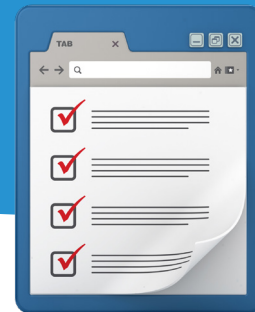


LOAN DOCUMENTATION CHECKLIST



PROOF OF IDENTITY

All lenders will require you to verify your identity when applying for a loan

PHOTO ID

- Passport
- Driver licence
- Proof of age card/Australian tertiary institution card, Department of Defence ID, Waterways/Boat licence
If you only have one form of photo ID, you will also need to supply secondary identification from this list
- Birth certificate (required if you will be applying for the FHOG, FHLDS)
- Medicare/Health care card
- Citizenship certificate
- Credit/Debit card
- Current/recent council rates or utilities bill

INCOME

If you are an employee you will need:

- Three latest payslips
If still on probation - a letter from employer stating length of employment, gross and net income, regular overtime and allowances.
- Your most recent Group Certificate
- Details of any other income, bonuses, allowances or benefits
- Confirmation of any Centrelink payments you receive (eg Family Benefits)
- Evidence of other income from personal investments (shares - dividends, savings accounts – interest earned)

If you are buying an investment property, you will need to supply:

- A copy of the lease agreement with the current tenant, or
- A letter from your property manager confirming estimated rental income, and all outgoings

If you own rental property you will need:

- Signed rental leases
- Your most recent rental statements from all properties
- Bank accounts showing the rental income

If you are self-employed, you will need:

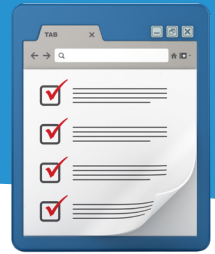
- Personal and business tax returns from the last two financial years
- Most recent Tax Assessment Notice
- Some lenders may require profit and loss statements certified by a registered accountant

EXPENSES

You will require to provide evidence for the following expenses:

- Rental/board payments
- Council and water rates
- Electricity and gas bills

LOAN DOCUMENTATION CHECKLIST



As part of responsible lending, lenders now require copies of all your bank statements to review your spending habits. If you have been over spending on frivolous items allow three months of responsible spending to clean up your bank statements.

ASSETS

- Bank statements showing at least 3 months savings history.
A percentage of your rent is now considered as genuine savings by most lenders.
- Details of assets - including superannuation and any shares held.
- Confirmation of other assets (eg. insurance statements which include sum insured for your motor vehicle assets and your home contents value).
- If using the settlement from another property as your deposit, you will need a letter from your solicitor confirming the net settlement amount.
- Should your deposit/part thereof be a gift, you will need a statutory declaration showing how much of the deposit is a gift and that the amount does not need to be repaid. Some lenders may need proof that the gift has been in your savings account for a 3 month period.
- If other investment properties are owned, you will need to provide copies of the rates notices on each property.

LIABILITY

- If you have a current mortgage, you will need to provide a minimum of 3 months loan statements.
- You will need to provide the most up to date statements for your car or personal loans and credit card/s or store cards.

OTHER

- If you have already identified the property you will need to supply a copy of the contract
- Copy of the certificate of title
- Copy of transfer of land

If you are building, you will need:

- A copy of council approved plans, the building specifications and your fixed price contract (construction/renovations) from your builder

If you are refinancing, you will also need:

- The loan statements on the property you are refinancing
- Details of the home to be refinanced (eg. number of bedrooms, bathrooms, garages and other inclusions)