

My Mortgage Application Checklist

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All applications need to submit the following:

- Applicants/guarantors Identification 100 Point Check or equivalent (include copies of photographic identification)
- Any applicable up-front fee (e.g. valuation, fixed rate lock-in, application fee)
- Rates Notice for all properties owned
- Last 3 months for credit/store cards if repaid in full each month

In addition to the above the following is needed depending on loan applying for:

PAYG applications

- Latest pay slip, PLUS
- Latest Group Certificate or Taxation Return
(Last 2 years Group Certificate or Tax Returns required if less than 12 months in current job)

OR

Self-employed applications

- Last two years full business/company Taxation Returns and financials, PLUS
- Last two years full personal Taxation Returns

OR

New purchase applications

- Front page of the Contract for Sale/Contract Note
- Statutory Declaration stating that funds being gifted are non-repayable (if applicable)
- Last 3 months statements confirming genuine savings pattern (loans involving Lenders Mortgage Insurance)
- Completed application for First Home Owners Grant (if applicable)

OR



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Refinance applications

- Last 6 months statements of loans being refinanced
- Last 3 months statements for credit/store cards being refinanced

OR

Investment property applications

- Letter/statement from Real Estate Agent confirming proposed/existing rental income or lease agreement
- Description of property e.g. warehouse, office, factory, studio apartment (if not residential house/unit)

OR

Trusts

- Last two years full business/company Taxation Returns and financials, PLUS
- Last two years full personal Taxation Returns

OR

Lo Doc loan applications

- Customer Declaration, PLUS
- Last 6 months statements of any existing loans being refinanced

OR

Construction loan applications

- Fixed price building contract/quote/tender, PLUS
- Proposed building plans and specifications

This checklist is a guide only and should not be relied upon as a comprehensive checklist.

