



Home Loan Application Checklist

Income

Wage/Salary Income

- Most recent payslip no more than 6 weeks old
- For casual employees the 2 most recent consecutive payslips are required
- Latest Group Certificate/PAYG Summary or full copy of latest personal tax return – Tax File Numbers removed/crossed out
- Signed Letter from Employer – including Employers ABN/ACN, employee's gross base annual salary and length of employment

Self Employed

- Last 2 financial years Company/Partnership/Trust financial statements and taxation returns; and
- Last 2 financial years full personal tax returns; and
- Business Activity Statements (BAS) for the current financial year (Management accounts may also be required)

Self Funded Retiree

- Letter from the superannuation fund stating the regular payment; or
- Full copy of previous year's tax return (or PAYG Summary), and current evidence of the regular payment

Investors

- Statement/letter confirming income received in the current financial year and current value of investment, being no more than 3 months old; and
- Full copy of latest personal tax return

Rental Income

- Managed by Agent – full monthly rental statement, being no more than 2 months old
- Self Managed – copy of current lease or statutory declaration from the Tenant (stating amount of rent paid) plus evidence of receipt of rent payment for past 3 months e.g. account statement showing deposits
- Holiday Let/Serviced Apartment – evidence of income received over past 12 months

Other Income

- 100% access to a fully maintained company vehicle – letter from Employer confirming unrestricted use
- Family Tax Benefit/Pension payments – letter from Centrelink – no more than 6 weeks old or up to 3 months old with evidence of payments received since date of letter
- Child Maintenance – latest Child Support Agency (CSA) assessment plus evidence of payments received over the last 6 months

Deposit Funds

Evidence of funds to complete purchase/construction of property is required

- Last 3 months savings account statements (required for mortgage insured loans over 85%)
- Gift Statutory Declaration
- Receipt for deposit paid to Real Estate Agent/Builder
- First Home Owner Grant Application Form

Liabilities

Loans being refinanced

Last 6 months statements (latest statement being no more than 2 months old)

Most recent statement for Credit Cards (no more than 2 months old)

Loans not being refinanced

Most recent statement for all loans and credit cards (no more than 2 months old)

Child Support

Latest child support agency assessment form (where a child support assessment has been completed); or

Written and signed agreement between parents detailing amount and frequency of payment

HECS/HELP Payments

Latest ATO HECS assessment form

Rent

A letter from the real estate agent or landlord is required to confirm the amount of rent being paid and that the rent is currently up to date, or the latest rental receipt confirming the above

Other _____

Property Details

Property to be purchased

Copy of the front page of contract (preferably including the purchasers' names in full and purchase price)

Copy of the 149 Certificate

Home to be constructed

Copy of Builder's Contract

Copy of Plans and specifications

Properties to be Refinanced

Copy of Land Rates Notice

Copy of Valuer Generals Certificate

Family Guarantee Loan

Copy of Land Rates Notice

Last six months statements for the loan of the guarantors property (last statement being no more than two months old)

Please Note:

Original documents are required

Further documentation may be requested upon analysis of the application and documents provided

Other

Living Expenses Declaration

Identification Documents: _____