

# Submission Document Checklist



General Requirements:	Other Documents:
<input type="checkbox"/> Application Form	<b>Genuine Saving/ Funds to Complete:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Funds to complete or Gift letter showing evidence of funds to purchase.</li> <li><input type="checkbox"/> Evidence of genuine savings 5% held over the last 3 months (if LVR <math>\geq</math> 90%).</li> </ul>
<input type="checkbox"/> Broker verified and signed 100' ID scanned (colored)	<b>Situation base (if applicable):</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Boarding Letter</li> <li><input type="checkbox"/> Exit Strategy, if Applicant's aged 55 and above</li> </ul>
<input type="checkbox"/> VISA (if applicable)	
<input type="checkbox"/> Equifax Credit Report	<b>Cash Out:</b> Explanation provide

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

Income Documents:		
	Prime Full Doc**	Alt Doc
<b>PAYG</b>	<input type="checkbox"/> 2 payslips; PLUS one: <ul style="list-style-type: none"> <li><input type="checkbox"/> Employment letter</li> <li><input type="checkbox"/> Latest income statement</li> <li><input type="checkbox"/> Tax assessment notice</li> </ul>	N/A
<b>Self Employed</b> #ABN & GST registered for 2 years	Last 1 years: <ul style="list-style-type: none"> <li><input type="checkbox"/> Company tax returns</li> <li><input type="checkbox"/> Financial statements</li> <li><input type="checkbox"/> Individual tax returns</li> <li><input type="checkbox"/> Notice of assessment</li> </ul>	<input type="checkbox"/> ABN active for 2 years <input type="checkbox"/> GST registered for at least 12 months (if Turnover > \$75,000) <input type="checkbox"/> Most recent 3 months business bank statements; PLUS Two of the following: <ul style="list-style-type: none"> <li><input type="checkbox"/> Accountant's letter</li> <li><input type="checkbox"/> 6 months BAS</li> <li><input type="checkbox"/> Borrower Income Declaration</li> </ul>
<b>Rental Income</b>	<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:	
<b>New Purchase:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Contract of Sale</li> <li><input type="checkbox"/> Deposit Receipt</li> <li><input type="checkbox"/> Stamp Duty Receipt</li> </ul>	<b>Refinance:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> 3 months Loan Statement</li> <li><input type="checkbox"/> Latest Council Rate Notice</li> <li><input type="checkbox"/> 3 months Loan Statement (if Debt consolidation)</li> </ul>