

# Supporting Documentation Checklist

All required supporting documentation must be supplied from all relevant sections with submission of application.

**PLEASE NOTE: Tax File Numbers must be deleted prior to submission.**

## **PAYG INCOME**

(TWO of the following is required per applicant) MUST be dated no older than 6 weeks

- A.  2 most recent year to date pay slips detailing Base Salary
- B.  Letter from employer detailing: Base Net Income, Base Gross Income, Length of Service, Mode of Employment (must be signed, dated and on company letterhead) Note: *handwritten letters* are unacceptable
- C.  Latest Group Certificate or ATO Return & Assessment **Notice**

**SELF EMPLOYED INCOME – Full Doc Loans** (ALL documentation listed below is required per applicant)

- A.  Last 2 years Tax Returns (Individual and Business)
- B.  Last 2 years Business Financials (Balance Sheet & Profit and Loss Statement)

**SELF EMPLOYED INCOME – Low Doc Loans** (ALL documentation listed below is required per applicant)

- A.  Borrowers Income Declaration (**for Low Doc loans only**)
- B.  Last 12 Months BAS Statements
- C.  Last 6 Months Personal Bank Statements

## **RENTAL INCOME**

(ONE of the following is required per rental property, including new purchase property)

- A.  Current Lease Agreement – must be provided for properties currently leased
- B.  Letter from Real Estate Agent (no older than 1 month) – cannot be used for properties currently leased
- C.  Real Estate Agent's Statement (no older than 3 months)

## **BENEFITS**

(Documentation no older than 1 month)

- A.  Letter from relevant government department or provider confirming benefit amount and payment frequency

**MORTGAGE INSURED LOANS** (Must confirm minimum 5% genuine savings over 3 months)

- A.  Bank statements confirming a savings pattern over 3 months or funds held for 3 months (latest statement no older than 1 month)
- B.  Share Certificates confirming holdings and value (must confirm held for 6 months)
- C.  Other documentation evidencing accumulation of minimum 5% deposit (Where Non Genuine Savings)
- A.  Evidence of funds to complete
- B.  Statutory Declaration re any Gift

## **REFINANCE OTHER FINANCIAL INSTITUTIONS DEBT**

(Documentation no older than 6 weeks from date of application)

- A.  Secured Loans: Last 6 months statements. Confirming a satisfactory conduct
- B.  Unsecured Loans: Latest statement (Credit Cards, Personal Loans and Store cards). Confirming a satisfactory conduct

## **PROPERTY PURCHASE**

- Full, signed Purchase Contract/Offer (front page NSW only) including title details

## **CONSTRUCTION/PROGRESSIVELY DRAWN LOANS**

- A.  Council approved Plans and Specifications
- B.  Building Contract or tender si or Quote where Building Contract being finalized.
- C.  Schedule of payments (may be included in building contract)
- D.  Quotes for additional work signed, accepted and dated by applicant(s) and provider

## **AML & Financial transaction Reports Act 1988**

(Must be supplied for each party to the loan)

- Identification Record for a Signatory "1 00 Point Identification" or "BOC (CI)" Formsilding