

When applying for a home loan, lenders will need to verify the information you have provided. To do this, there are a number of documents that you will be asked to provide. Try to bring as many as possible to your first appointment – but don't worry, you'll have time to gather what you couldn't as your application progresses. Copies of forms are acceptable in most cases.

Below is a list of documents that you may need, depending on your type of application. If you have any questions, please feel free to contact your broker directly on the office on **1300 730 997**.

<p><b>Your Income</b></p>	<p><b>PAYG – Base Income</b></p> <ul style="list-style-type: none"> <li>• Two most recent payslips</li> <li>• PAYG Payment Summary or Notice of Assessment for Most Recent Financial Year</li> </ul> <p><b>PAYG – Bonuses</b></p> <ul style="list-style-type: none"> <li>• Letter from employer or electronic payslips showing bonus amounts from last 2 years</li> </ul> <p><b>Self-employed</b></p> <ul style="list-style-type: none"> <li>• Personal/Business Income Tax Return and Notice of Assessment from Last 2 Financial Years</li> <li>• Business Financial Statements from Most Recent Financial Year (Accountant-Prepared P&amp;L and Balance Sheet)</li> </ul> <p><b>Rental Income</b></p> <ul style="list-style-type: none"> <li>• Current Lease Agreement, Or</li> <li>• Statement/Letter from Managing Agent</li> </ul>
<p><b>Your Spending And Debts</b></p>	<ul style="list-style-type: none"> <li>• 3 Month's Statement of Salary Transaction Account (No More Than 30 Days Old)</li> <li>• 3 Month's Statement of Any Other Loans You May Have with Other Lenders – e.g. Credit Cards, Personal Loans</li> </ul>
<p><b>The Property You're Buying</b></p>	<ul style="list-style-type: none"> <li>• Contract of Sale</li> <li>• If Investment Property; Letter from Real Estate Agent of Anticipated Rental Income</li> </ul>
<p><b>For Refinancing: Your Current Loan/S</b></p>	<ul style="list-style-type: none"> <li>• Home Loans - Statements from Last 6 Months</li> <li>• Personal and Other Loans – Statements from Last 3 Months</li> </ul>
<p><b>For Loans With 10% Deposit or Less</b></p>	<ul style="list-style-type: none"> <li>• Evidence of Savings and/or Equity Of 5% Over the Last 3 Months</li> </ul>
<p><b>For Construction Loans</b></p>	<p>For An 'As If Complete' Valuation, Please Provide:</p> <ul style="list-style-type: none"> <li>• Formal Build Tender; And</li> <li>• Formal Plans and Specifications; And</li> <li>• Quotes For 'Out of Contract' Items</li> </ul>