

Documents & information required for your loan application

All lenders require certain documents and other information.

The list below is a general guide to the information and documents that you are likely to require for your home loan application. Original documents should be provided to your broker. Some of them may not apply to your situation so don't worry about those ones.

Income

- Last 3 consecutive pay slips
- 2017 PAYG Summary (**with Tax file number deleted**)
- Child Support Agency letter & 6 months banks statements showing receipt of payments
- Centrelink statement setting out current and ongoing payments
- Current rental income confirmation (Lease, bank statements, rental statement)
- Proposed rental income – letter from real estate agent setting out minimum weekly rent
- **Self employed** – last 2 years tax returns, and last 2 years business financials (balance sheets & profit & loss statements)

Statements

- Last 6 months loan statements – all pages (**last transaction within 14 days**)
- Most recent credit card statement – all pages (last 3 months if refinancing)
- Copy of most recent statement regarding any lease, hire purchase or personal loan
- Last 3 months savings statements – all pages (**last transaction within 14 days**)
- Most recent superannuation statement – all pages
- **N.B.** *If using internet statements you must have at least one Bank issued statement even if it is an old statement to match the details on the internet statements.*

Identification (one of the following groups) (**originals need to be produced to broker**)

- Driver's licence **and** current passport and Medicare card **OR**
- Driver's licence **and** full birth certificate **and** Medicare card – as well as change of name or marriage certificate if applicable

Other

- Copy of Contract of sale (First 3 pages plus any special conditions – when available)
- Name (first name & surname), full work address and contact phone and fax numbers for the person who can verify your employment/income for last 3 years
- Dates & full addresses of your residence over the last 3 years
- Start date (dd/mm/yy) for your current employment
- Solicitor/conveyancers contact details & address (when available)
- Living expenses (access to the budget planner can be accessed under the Tools tab on the website)
- List of your current assets (including institution & current value) & liabilities (with original amount & current balances owing as well as the currently monthly repayment).
- Rates notice – for all properties currently owned
- Statements re any term deposits or share portfolio.
- Statutory declaration re gifted funds (any gifted funds must not be repayable)
- First Home Owners Grant application with supporting documents
- Certificate of Currency (building insurance) – will be required before settlement

Refinances

- Current payout figure from your current lender with any exit fees itemized.
- Last 6 months statements for your current home loan

Construction loans

- Fixed price contract and specifications for construction of house (when available)

- Council approved or privately certified plans (when available)