

Documentation Checklist

When applying for a home loan you will need to provide the following documentation.
This supporting documentation substantiates your income/expenditure and assets/liabilities.

		Please tick <input checked="" type="checkbox"/>
INCOME	• Two recent computerised payslips.	<input type="checkbox"/>
	• Letter from employer stating position, commencement date, if still on probation, gross income, year to date, regular overtime and allowances.	<input type="checkbox"/>
	• Copy of employment contract.	<input type="checkbox"/>
	• Last year's group certificate or tax return.	<input type="checkbox"/>
	<i>If self employed:</i>	
	• Last two/three year's tax returns (if company/family trust applicable, you will require company tax returns, memorandum and articles of association, copy of trust or deed).	<input type="checkbox"/>
	• Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income.	<input type="checkbox"/>
ASSETS	• Copy of savings history (passbook, statements, certificates for six months).	<input type="checkbox"/>
	• Copy of sale contract on existing home or settlement letter from your solicitor if the deposit is to come from the sale of an existing home.	<input type="checkbox"/>
	• Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable.	<input type="checkbox"/>
	• Rates notice on any existing owned properties.	<input type="checkbox"/>
	• Copy of superannuation statements, share certificates etc.	<input type="checkbox"/>
	LIABILITIES	• Copy of loans statements for 6 / recent months on any existing mortgages.
• Copy of credit card and personal loans statements and statements from any other borrowings.		<input type="checkbox"/>
OTHER	• Copy of purchase contract	<input type="checkbox"/>
	• Copy of plans, specifications and fixed price contract (construction/renovations)	<input type="checkbox"/>
	• Cheque for establishment fees if required	<input type="checkbox"/>
PROOF OF IDENTITY	• Drivers licence - 40 points.	<input type="checkbox"/>
	• Passport or birth certificate – 60 points.	<input type="checkbox"/>
<i>(If the above cannot be located other acceptable documents can be used such as Medicare Card, bank account statements, etc. 100 points required.)</i>		

The Home Loan Process

