

Ocean/Ultra SMSF Easy Refinance

Supporting Document Checklist



This form is to be lodged with the WLTH SMSF Easy Refinance Calculator which can be located on the following page
<https://broker.wlth.com/calculators>

WLTH Broker Portal - For more information and all supporting documents, policy, interest rates and Servicing calculators <https://broker.wlth.com/>

SMSF Trustee 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)

The following is mandatory to qualify for ALL SMSF Easy Refinance Applications.

- ☐ Two most recent consecutive payslips (for PAYG)
OR
- ☐ Most recent tax return (for Self-Employed)
AND
- ☐ Last 12 Months SMSF cash management account (CMA) statements
AND
- ☐ Most Recent loan statement <30 Days Old
OR
- ☐ 12 months Rental Income Statements (if CMA statements do not verify rental income)
- ☐ Confirm WLTH product is Lower cost than loan being refinanced (Lower Interest Rate, Lower Repayments, AND LVR does not exceed 80%)
- ☐ Confirm LRBA running at least 12 months old
- ☐ Tenanted for a minimum of 12 months
- ☐ Corporate Trustees only
- ☐ Signed WLTH Application Form
- ☐ Privacy Consent form Signed by applicants (See WLTH Broker Portal)
- ☐ Signed Broker Declaration (See WLTH Broker Portal)
- ☐ WLTH SMSF Easy Refinance Servicing Calculator
- ☐ Broker Submission Notes OR WLTH Application Notes
- ☐ WLTH Verification of Identity form completed in full
- ☐ Satisfactory Valuation Report - if completed up-front (Must not exceed 80% LVR)
- ☐ Most Recent Financial Years Audited SMSF Trust Tax Returns & Full Financial Statements.
- ☐ Most Recent years SMSF Auditor Reports
- ☐ Certified Copy of Bare Trust
- ☐ Certified Copy of SMSF Trust Deed
- ☐ Accountants Letter (Required when there is other company directorships not party to the application to confirm trading profitable or not trading at all)
- ☐ Most Recent council rates notices for security property
- ☐ Signed Discharge Form - Noting - Green Mortgage Lawyers - Phone: +61 7 3052 9000 - Email: newlending@greenmortgagelawyers.com
- ☐ Exit Strategy - If any applicant is 55 or older, please provide an applicant signed and dated exit strategy
(Separate to broker submission notes/application)

If you are unable to provide any of the requirements above, please proceed to a full document SMSF Application