



# Mortgage Loan Application Checklist

Primary Borrower

Your Reference

Date

Product

Prime

Freedom

Expat

## Application Details

Loan Application with privacy consent form (fully completed, signed & dated)

Cover sheet

Credit Note

Serviceability Worksheet

Equifax Reports for each individual, company, trust & other related entities

(Note: recent enquiries must be addressed in Credit Note)

Valuation (attached/ordered)

Evidence of funds to complete (if applicable)

### For Each Individual Applicants

KYC & VOI Identification Form

Certified Identification documents attached:

- Passport
- Drivers Licence/Government issued Photo Card
- Marriage/change of name certificate

### Additional Required for Expatriate/Foreign Applicants

Foreign Credit Report

VEVO search

PEP Check

Visa (>12 months remaining) (Expat only)

## Loan Purpose — Supporting Documents

### For New Purchase

Full copy of Contract of Sale

Stat dec for Deposit Gifts (if applicable)

### For Refinance or Debt Consolidation

6 months loan statements

Current rates notice for the security

### Equity Release

Current title search

Evidence of use of funds

Current rates notice for the security

### For Construction

Fixed price building contract

Progress payment schedule

Construction plans and specifications

## Proof of Income

### Self-employed

#### Full Doc

ABN search

2 years company financials\*

2 years personal tax returns with NoA\*

\*NOTE: Only 1 year required if credit score  $\geq 700$  &

ABN registration  $\geq 4$  years

#### Alt Doc

ABN search must be completed

Self-employed Income Declaration Form

ONE of the following:

- Accountant's Letter confirming income
- 12 months BAS statements from ATO Portal
- 12 months business bank statements

### Additional required for Foreign Company

6 months personal bank account statements

Business/company register checks

Web presence

### PAYG

2 of 3 most recent consecutive payslips

ONE of the following (applicable if Credit Score <600, NSI <\$500 or DTI > 6):

- 3 months bank statement showing salary credit
- 2 years ATO Income statement (via MyGov)

Employment verification

- Obtain employer's contact details through an independent source
- ABN or ASIC search
- Verbal employment checks confirming role, income & length of employment

### Additional required for Foreign PAYG

Employer letter or employment agreement

### Other Income/Savings

Evidence of additional income

Irregular/casual: Evidence of 12 months income