Smart Programs Application Checklist

Provide **all** required documentation	Submit loan application with this Fast Track form	Loan application formally assessed by Credit Analyst	Formal approval issued*

	RESIDENTIAL & COMMERCIAL APPLICATIONS	**TICK**
A	Application for Mortgage Finance signed & dated	
B	Broker Interview Guide (only for NCCP regulated credit)	
C	Broker Declaration Form signed & dated	
D	Verification of Identity Form **(VOI)**	
E	Completed valuation report	
F	Completed Serviceability Calculator	
	PURCHASE	**TICK**
A	Contract of sale signed and dated – please confirm Purchaser name/s match loan application (if not, nomination form to be provided)	
B	Evidence of funds to complete (and deposit paid if any)	
	REFINANCE	**TICK**
A	6 months statements on home loan **OR** 12 months statements on home loan if non-conforming loan	
B	3 months statements on personal loans, credit cards, car loans or overdrafts (only required if we are refinancing these debts and must be dated within 6 weeks of application)	
C	Original loan agreement for private loan **AND** 12 months statements **OR** letter of conduct	
	INCOME – PAYG	**TICK**
A	2 x payslips dated within 6 weeks of application	
	INCOME – SELF EMPLOYED (FULL DOC)	**TICK**
A	Latest 2 years of individual tax returns & ATO notice of assessments **AND**	
B	Latest 2 years of company/trust tax returns if income is derived from different entities	
	INCOME – SELF EMPLOYED (LITE DOC)	**TICK**
A	Self-Employed Borrower Repayment Declaration **(SEBRD) AND**	
B	Accountant letter in standard format **OR**	
C	12 months lodged BAS statements	
	INCOME - RENTAL INCOME (LEASE DOC)	**TICK**
A	Existing lease – lease agreement **OR** rental statements	
B	New lease – valuation report **OR** 2 x rental appraisals (must be from registered real estate agents)	
	SMSF	**TICK**
A	Certified signed and dated trust deed and bare trust deed (including schedules, annexures & deed of variation if applicable)	
B	Last 12 months evidence of super contributions via either: • SMSF super contribution statements • 12 months SMSF bank statements • SMSF financials	

Broker Name　　　　　　　　　　　　　　　　　　　　**Date**　　　　　/　　　　　/

Broker Signature

Subject to full credit assessment. Further documentation may be required in order to proceed to formal approval.

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