



# Application checklist

- Fully completed application form signed by all applicants and guarantors (if applicable)
- Privacy Act consent form signed by all applicants and guarantors (if applicable)
- 100 point ID checklist

|                                | Required   |
|--------------------------------|--|
| <b>Income</b>                  | For PAYE earners last 2 payslips or a letter from your employer confirming income position, if full time / part time etc and length of service in the company. This letter should be on Company Letterhead and signed by an authorised Officer ( ) |
|                                | Payslips (2) must be current. ( )  |
|                                | Copies of last two years Group Certificates and your last two years tax returns and assessments. ( )   |
|                                | For self employed. Last two years tax returns and assessments.(Personal and Business / Company) ( )  |
|                                | Accountant's name, address, telephone and facsimile numbers ( )  |
|                                | Full Financial Statements for the last two years of all related Companies / Business ( )   |
|                                | For LoDoc Products:- Borrowers Income Declaration form ( )   |
| <b>Savings</b>                 | Copies of all bank statements evidencing deposit funds for the last six to twelve months. ( )  |
| <b>Gifts</b>                   | A warranty / letter is required from the person providing the cash gift, stating the amount and that it is not repayable. ( )  |
| <b>Investment</b>              | Copy of current lease or rent appraisal or evidence of receipt of rental income. ( )   |
|                                | Letter of opinion from Managing Agent stating reasonable rent. ( )   |
| <b>Contract</b>                | Copy of front page of contract. Copy of Trust account receipt for deposit paid: ( )  |
|                                | A copy of the Certificate of Title ( )   |
|                                | Copy of Council Rate Notice ( )  |
| <b>Refinance</b>               | Evidence of satisfactory conduct existing loans being refinanced, ie last six months loans statements ( )  |
| <b>First Home Owners Grant</b> | Completed FHOG Application Form ( )  |
|                                | Original or certified copy of a birth certificate or an extract of a birth certificate of all applicants and their spouses/de factos ( )   |
|                                | If none of the applicants can provide an Australian birth certificate at least one applicant to provide written confirmation of permanent residency or citizenship of Australia. ( )   |
|                                | If an applicant or spouse /de facto has had their name changed ,for example by marriage, a certified copy of the relevant document to be supplied. ( )   |