

Document checklist.



When applying for a home loan you may need to provide the following documentation. This supporting documentation substantiates your income/expenditure and assets/liabilities. Your Home Finance Broker will confirm which documents will be required at the time of your application.

| | | Please tick <input checked="" type="checkbox"/> |
|-------------------|---|---|
| PROOF OF IDENTITY | ▶ Passport/Visa/Citizenship Certificate | <input type="checkbox"/> |
| | ▶ Drivers Licence (please magnify if possible) | <input type="checkbox"/> |
| | ▶ Marriage Certificate | <input type="checkbox"/> |
| | ▶ Birth Certificate | <input type="checkbox"/> |
| | ▶ Medicare Card (please magnify if possible) | <input type="checkbox"/> |
| | Note: Certified copies of ID documents may be required – refer to your Home Finance Broker for more information | |
| INCOME | ▶ Two most recent payslips (computer generated with employee's & employer's name) | <input type="checkbox"/> |
| | ▶ Letter from employer stating position, commencement date, gross base wage, gross income year-to-date, regular overtime and allowances and advising if still on probation (signed & dated on company letterhead) | |
| | ▶ Copy of employment contract | <input type="checkbox"/> |
| | ▶ Most recent group certificate(s) | <input type="checkbox"/> |
| | ▶ If self-employed – last 2 year's full tax returns and assessment notices and financial statements – personal/trust/company | |
| | ▶ Centrelink Statements | <input type="checkbox"/> |
| | ▶ Centrelink Entitlement Letter | <input type="checkbox"/> |
| | ▶ Proof of existing rental income – tenancy agreement, agency statement | <input type="checkbox"/> |
| | ▶ Proof of proposed rental income – rental estimate letter from agent | <input type="checkbox"/> |
| ASSETS | ▶ Most recent statement for all savings accounts | <input type="checkbox"/> |
| | ▶ Copy of superannuation statements, share certificates etc. | <input type="checkbox"/> |
| | ▶ Copy of sale contract on existing home or settlement letter from your solicitor if the deposit is to come from the sale of an existing home | |
| | ▶ Copy of deposit receipt paid to your real estate agent | <input type="checkbox"/> |
| | ▶ Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable | |
| | ▶ Rates notice on any existing owned properties | <input type="checkbox"/> |
| LIABILITIES | ▶ Most recent statement for all credit cards | <input type="checkbox"/> |
| | ▶ Most recent statement for all personal loans, leases etc. | <input type="checkbox"/> |
| | ▶ Copy of loan statements for 6 months on any existing mortgages | <input type="checkbox"/> |
| OTHER | ▶ Copy of contract of sale for property being purchased | <input type="checkbox"/> |
| | ▶ Home Insurance certificate for all properties owned | <input type="checkbox"/> |
| | ▶ Copy of plans, specifications and fixed price contract (construction/renovations) | <input type="checkbox"/> |
| | ▶ Cheque for establishment fees if required. Value: \$_____ | <input type="checkbox"/> |

With so many home finance options on the market a Loan Market Home Finance Broker should be the first person you visit before you even start looking for your home.