



*Finding the right loan for you*

**LOAN APPROVAL CHECKLIST**

**Income for PAYG borrowers**

- Copy of 2 most recent computerized payslips
- Letter from employer confirming employment type and gross annual income
- Copy of 2 most recent tax assessment notices or group certificates

**Income for Self-employed borrowers**

- Copy of last 2 years tax returns – personal and business

**Other Income Verification**

- Rental income verification (copy of lease or managing agent statement)
- Proposed rental income (letter of opinion by real estate agent)

**Loan Purpose**

- Copy of front page of sale contract (if purchasing)
- Copy of recent 6 months bank loan statements (if refinancing)

**Refinance**

- Completed discharge authority (on current lenders documentation)

**Verification of Assets**

- Copy of current Bank statement
- Copy of Rate Notices for any properties
- Copy of other asset type \_\_\_\_\_

**Servicing History**

- Copy of last 6 months savings history (if purchasing). LMI only
- Copy of last 6 months loan statements (for all current loans)
- Copy of most recent credit card statement

**Identification 100 point check**

- Copy of drivers licence **and** either passport or birth certificate

---



---



---



---



---



---