

Document Checklist

INCOME

•	Three recent computerised payslips			
•	Letter from employer stating position, commencement date, if still on probation, gross income, year to date, regular overtime and allowances			
٠	Copy of employment contract			
٠	Last year's group certificate or tax return			
	if you're self employed:			
•	Last 2-3 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)			
٠	Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income			
ASSETS				
•	Copy of savings history (passbook, statements, certificates for six months)			
•	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			
•	Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable			
٠	Rates notice on any existing owned properties			
•	Copy of Superannuation statements, share certificates etc.			
LIABILITIES				
•	Copy of loans statements for 12 months on any existing mortgages			
•	Copy of credit card and personal loans statements and statements from any other borrowings			
OTHER				
•	Copy of purchase contract			
•	Copy of plans, specifications and fixed price contract (construction/renovations)			
•	Cheque for establishment fees - if required			
PROOF OF IDENTITY				
•	1711761711161116-4010011117	these documents cannot be located other ceptable documents can be used such as		
•		edicare Card, Bank Statements, etc.		

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