

## HOME LOAN DOCUMENT CHECKLIST

**NOTE:** Applications will not be lodged with any lenders until all applicable documentation has been received via fax or email.

### IDENTIFICATION:

Minimum 100 Points required – *Must include at least 1 Category A document*

<input type="checkbox"/>	Valid Passport	70 Points	Category A
<input type="checkbox"/>	Birth Certificate	70 Points	Category A
<input type="checkbox"/>	Valid Driver's Licence	40 Points	Category B
<input type="checkbox"/>	Valid Medicare Card	25 Points	Category C
<input type="checkbox"/>	Recent Rates Notice	25 Points	Category C
<input type="checkbox"/>	Current Utility Bill	25 Points	Category C

### INCOME AND EMPLOYMENT VERIFICATION:

#### If a PAYG applicant:

- 3 (three) most recent payslips (with oldest no more than 6 weeks old)
- Most recent 3 months Bank Account statements showing income being deposited into account  
*(statements must show clients name and address. If providing an internet print out, please accompany with at least one original post statement to match name and address with account numbers)*
- Most Recent ATO Notice of Assessment
- If Overtime, site allowances, commissions, or other non-regular income is to be taken into account when servicing your loan, a letter from the employer will be required stating that it is a condition of employment that the additional hours are worked, or that the additional allowances are ongoing for the term of your employment.

#### If Self Employed:

- 2 Years Full Financials and Tax Returns for Individual and Company/Trust (Full Doc Loans)
- Last 2 Years Tax Assessment Notices (Full Doc Loans)
- Business ABN and/or ACN numbers (Full Doc and Lo Doc Loans)
- Last 12 months BAS Statements (Lo Doc Loans)
- Last 6 months Trading Account Statements (Lo Doc Loans)

#### For any Investment Properties owned:

- If leased through a Real Estate Agent, Last 3 month's rental statements to confirm rent received
- If leased privately, last 3 month's bank account statements showing deposits of funds as well as a signed and completed Tenancy Agreement

## EVIDENCE OF ASSETS:

- Most Recent Rates notice for all properties owned
- Most recent statement for Superannuation Fund(s)
- Most Recent 3 months Bank Statements for all savings accounts held

*(statements must show clients name and address. If providing an internet print out, please accompany with at least one original post statement to match name and address with account numbers)*

## EVIDENCE OF LIABILITIES:

### For debts NOT being refinanced/consolidated:

- Most recent 1 month statement for each debt, including credit cards, personal and car loans
- Last 3 months statements for any existing Home Loan not being refinanced

*(statements must show clients name and address. If providing an internet print out, please accompany with at least one original post statement to match name and address with account numbers)*

### For debts that ARE being refinanced:

- Most recent 6 months Transaction statements for any Home Loans
- Most recent 3 months transaction statements for any credit cards, personal and car loans

*(statements must show clients name and address. If providing an internet print out, please accompany with at least one original post statements to match name and address with account numbers)*

- Clients must also supply a completed Credit Check Authority Form for Prestige to access the client's credit file prior to submitting an application.

## ADDITIONAL DOCUMENTATION THAT MAY BE REQUIRED: