

DOCUMENTS REQUIRED CHECKLIST

A general list of documents typically required by most lenders upon your application.

DOCUMENTS TO ACCOMPANY YOUR APPLICATION

Applicant Info Doc	See 2 page Applicant Info Doc – below. This gives us the information we need to load you on our Online Application System provide you a final list of recommended lenders.
Income Evidence	For PAYG applicants - 3 most recent payslips and most recent tax year's group certificate. If we need to use any bonuses to assist your serviceability, we need full evidence of your bonuses for last 2 years. For Self employed applicants – last 2 years company and personal tax returns for self employed applicants (unless you operate as a sole trader, in which case only your <u>personal</u> tax returns for last 2 years are required) Family allowance - Centrelink statement showing breakdown of any government benefits that you receive
Deposit Evidence	Bank account statements (x last 3 months) showing evidence of your deposit. If your deposit is held in multiple accounts then we need last three months statements of each account
Gift statement	Gift statement signed and filled in for amount of gift you have received (or will receive)
Original Identification	100 points of identification ie (passport or birth certificate) AND (driver's licence) for all applicants . Faxed copies are ok for now however we will need to either sight your ID ourselves or have your ID certified via an acceptable referee form (S21) or JP when your loan proceeds to the full approval stage. We have a number of JPs in our office at 88 Pitt Street Sydney so documents can also be certified here.
Lodoc Declaration (lodoc loans only)	Filled out lodoc declaration if the loan is a lodoc loan.
Credit History (Bad credit history only)	A signed letter from you explaining the reasons for any past credit defaults
Contract of sale	Front page of contract of sale for your new purchase (if you currently have)
Evidence of property ownership	Council rates (not water rates) notice for all properties you currently own that are being used as security for this loan.
Evidence of rental income.	Lease document or real estate agent document showing evidence of rental income of existing investment property or real estate agent estimate outlining rental potential of your prospective investment property purchase
Loan Statements	Last six months statements for ALL current loans in personal names ie any home loans, personal loans or motor vehicle loans. If you don't get statements for your loan then a letter from your lender stating that your loan repayments are in order is required (this can be sent later if unavailable now)
Credit card statements	Last 3 months credit card statements for each credit card owned.