

Ultra Variable Loan Submission Checklist



Please complete and supply this checklist with the loan submission

Borrower's Name: _____

Broker Name: _____

Email Address: _____

Loan Purpose: _____

Pre-Approval (tick if applicable): *A fee of \$450 applies for all pre-approvals. Please note this fee will be refunded to the client once settlement has been completed. Use client or application name as payment reference.

Application Form

Completed Application Form **Required with all submissions**

Completed Servicing Calculator **Required with all submissions**

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

Drivers Licence & Passport (preferred options) **Certified COLOUR copies** with correct KYC / VOI form

Drivers Licence, Birth Cert & Medicare Card (alternate options) **Certified COLOUR copies** with correct KYC / VOI form

Medicare Card **Certified COLOUR copies** with correct KYC / VOI form

Marriage Certificate **Certified COLOUR copies** with correct KYC / VOI form

Change of Name Certificate **Certified COLOUR copies** with correct KYC / VOI form

Citizenship Certificate **Certified COLOUR copies** with correct KYC / VOI form

Employment

PAYG Borrower - items marked with * are mandatory

2 (prefer 3) most recent consecutive payslips and latest financial years Income Statement **(PAYG Summary)**

3 or preferred 5 months most recent OFFICIAL bank statements showing all transactions incl salary deposits
Please note: Providing 5 months statements this will mitigate requirement to conduct employment verification with the client(s) employer and may save significant time in approval process.

Signed & completed MMA Privacy Act Annexure (if lodgement made using LoanApp Online Loan Processing Portal)

An Employment Contract or Letter or Letter of Offer (if within probation period)

Full Tax Returns and ATO Notices **TFN's to be removed**

Other (please specify)

Self-Employed Borrower - items marked with * are mandatory

2 Years Individual Tax Returns and 2 Years ATO Notice of Assessment * **TFN's to be removed**

2 Years Company / Trust Tax Returns and 2 Years Financial Statements * **TFN's to be removed**

If previous financial years returns are not completed then copies of full years BAS and 3 months business trading statements may be considered * **TFN's to be removed**

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Other Acceptable Income Types (if applicable)

- Centrelink Letter - Family Tax A and B accepted if child is less than 12 years of age
- Child Support Agency letter
- Family Assistance Letter
- Current Lease / Rental Agreement AND 3 months rental statements
- Rent Appraisal letter (if applicable)
- Rent Tax Invoices (if applicable)
- Superannuation Statement
- Bank Statements to show all transactions and income 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

***Please note we require copies of current loan statements of any existing home loans even if not being refinanced with the application submission.**

Purchases | Established Dwelling and Construction Loans (if applicable)

- | | |
|------------------------------------------------------------------------------|-------------------------------------------------------------------|
| <input type="checkbox"/> Contract of Sale | <input type="checkbox"/> Copy of Fixed Price Building Contract |
| <input type="checkbox"/> Bank Statements to show Savings history (all trans) | <input type="checkbox"/> Copy of Plans & Specifications |
| <input type="checkbox"/> Bank Statements to show funds available (all trans) | <input type="checkbox"/> Copy of Building & Planning Permits |
| <input type="checkbox"/> Stat Declaration if gift from Gifor | <input type="checkbox"/> Copy of GST Declaration |
| <input type="checkbox"/> (Gifor's) Account statement | <input type="checkbox"/> Copy of FHOG Application (if applicable) |
| <input type="checkbox"/> Draft TRANSFER | |

Original FHOG applications to be sent to :
Origin MMS | PO Box 8438, Sydney South NSW 1235

Mandatory Documents (if applicable) **REQUIRED FOR ALL LOANS**

- | | |
|---------------------------------------------------------------------------------------|--------------------------------------|
| <input type="checkbox"/> Current months credit card(s) / other home loan statement(s) | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current months personal loan(s) statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current months car loan(s) / hire purchase statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current months store card(s) statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current months ZIP & OR AfterPay statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current HECS debt or ATO debt statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current Council Rates Notice(s) all existing securities | REQUIRED FOR ALL APPLICATIONS |