

## DOCUMENT CHECKLIST

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### INCOME

- Three recent computerised payslips (less than a month old)  
*or*
  - Letter from employer stating position, commencement date, if still on probation, gross income, year to date, regular overtime and allowances *or*
  - Copy of employment contract *or*
  - Last year's group certificate or tax return and Tax Office Assessment Notice
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### SELF EMPLOYED INCOME

- Last 2 year's tax Returns and Tax Office Assessment Notices
  - Latest 2 year's tax returns (if company/family trust applicable, you will require company tax returns, memorandum and articles of association, copy of trust or deed)
  - Balance Sheet and Profit & Loss Statements for last two financial years (Accountant Prepared or Audited)
  - Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income.
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## **OTHER INCOME**

- Overtime, Commission Income and Bonus Income – Payslip showing YTD; or PAYG Payment Summary; or Personal Tax Return; AND Signed letter from employer
- Rental income – copy of lease agreement/bank statements/ most recent rental statement from real estate agent/Market appraisal from registered real estate agent
- Government benefits – at least six months statement
- Child support – letter or bank statement showing six months received
- Investment income (interest and dividends)
- Bank statement or Payment Summary; or Any other acceptable documentation

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## **REFINANCE DOCUMENTS**

- Last 6 months statements – loans
- Last 3 months statements – Credit Card
- Copy of Rates Notice (paid and up to date) or copy of title
- Signed Discharge Authority (outgoing lender)

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## **FUNDS TO COMPLETE**

- Gift – Statutory Declaration (signed and witnessed by authorised person)
  - Evidence of funds to complete transaction (i.e. equity from other security, borrowed funds)
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## **PURCHASE DOCUMENTS**

- Executed copy of Contract of Sale
  - Copy of Transfer of Land document
  - Copy of deposit receipt (only where deposit funds are required to complete purchase or LVR > 80%)
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## **CONSTRUCTION LOANS**

- Executed copy of Fixed Price Building Contract
  - Copy of plan of sub-division
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## **PROOF OF IDENTITY**

- Drivers Licence - 40 points
- Passport or birth certificate - 70 points

If these documents cannot be located other acceptable documents can be used such as Medicare Card, Bank Statements, etc.

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