



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

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Please provide the applicable 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 depending on your employment status, and whether you are purchasing a property, looking to refinance, debts consolidation.

All Loans (including self-emp)

- Means of identification for each borrower: (please bring in original document for verification)
 - **100 points check**. (Drivers licence **plus** *birth certificate or passport*).
 - If married & name changed – certified copy of marriage certificate.

FOR PAYG:

- **Group Certificates** for the last financial year (PAYG)
- The 2 most recent consecutive **payslips** (PAYG)
- 3 months current and consecutive **bank savings statements (proof of saving & salary credits)**
- **3 months of (most recent) all other bank statements showing day-to-day living expenses**

FOR Self Employed:

- Last 6 months current and consecutive **business bank statements**
- **Last 2 years:**
 - **Financials: Profit & Loss Statement + Balance Sheet**
 - **Tax Returns** for both the **business and the individual**
 - **ATO Notice** of Assessments both the **business and the individual**
- **BAS** Statements for last 12 months for the **business**

PLUS all Debts verification:

- 3 months current and consecutive statements for any **credit cards**
- 12 months current and consecutive statements for any and all other **personal loans or car loans**.

IF Refinance:

- 12 months current and consecutive **statements** for any **existing home loans**.
- Current **rates notice** for property that is being offered as **security**.

Purchasing Property (when ready)

- **Contract of sale (COS)** if property found & contract exchanged – Front page + special condition is needed.
- 3 months Savings statements as above to evidence a savings history and funds to complete
- Other **evidence of funds to complete** – Share certificates, gift certificates etc.
- If eligible for FHOG:
 - FHOG application form.
 - Certified copy of your birth certificate *if Australian born signed by a JP.*
 - *If born overseas a copy of your passport indicating residency or copy of Australian Citizenship certificate.*
- If eligible for Stamp Duty Exemption, apply via solicitor/conveyancer.

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)

Construction – also require;

- Copy of **builders fixed price tender** (including all specifications), copy of **council approved plans** & copy of **builder's current insurance**

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

Thank you for organising this information.