

Application Checklist

Client Name _____ Date submitted _____
Broker Name _____

NOTES

- Application Form, fully completed and signed by all applicant and guarantors where appropriate
- AML/CTF Identification Checklist
- Application fee enclosed
- Lo Doc Declaration
- Servicing worksheet
- Go Between worksheet (if applicable)
- TFNs deleted
- Postcode area acceptable
- Default explanation (for new and existing clients)

PAYG Fulltime/Casual/Contract

- Letter of employment on company letterhead, including income, position and length of service OR;
- Two most recent payslips noting year to date income

AND

- Latest Tax Return and Assessment Notice OR;
- Last years Group Certificate

Casual/Part time

- Tax returns OR
- Last two years Group Certificate

Self Employed

- Last two years Tax Assessment Notices
- Last two years Tax Returns
- Last two years Individual Notices of Assessment
- Last two years Business Tax Returns
- Last two years Financial Statements (P&L/Balance Sheet)

Company/Trust

- Last two years Tax Returns for Directors/Guarantors/Shareholders
- Last two years Individual Notices of Assessment
- Trust deed

Centre Link Income

- Centre Link Family Assistance Payment Statements (Parenting/Family Allowance - showing parts A & B)

Purchase/First Home Buyer/Construction

- LVR > 80% - Copies of all bank statements evidencing deposit funds for the last six months
- LVR < 80% - Current months evidence of savings
- Construction plans, specifications and tender
- Smart Saver Lo Doc ONLY Latest working bank statement (Not applicable if refinancing)
- First Home Owners Grant forms (if applicable)
- Statutory Declaration from the person providing any cash gifts stating the amount and this it is not repayable
- Copy of receipt for deposit on property
- From page of contract (NSW, QLD), Sales Instructions (ACT), Section 32 (VIC), Offer and acceptance (WA)
- Rates Notices for any existing properties

Refinance

- Loan statements on all debts to be refinances (for the last six months)
- Letter from credit provider or evidence of repayments for personal loans
- Credit card statements for last three months
- Rates Notice for any existing properties
- Copy of current lease or rental statement/letter from agent (for investment purposes)