

Smart Variable | Full or Lo Doc Loan Submission Checklist



Please complete and supply this checklist with the loan submission

Borrower's Name:

Broker Name:

Email Address:

Loan Purpose:

Must Have Documentation For All Loans

- | | | |
|---|---|---|
| <input type="checkbox"/> Broker Submission Notes | <input type="checkbox"/> Completed Application Form | <input type="checkbox"/> VOI Forms (certified copies) |
| <input type="checkbox"/> Completed Servicing Calculator | <input type="checkbox"/> Broker Interview Guide (only for NCCP regulated loans) | |

Identification - Use correct KYC/VOI form available from the Mortgage Mart website - MUST BE CERTIFIED

- | | |
|--|---|
| <input type="checkbox"/> Drivers Licence | Certified copies required with correct KYC / VOI form supplied |
| <input type="checkbox"/> Passport | Certified copies required with correct KYC / VOI form supplied |
| <input type="checkbox"/> Medicare Card | Certified copies required with correct KYC / VOI form supplied |
| <input type="checkbox"/> Marriage Certificate | Certified copies required with correct KYC / VOI form supplied |
| <input type="checkbox"/> Change of Name | Certified copies required with correct KYC / VOI form supplied |
| <input type="checkbox"/> Citizenship Certificate | Certified copies required with correct KYC / VOI form supplied |

Employment

PAYG Borrower - Full Doc - items marked with * are mandatory

- | | |
|--|---|
| <input type="checkbox"/> 2 most recent consecutive payslips* | <input type="checkbox"/> Most recent Income Statement from ATO (PAYG Summary) |
| <input type="checkbox"/> 3 months most recent bank statements | <input type="checkbox"/> Employer Letter |
| <input type="checkbox"/> An Employment Contract or Letter of Offer | <input type="checkbox"/> Tax Returns and ATO Notices (TFN's Removed) |

Self-Employed Borrower - Full Doc - items marked with * are mandatory **Any TFN's to be removed**

- | | |
|---|--|
| <input type="checkbox"/> 2 Years Individual Tax Returns* | <input type="checkbox"/> 2 Years ATO Notice of Assessment* |
| <input type="checkbox"/> 2 Years Company / Trust Tax Returns* | <input type="checkbox"/> 2 Years Financial Statements* |

Self-Employed Borrower - Lo Doc - items marked with * are mandatory

- | |
|--|
| <input type="checkbox"/> Fully completed Self Employed Borrower Declarations* AND |
| <input type="checkbox"/> Accountants Declaration OR <input type="checkbox"/> 12 Months BAS Statements OR <input type="checkbox"/> 12 Months Business Bank Statements |

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Other Acceptable Income Types (if applicable)

- Centrelink Letter - Family Tax A and B (child is less than 12 years of age)
- Child Support Agency letter Family Assistance Letter Lease Agreement
- Rent Appraisal Letter Rent Tax Invoices Superannuation Statement
- Bank Statements to show above incomes received - most recent 3 months

Loan Purpose

Refinances - (if debt consolidation statements for all debts will be required - max 4 debts acceptable)

- 6 month Home Loan statements - most recent
- Current Council Rates Notice
- Discharge Authority Form
- 3 months credit card statement
- 3 months personal loan statements
- 3 months car loan statements
- Refinance of ATO Debt - including signed explanation by customer confirming reason for debt & what steps have been put in place to prevent repeat.
- Refinance of Private Mortgage - incl loan agreement, 12 months statements or letter of conduct
- Explanation of Adverse Credit if applicable -signed by the customer confirming reason for adverse conduct

Purchases

- Contract of Sale & deposit receipt - signed & dated
- Bank Statements to show Savings history - if applicable
- Bank Statements to show funds to complete
- Stat Declaration if gift from Giftee
- (Gifto's) Account statement
- Draft TRANSFER

Construction Loans - Single Dwelling

- Copy of Fixed Price Building Contract
- Copy of Plans & Specifications
- Copy of Building & Planning Permits
- Copy of GST Declaration

Construction Loans - Multi Unit

- Builder & Developer CV
- Development Feasibility Analysis
- Copy of Fixed Price Build Contract
- Copy of Plans & Specifications
- Copy of Building & Planning Permits
- Copy of GST Declaration & Letter from Accountant outlining GST Margin Scheme Cost Base

Other assessment information