



## Borrower Loan Checklist

Completed Checklist must accompany every Application	YES	NO	N/A
<b>Application:</b> Fully completed & Signed			
<b>Background:</b> Brief summary of proposal			
<b>ID:</b> Clear Copy of certified ID [100 points] - <b>originals must be posted to us</b>			
<b>Valuation Fee</b> - (available upon request)			
<b>Bank Statements:</b> Last 2 months personal or business <b>[Mandatory]</b>			
<b>Signed explanation:</b> For any Credit Defaults/Judgments/Loan/Rate Arrears			
<b>Purchase:</b> Fully Executed Contract of Sale			
<b>Purchase:</b> Evidence of Funds to Complete			
<b>Purchase:</b> Original FHOG Application & Original certified copy of identification & Original certified copy of fully executed contract of sale			
<b>Refinance:</b> Current Council Rates Notice			
<b>Refinance:</b> Lastest 6 months Home Loan Statements			
<b>Refinance &amp;/or Purchase:</b> Last month Credit Card/Personal Loan/Other Loan Statements			
<b>PAYG:</b> Two current Pay Slips <b>plus</b> last financial year's group certificate or Notice of Tax Assessment			
<b>Self Employed:</b> Last two years tax returns including Profit and Loss and Balance Sheet			
<b>Other Income:</b> Most recent Centrelink Statement (all pages)			
<b>Other Income:</b> Evidence of boarder income & proof of residency			
<b>Other Income:</b> Child Support Letter or bank statements			
<b>Other Income:</b> Proof of rental income via Property Management Statement, Tenancy Agreement or Real Estate Letter			
<b>Vacant Land:</b> Signed letter of intent to build			
<b>Construction:</b> Builders Fixed Price Contract including detailed schedule of draws, plans & specifications			
<b>Construction:</b> Council approved & stamped Plans & Specifications - required prior to settlement.			
<b>Owner Builder:</b> Detailed List of Costings [signed off by QS] & O/B Permit			
<b>Company/Trust:</b> Certified copies of Company Constitution / Trust Deeds			