



Home Loan Check List

To allow us to assist you when we meet, we will require the below for you and your partner:

Identification:

- Drivers Licence
- Passport (if no passport Marriage or Birth Certificate)
- Medicare card

Income:

PAYG Income Earners

(That is wages paid to you by your employer, not for sub-contractors working off an ABN)

All of the following -

- Last 3 payslips
(must be computer generated & show year to date totals on income, tax & superannuation)
- Employer PAYG Summaries (Group Certificates)
(For last financial year, for all jobs held during that time)

SELF EMPLOYED - Fully Verified

Sole Traders - Last 2 years FULL & lodged tax returns/Notice of Assessments

Partnerships - Last 2 years FULL & lodged tax returns/Notice of Assessments for individuals & for the partnership

Companies – Last 2 years FULL & lodged tax returns/Notice of Assessments and Last 2 years full financials, including profit & loss statements

- **OR** -

SELF EMPLOYED – Unverified

- Last 6 Months BAS Statements
- Last 6 Months of Business Banking Statements
- Letter from your Accountant (on letterhead) stating income drawn from the business

Contracts

Home Land Package Contracts

Receipts for any Deposits or Stamp Duty Paid

Other Income



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FINANCIAL SOLUTIONS

- Latest Centrelink statement for Family Tax Benefit Part A & B
(Must be dated within the last 4 weeks & show name and address on statement)
- Latest Centrelink statement for any Pension entitlements dated within last 4 weeks
(Must be dated within the last 4 weeks & show name and address on statement)
- Latest Centrelink statement for any Child Support received
(Must be dated within the last 4 weeks & show name and address on statement)

NB: Centrelink statements can be requested through your online account in the 'Documents and Statements' Tab → 'Request a Document' tab.

Any other Income Provide proof

EG: Rental income from investment property/Pensions/Superannuation or Insurance etc.

Other Statements Needed:

Please provide statements for all of the following debts/accounts/ongoing bills that you and your partner have from the below list:

All Bank Accounts – Statements for last 6 months

Car Loans/Leases – statements for the last 6 months

Personal Loans – statements for the last 6 months

Credit & Store Cards – statements for the last 6 months

Any Other Debts – your most recent statement for each (TAX, HECS, Centrelink etc)

Latest Superannuation Statement

NB: Statements are only acceptable if they are originals or internet statements (no screen shots of internet banking home pages or transaction lists).

They must clearly show the creditors name, as well as your name, address and account number.

Whilst we acknowledge this can be a lot of information required, we cannot proceed to application without it