

Submission Document Checklist



General Requirements:
<input type="checkbox"/> Application Form
<input type="checkbox"/> Broker verified and signed 100' ID scanned (colored)
<input type="checkbox"/> VISA (if applicable)
<input type="checkbox"/> Equifax Credit Report

Identification Documents*:	
<p>Applicant needs to supply at least one of the following documents containing their photo and signature:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Australian Passport (can be either current or expired within the last two years but not be defaced, mutilated or cancelled) <input type="checkbox"/> Foreign passport <input type="checkbox"/> Australian driver's licence/permit (can either be a driver's licence, learner's permit) <input type="checkbox"/> Proof of age card issued by a State or Territory (or equivalent) 	<p>An additional two of the following documents are to be supplied if the applicant is unable to supply two photo IDs:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Full Australian birth certificate <input type="checkbox"/> Australian Citizenship certificate <input type="checkbox"/> Centrelink pension card (Australian) <input type="checkbox"/> Department of Veterans' Affairs card <input type="checkbox"/> Medicare card <p>*A Change of Name Certificate or Marriage may be required if there are variations in the identification documents provided by applicant.</p>

Income Documents:			
	Prime Full Doc**	Near Prime Full Doc**	Alt Doc
PAYG	<ul style="list-style-type: none"> <input type="checkbox"/> 2 payslips; PLUS one: <input type="checkbox"/> 1 month salary credit <input type="checkbox"/> Latest group certificate <input type="checkbox"/> Tax assessment notice 	<ul style="list-style-type: none"> <input type="checkbox"/> 2 payslips; PLUS one: <input type="checkbox"/> Letter of employment <input type="checkbox"/> Latest group certificate <input type="checkbox"/> Tax assessment notice 	N/A
Self Employed #ABN & GST registered for 2 years	Last 2 years: <ul style="list-style-type: none"> <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual Tax Returns <input type="checkbox"/> Notice of Assessment 	Last 1 year#: <ul style="list-style-type: none"> <input type="checkbox"/> Company Tax Returns <input type="checkbox"/> Financial Statements <input type="checkbox"/> Individual Tax Returns <input type="checkbox"/> Notice of Assessment 	<ul style="list-style-type: none"> <input type="checkbox"/> ABN active for 2 years <input type="checkbox"/> GST registered for 1 year <input type="checkbox"/> Borrower Income Declaration; AND One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Accountant's letter <input type="checkbox"/> 6 months BAS <input type="checkbox"/> 3 months business bank statements
Rental Income	<ul style="list-style-type: none"> <input type="checkbox"/> Valuation report less than 90 days old; or <input type="checkbox"/> Tax Return from the most recent financial year; or <input type="checkbox"/> Rental statement from the real estate agent or property manager within 6 weeks of application submission; or <input type="checkbox"/> Rental appraisal from a real estate agent only if the property has not been tenanted or is currently untenanted 		

** If LVR is over 80% - will require 3 months salary credit

Security Documentation:	
New Purchase: <ul style="list-style-type: none"> <input type="checkbox"/> Contract of Sale <input type="checkbox"/> Deposit Receipt <input type="checkbox"/> Stamp Duty Receipt 	Refinance: <ul style="list-style-type: none"> <input type="checkbox"/> 3 months Loan Statement <input type="checkbox"/> Council Rate Notice <input type="checkbox"/> 3 months Loan Statement (if Debt consolidation)

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Other Documents:
Genuine Saving/ Funds to Complete: <ul style="list-style-type: none"> <input type="checkbox"/> Funds to complete or Gift letter showing evidence of funds to purchase <input type="checkbox"/> Evidence of genuine savings 5% over the last 3 months (if LVR > 90%)
Situation base (if applicable): <ul style="list-style-type: none"> <input type="checkbox"/> Boarding Letter <input type="checkbox"/> Exit Strategy, if Applicant's aged 50 and above
Cash Out: <ul style="list-style-type: none"> <input type="checkbox"/> Letter or Evidence for Cash Out <input type="checkbox"/> Amount: <ul style="list-style-type: none"> Up to 100k – Exclusive 100k-200k – Provide Declaration Above 200k – Refer to Creditor

Submission Process

Below is a chart of the application submission process:

