



TO ASSIST ACCURATE ASSESSMENT OF YOUR APPLICATION, WE AND THE LENDER REQUIRE:

PAYG APPLICANTS

- LAST INCOME STATEMENT (YOUR GROUP CERTIFICATE)
(can be accessed via the www.my.gov.au Web site)
- LAST TWO PAYSLEIPS
- LETTER FROM EMPLOYER CONFIRMING
 - Commencement date
 - Salary gross and net
 - Permanent, part time or casual employment status
- Confirmation of Centrelink income

SELF EMPLOYED APPLICANTS

- Last two years tax returns and financial statements personal and business
- Tax assessment notices

FOR PURCHASE

- Legible copy of contract of sale signed by all parties
- Proof of funds available for deposit and fees (Bank statements)
- Deposit receipts

FOR REFINANCES

- Copy of loan statements for last 6 months
- Copy of last 3 months credit card statements
- Rates notice for properties

FOR BUILDING OR RENOVATING

- Council approved building plans
- Fixed price building contract

OTHER

- Copy of latest statements for all credit card and loan commitments
- 100 point ID – passport , drivers licence, birth certificate , marriage certificate
- Certified copy of passport or birth certificate for FHOG application
- Rent statements
- Internet screenshot of Bank accounts
- Monthly Living Expense Schedule/Spreadsheet