

Home Loan Documentation

Checklist



When applying for a home loan you may need to provide the following documentation. This supporting documentation substantiates your income/expenditure and assets/liabilities. If the below cannot be located, other acceptable documents can be used. Your lending manager will confirm which documents will be required at the time of your application.

Identity

<input type="checkbox"/>	Drivers licence / 18+ card
<input type="checkbox"/>	Passport / Visa / Citizenship Certificate
<input type="checkbox"/>	Birth Certificate

Income

<input type="checkbox"/>	Three recent computerised payslips.
<input type="checkbox"/>	Letter from employer stating position, commencement date, gross income year-to-date, regular overtime and allowances.
<input type="checkbox"/>	Copy of employment contract.
<input type="checkbox"/>	Last year's payment summary or tax return.
<input type="checkbox"/>	Centrelink (AUS) or WINZ (NZ) statement.
<input type="checkbox"/>	Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income.
<input type="checkbox"/>	If self employed you may also need: Last two/three years tax returns (if company/family trust applicable, you will require company tax returns, memorandum and articles of association, copy of trust deed).

Assets

<input type="checkbox"/>	Copy of savings history (passbook, statements, certificates for at least three months).
<input type="checkbox"/>	Copy of sale contract on existing home or settlement letter from your solicitor if the deposit is to come from the sale of an existing home.
<input type="checkbox"/>	Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable.
<input type="checkbox"/>	Rates notice on any currently owned properties.
<input type="checkbox"/>	Copy of superannuation statements, share certificates etc.

Liabilities

<input type="checkbox"/>	Copy of loans statements for 12 months on any existing mortgages.
<input type="checkbox"/>	Copy of most recent credit card and personal loans statements and statements from any other borrowings.

Other

<input type="checkbox"/>	Copy of purchase contract.
<input type="checkbox"/>	Copy of plans, specifications and fixed price contract (construction/renovations).
<input type="checkbox"/>	Cheque for establishment fees if required.

Notes

