <input type="checkbox"/> Employment Letter OR <input type="checkbox"/> 3 months payslips	<input type="checkbox"/> Last 3 months salary credit <input type="checkbox"/> Stamped Employment Letter	<input type="checkbox"/> Last 3 months salary credit <input type="checkbox"/> Stamped Employment Letter	Rental Income: One of following: <input type="checkbox"/> Rental statements <input type="checkbox"/> Rental agreement <u>PLUS</u> at least 3 months bank statements showing rental credit <input type="checkbox"/> Rental appraisal Investment Income: <input type="checkbox"/> 12 months investment fund or share portfolio statements and dividends received
Self-employed	<input type="checkbox"/> Last 6 months personal bank statement <u>PLUS</u> one below: <input type="checkbox"/> 2 years business financials OR <input type="checkbox"/> Accountant certificate	<input type="checkbox"/> Last 6 months personal bank statement <u>PLUS</u> one below: <input type="checkbox"/> 2 years business financials OR <input type="checkbox"/> Self Employed Income Verification Form (Accountants signed)	<input type="checkbox"/> Last 6 months personal bank statement <u>PLUS</u> one below: <input type="checkbox"/> 2 years business financials OR <input type="checkbox"/> Self Employed Income Verification Form (Accountants signed)	

Income Documents – Commercial:

	Full Doc – C01	Lease Doc – C02
PAYG	<input type="checkbox"/> 2 payslips <u>PLUS</u> one of the following: <input type="checkbox"/> Employment Letter <input type="checkbox"/> PAYG Summary <input type="checkbox"/> Tax assessment notice <input type="checkbox"/> Individual tax returns	Satisfactory lease agreement in a registrable format with: <input type="checkbox"/> At least 24 months remaining <input type="checkbox"/> Be at “arm’s length”, that is, not to your own company <input type="checkbox"/> Be fully executed and a bond paid before settlement of the loan (draft can be provided prior to instructing solicitors)
Self-employed	Last 2 years: <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual tax returns <input type="checkbox"/> Notice of Assessment	

Income Documents – SMSF:

	Residential – S01	Commercial – S02
PAYG/ Self-employed	Serviceability calculation: <input type="checkbox"/> 80% of rental income from investment properties held by the SMSF. <input type="checkbox"/> Mandatory superannuation contributions to be included and verified over a 2-year period. <input type="checkbox"/> Regular additional contributions made to superannuation or other personal investments or savings verified over a 2-year period. <input type="checkbox"/> Provide evidence of the ongoing expenses associated with running a SMSF. If evidence is not provided, a minimum of \$3000 should be included in the servicing calculation.	

Rental Income:

- Valuation report less than 90 days old; or
- Tax Return from the most recent financial year; or
- Rental statement from the real estate agent or property manager within 6 weeks of application submission; or
- Rental appraisal from a real estate agent only if the property has not been tenanted or is currently untenanted

Security Documentation:

New Purchase:

- Contract of Sale
- Deposit Receipt
- Stamp Duty Receipt

Refinance:

- 6 months Loan Statement
- Council Rate Notice
- 3 months Loan Statement (if Debt consolidation)

Genuine Saving/ Funds to Complete:

- Funds to complete or Gift letter showing evidence of funds to purchase
- Evidence of genuine savings 5% over the last 3 months (if LVR > 90%)