

Document Checklist

INCOME

- Three recent computerised pay-slips, OR IF NOT AVAILABLE
- Letter from employer stating position, commencement date, if still on probation, gross income, year to date, regular overtime and allowances, OR
- Copy of employment contract
- Last year's group certificate or tax return

If you're self employed:

- Last 2-3 year's personal tax returns (if company/family trust applicable, you will require company tax returns, company constitution, copy of trust deed)

If you have an investment property:

- Copy of rental statement or tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income

ASSETS

- Copy of savings history (passbook, statements, certificates for six months)
- Copy of unconditional sale contract on existing home (if the deposit is to come from the sale of an existing home)
- Signed letter (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable. Bank may later require a statutory declaration.
- Rates notice on any existing owned properties

LIABILITIES

- Copy of loans statements for 12 months on any existing mortgages being refinanced
- Copy of credit card and personal loans statements and statements from any other borrowings

OTHER

- Copy of purchase contract (signed by all parties – vendors & purchasers)
- Copy of plans, specifications and fixed price contract (if applying for a construction loan)
- Cheque for establishment fees - if required
- Copy of Superannuation statements, share certificates etc.

PROOF OF IDENTITY

- Drivers License - 40 points
- Passport or birth certificate - 70 points
- *If these documents cannot be located other acceptable documents can be used such as Medicare Card, Bank Statements, etc.*

FIRST HOME OWNERS

- Certified copies of identification and signed purchase contracts are required