

# Loan Application Checklist



Please have the following information available at our first meeting. The requirements will vary for each lender and will also depend on your individual circumstances.

## Personal Information

|                                |  |   |
|--------------------------------|--|---|
| <b>Personal Identification</b> | Identification must add up to 100 points | <input type="checkbox"/> 70pts: passport, birth certificate or citizenship certificate<br><input type="checkbox"/> 40pts: driver's licence<br><input type="checkbox"/> 25pts: council rates notice, credit card, or Medicare card |
|--------------------------------|--|---|

## Income Information

|                                  |   |
|----------------------------------|---|
| <b>Salary</b>                    | <input type="checkbox"/> Last 3 payslips; OR<br><input type="checkbox"/> A letter from your employer including start date, occupation and annual gross income<br><input type="checkbox"/> Latest group certificate <u>OR</u> tax return |
| <b>Self Employed or Business</b> | <input type="checkbox"/> Last 2 years Business/Company Tax Returns & Financials<br><input type="checkbox"/> Last 2 years Personal Tax Returns<br><input type="checkbox"/> Copy of Trust Deed (if applicable)                            |
| <b>Not employed</b>              | <input type="checkbox"/> Letter from Centrelink   |

## Supporting Deposit, Equity, Gift

|                 |   |
|-----------------|---|
| <b>Savings</b>  | <input type="checkbox"/> Bank account statements for last 6 months                            |
| <b>Interest</b> | <input type="checkbox"/> Share certificates and/or recent statements                          |
| <b>Gifts</b>    | <input type="checkbox"/> Statutory Declaration confirming amount and that it is non-repayable |

## Current Commitments

|  |   |
|--|---|
|  | <input type="checkbox"/> Loan statements for the last 6 months                      |
|  | <input type="checkbox"/> Most recent credit card statements (including store cards) |

## Current Protection

|  |   |
|--|---|
|  | <input type="checkbox"/> Life insurance statement including amount of life and disability cover |
|  | <input type="checkbox"/> Superannuation Fund statement including life and disability cover      |

## Loan Type

|                               |   |
|-------------------------------|---|
| <b>If Property Purchase</b>   | <input type="checkbox"/> Signed contract (or current contract if not yet signed). This will include purchase price, deposit paid, settlement date and any other contract conditions applicable  |
| <b>If Refinance</b>           | <input type="checkbox"/> Current Rates Notice of property being refinanced<br><input type="checkbox"/> Last 12 months loan statements for your existing mortgage showing balance and repayments |
| <b>If Construct</b>           | <input type="checkbox"/> Builders contract<br><input type="checkbox"/> Plans and specifications   |
| <b>If Investment Property</b> | <input type="checkbox"/> Current lease agreement<br><input type="checkbox"/> Confirmation of rental income or recent rent statement   |