

Checklist of Required Documents

Most lenders follow a similar process when it comes to approving loans, so they generally need the same documentation. To keep the process moving forward, it helps to bring the documents listed below to the meeting with your broker. This can help fast-track your loan application. This is a general checklist and you may not need some of them. We can help show you which ones you need.

For All Applications	
Personal Identification	
 Driver's Licence. (Please note if these documents are in your maiden name, you will also need to provide a copy of your Marriage Certificate.) Medicare card A current Passport or Birth Certificate (If you don't have driver's licence) Other documents that will be useful: Credit card, ATM/Debit card, Council Rates Notice, Pensioner Concession card, Health Care card, Tertiary Student ID card. 	
Income Details	
 For Pay as you go (PAYG) income earner: The three most recent payslips from your employer. (Ideally these will show the company name, number of payslip and year-to-date income figure). The last two year's personal and business tax returns and ATO assessments. If you received regular bonus and commissions, copy of employment contract to verify bonus and commissions as regular and recurring income 	
 For business owner and self-employed: The last two years of business financial statements The last two years of business tax returns The last two years of business ATO notice of assessments The last two years personal tax returns The last two years of personal ATO notice of assessments 	
 If you have rental income: Rental income statements from property managers Bank accounts statements showing rental income for any investment properties A copy of the tenancy lease. 	
 If you received any other income, you may also need: Proof of share dividends earned Proof of interest earned Centrelink letter confirming family tax benefits Centrelink letter confirming permanent government pensions Private pension group certificate or statement Proof of any other regular, ongoing income. 	
Expenses Details	
 Details of monthly living expenses (per attached home budget) Statements for the last six months of all day to day bank accounts Statements for the last six months for any credit cards/store cards Statements for the last six months for any personal loans Statements for the last six months for any car loans Statements for the last six months for any existing home loans Statements for the last six months for any existing investment loans Proof of any other regular, ongoing expenses – e.g. child support, maintenance payment etc 	



Additional documents required for refinancing:

- Documentation on your existing loan including the date the loan commenced, loan period and any financial penalty payable if you exit the loan early
- The most recent council rates notice of the property or properties being offered as security
- Building insurance policy on the property or properties being offered as security

Additional documents required for existing home owner buying a new home:

- Copy of the Contract of Sale for the property you're buying
- Documentation on your existing loan including the date the loan commenced, loan period and any financial penalty payable if you exit the loan early
- The most recent council rates notice for the existing property (if keeping the property)
- Building insurance policy on the existing property (if being offered as security)
- If other funds are being used for the purchase, evidence showing where the funds are held
- If other funds are being given to you, which are not already in your bank account, you will need a Statutory Declaration from the person giving you the money

Additional documents for First Home Buyers:

- Copy of the contract of sale for the property being purchased
- Statement for your First Home Saver Account, if you have one
- If other funds are being used for the purchase, evidence showing where the funds are held
- If other funds are being given to you, which are not already in your bank account, you will need a Statutory Declaration from the person giving you the money

Additional documents for investors buying new investment property:

- Copy of the contract of sale for the property being purchased
- A letter from a property manager indicating likely rent for the new property
- If other funds are being used for the purchase, evidence showing where the funds are held
- If other funds are being given to you, which are not already in your bank account, you will need a Statutory Declaration from the person giving you the money

Additional documents for borrowers seeking a construction loan:

- A copy of a valid builder's fixed price tender, including all specifications
- A copy of council approved plans
- If other funds are being used for the purchase, evidence showing where the funds are held
- If other funds are being given to you, which are not already in your bank account, you will need a Statutory Declaration from the person giving you the money
- Copy of the contract of sale for the land being purchased