

Application List for a Home Loan

Application Checklist
<p>All Applications Applicants/guarantors Identification 100 Point Check (include copies of photographic identification)</p> <ul style="list-style-type: none"> • Any applicable up-front fee (e.g. valuation, fixed rate lock-in, application fee) • Rates Notice for all properties owned • Last 3 months for credit/store cards if repaid in full each month
<p>PAYG applications</p> <ul style="list-style-type: none"> • Latest pay slip, PLUS • Latest Group Certificate or Taxation Return (Last 2 yrs Group Certificate or Tax Returns required if less than 12 mths in current job)
<p>Self-employed applications</p> <ul style="list-style-type: none"> • Last two years full business/company Taxation Returns and financials, PLUS • Last two years full personal Taxation Returns
<p>New purchase applications</p> <ul style="list-style-type: none"> • Front page of the Contract for Sale/Contract Note • Statutory Declaration stating that funds being gifted are non-repayable (if applicable) • Last 3 months statements confirming genuine savings pattern (loans involving Lenders Mortgage Insurance) • Completed application for First Home Owners Grant (if applicable)
<p>Refinance applications</p> <ul style="list-style-type: none"> • Last 6 months statements of loans being refinanced • Last 3 months statements for credit/store cards being refinanced
<p>Investment property applications</p> <ul style="list-style-type: none"> • Letter/statement from Real Estate Agent confirming proposed/existing rental income or lease agreement • Description of property e.g. warehouse, office, factory, studio apartment (if not residential house/unit)
<p>Trusts</p> <ul style="list-style-type: none"> • Trust Deed, PLUS • Last two years full Taxation Returns of the Trustee
<p>Lo Doc loan applications</p> <ul style="list-style-type: none"> • Customer Declaration, PLUS • Last 6 months statements of any existing loans being refinanced, PLUS • Latest one month business working account bank statements (self-employed only) – except in refinance cases where latest three months are required
<p>Construction loan applications</p> <ul style="list-style-type: none"> • Fixed price building contract/quote/tender, PLUS • Proposed building plans and specifications