

Supporting Document Checklist

To process and settle your application faster please provide the following documents.

ALL LOANS

- Fully completed loan application – signed by borrowers & guarantors.
- 100 points of ID for individual borrowers & guarantors.
- Most recent water & rates notices.
- Brokers invoice (Non AFG)

NCCP LOANS

- NCCP loans – last 3 months personal bank statements & 2 pay slips.

EXIT STRATEGY

- Exit strategy letter and supporting info.
- If exit is sale & term 3 months or under – real estate sales agreement.

SERVICING

- Income – PAYG – last 2 pay slips and bank statements.
- Income – self-employed – accountants declaration.

COMPLEX

- Credit defaults / arrears – explanation for issues on credit file.
- Replacement insurance noting the lender.
- Copy of any trust deed / deed variations.
- Copy of any lease.
- First mortgage authority form signed (for second mortgages only).

PURCHASES

- Copy of complete purchase contract.
- Evidence of deposit and sufficient funds to complete purchase.

EQUITY LOANS

- Renovations – schedule of improvements and costs inc contingency. Confirmation of use of funds.

REFINANCES

- Strata notice – if strata title.
- Last 6 months current mortgage statement.
- Most recent statement on debts to be consolidated.

COMMERCIAL PROPERTY LOANS

- Copy of any lease.
- Tenancy schedule – if commercial multiple tenancy asset (wale test) if exit refinance.

CONSTRUCTION LOANS

- Planning permit / development approvals.
- Building permit/ approval & contract and plans.
- Builder's insurance.
- Builder's and developer's capability statements / bank packs for larger development.
- Feasibility table from developer.
- Pro forma presale contracts – (enforceability review if required).
- FIRB approval letter – where required.
- Presales schedule.
- Evidence of funds to complete noncontract works (council c substation and connection fees, infrastructure charges, consultant fees, volumetric subdivision, marketing etc) if outside build contract.

SMSF LOANS

- Copy of SMSF deeds.
- SMSF statement confirming contributions.
- Confirmation of rental income.
- Tenancy schedule – if commercial multiple tenancy asset (wale test).