

## The Paperwork

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Here is the paperwork that you'll need to support your loan application. Your loan consultant will advise you of the exact requirements for your application.

### Identification

You will need 100 points of identification – this can include:

- Drivers Licence or Passport
- Medicare Card
- A credit card and eftpos card

### Proof of Income

#### Pay as you go

- Last 3 pay slips for each applicant
- Last year's group certificate for each applicant
- Letter from current employer confirming length of service, gross income and employment status

#### Self-employed

- Personal Taxation Returns (most recent 2 years)
- Partnership/Company Financials (balance sheets, profit and loss statements, tax returns) (most recent 2 years)
- Confirmation of Centre Link income (i.e. family payment) (if applicable)
- Confirmation of Child Support income (if applicable)
- Confirmation of rental income (if applicable)
- Confirmation of investment income (i.e. shares, etc.) (if applicable)

### Proof of Deposit / Funds to Complete

#### First Home Buyers Only

- Minimum of 6 months most recent bank statements showing genuine savings
- or
- Statutory declaration or letter from third party confirming monetary gift (if applicable)

#### Existing Property Owners

- Most recent bank statements showing funds to complete

#### All others

- 12 months of current mortgage statements (many lenders only require 6 months- please check with broker)

### Property Details

- Offer & Acceptance for your purchase
- Valuer Access details
- Offer & Acceptance for your sale (if applicable)

### Construction Details (construction loans only)

- Plans & Specifications (Construction)
- Building Contract

### Debt Consolidation

- Minimum of 6 months statements for any debt being repaid (includes mortgages & personal loans)
- Minimum of 6 months credit card statements
- Current loan payout figures