



## Checklist for Your Loan Application with Nicole (S.Y.) Goh

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Please provide the ticked items as specified below:-

If the loan is to be in the name of more than one person, **each person** will need the items listed below.

### **All Loans - Refinance**

- Means of identification – **100 points check**. (Drivers licence plus birth certificate or passport).
- **Group Certificates** for the last financial year.
- The 2 most recent consecutive **payslips**.
- 3 months current and consecutive of **all bank savings statements showing where your salary credited into, and day-to-day expenses**
- 12 months current and consecutive **statements** for any **existing home loans**.
- Current **rates notice** for property that is being offered as **security**.
- 3 months current and consecutive statements for any **credit cards**.
- **Also signed discharge authority (at LATER Stage if you have successfully obtain Lender FORMAL approval)**
- 12 months current and consecutive statements for any and all other **personal loans or car loans**.

**Investors** – also Require:

- Evidence of **investment** property **income**: copy of lease, rent appraisal, rent receipts.
- **Rates notice** for each property currently owned by investor. (if refinance)

This is a basic list of requirements; for more complex loan applications, additional information may be required.

Thank you for organising this information.