

Mortgage Mart Residential

Supporting Document Checklist



This form is to be lodged with the Mortgage Mart Home Loan Application.

Applicants Name

LoanApp Reference Number

Loan Split 1 \$

Offsets Required? (1-4)

Loan Split 3 \$

Offsets Required? (1-4)

Loan Split 2 \$

Offsets Required? (1-4)

Loan Split 4 \$

Offsets Required? (1-4)

For all Applications:

- ☐ Signed Loan Application form - Generated in LoanApp
- ☐ Signed Customer Needs Analysis - Generated in LoanApp OR Signed Broker Declaration
- ☐ Signed Privacy Consent form
- ☐ WLTH servicing calculator & LMI Calculator if applicable
- ☐ WLTH Verification of Identity form completed in full along with all required Documents
- ☐ Broker Submission Notes (Detailed)
- ☐ Mortgage Mart Valuation Report (If ordered upfront)
- ☐ Most Recent Council Rates Notice for all properties owned by the applicants
- ☐ All supporting documents are less than 30 days old at submission
- ☐ Exit Strategy - If any applicant is 55 or older, please provide an applicant signed and dated exit strategy
(Separate to broker submission notes/application)

Income - Please ensure all Tax File Numbers have been redacted

PAYG - Required for all PAYG Income types - additional items required when not servicing solely on base income

- ☐ The 2 most recent payslip(s) inclusive of YTD **AND**
Most Recent 3 months bank statements (can be made up of bank statement(s) and transaction listings, must show all transactions and salary/wage deposits)
Evidence must include: Applicants name, Account numbers - we must be able to link transaction listings to the account holder by account number on the bank statement

If applicant is in current employment less than 6 months or on probation, employment will be considered on a case by case basis - seek policy exception: scenarios@wlth.com

Bonus / Commissions

- ☐ Letter from Employer of Bonuses / Commissions received YTD and over the past 2 Financial years
- ☐ Received for a minimum of 2 years
- ☐ Most Recent Financial Year ATO Income Statement **OR**
- ☐ Most Recent Financial Year PAYG Payment Statement Note - use the lower of the 2 years income for servicing

Casual - income assessed over 46 weeks

- ☐ Minimum 12 months with current employer
- ☐ Most Recent Financial Year ATO Income Statement **OR**
- ☐ Most Recent Financial Year PAYG Payment Statement

Self Employed Income - minimum 2 years trading - Net Profit capped at 150 of Previous

Sole Trader / Partnership / S/E / Contractor

- ☐ Latest 2 years Personal and Business Tax Returns **AND**
- ☐ Latest 2 years ATO Notice of Assessments for each applicant / entity **AND**
- ☐ Current ATO Portal Confirming Any or No ATO liabilities
- ☐ Latest 2 years financial statements where the annual turnover is > \$150,000
- ☐ IF tax returns are >15 months old, seek credit guidance If Self Employed contractor, then additionally; Full copy of current employment contract with minimum 3 months remaining on contract term

Company and Trusts

- ☐ Latest Company / Trust Tax Return & Financial Statements (i.e. Profit and Loss and Balance Sheet) **AND**
- ☐ Latest Individual tax returns and ATO Notice of Assessments for each applicant **AND**
- ☐ Current ATO Portal Confirming Any or No ATO liabilities
- ☐ Latest 2 years financial statements where the annual turnover is > \$250,000

Loan Purpose

Purchase

- ☐ Fully Signed and Dated contract of sale **AND**
- ☐ Copy of WLTH valuation (if ordered upfront) **AND**
- ☐ Savings/Deposit Statements <30 days old
- ☐ Evidence of other funds to complete - receipt for deposit paid, term deposit, proceeds from real estate sale, etc
- ☐ WLTH Gift Statutory Declaration + Proof of funds in gift or giftees account may be requested

Note: Purchase Contract must be signed by one party for NSW

Refinance & Debt Consolidation

- ☐ Most Recent 3 Months Home Loan Statements <30 Days old **AND**
- ☐ Most Recent 3 Months Statements for all facilities being consolidated <30 Days old **AND**
- ☐ Copy of Mortgage Mart Valuation **AND**
- ☐ Signed Discharge form - Noting Green Mortgage Lawyers (Phone: +61 3052 9000
Email: newlending@greenmortgagelawyers.com)

Construction

- ☐ Signed & Dated Land Contract
- ☐ Signed & Dated Fixed Price Tender OR Building Contract (HIA/MBA) including Building Specifications & Building Plans (Council-approved required prior to settlement) **AND**
- ☐ Receipts of Deposit Paid at land or build

Loans **NOT** being refinanced

- ☐ Screenshot/Statement for all facilities not being refinanced. This needs to confirm Interest Rate, Balance, and Repayment

Contact scenarios@wlth.com if you are unable to provide any of the requirements before submitting the application.

Income (Continued)

Contract PAYG

- ☐ Full copy of current employment contract
- ☐ Minimum 3 months remaining on contract term

Bonus / Commissions

- ☐ Letter from Employer of Bonuses / Commissions received YTD and over the past 2 Financial years
- ☐ Received for a minimum of 2 years
- ☐ Most Recent Financial Year ATO Income Statement **OR**
- ☐ Most Recent Financial Year PAYG Payment Statement Note - use the lower of the 2 years income for servicing

Regular Overtime / Shift allowance

- ☐ Received for a minimum of 6 months
- ☐ Most Recent Financial Year ATO Income Statement **OR**
- ☐ Most Recent Financial Year PAYG Payment Statement

Rental Income:

- ☐ Most Recent rental income statement <30 days old **OR**
- ☐ Rental Appraisal Letter **OR**
- ☐ Full (Short form) Valuation Report <60 Days Old
- ☐ 12 Months Confirmation of holiday income / Short Stay (I.E AirBNB)

Family Tax Benefit - supporting income only

- ☐ Latest Family Tax A & B Statement (<11 years of age)
- ☐ Most Recent 3 Months Statements <30 days old

Child Maintenance - supporting income only

- ☐ Current Child Maintenance Support Assessment (<13 years of age)
- ☐ Most Recent 3 Months Bank Statements <30 days old

Salary Sacrifice / Packaging

- ☐ Written employer confirmation what the Salary Sacrifice is for and that is it voluntary and can be canceled at any time **AND**
- ☐ Most Recent 3 months Salary Packaging / Novated Lease Statements **AND**
- ☐ Most Recent 3 months transaction statements showing deposits (Packaging)