

## CHECKLIST

Please check off the list below as you complete the application form.

### 1. Forms

- Fully completed and signed original application form, please ensure you initial every page.
- Privacy Form signed by all borrowers and guarantors, which is part of the application form- page 10, 11 and 12 of application form.
- Nomination regarding notices (in the event of joint borrowers) – page 9 of application form.
- Credit-Card Authorisation for valuation as required – page 6
- Discharge Authority for your current loan(s) **(if applicable)**

### 2. Other forms

- Declaration of purpose for fully verified loans where the purpose is for business or investment use – page 7 & 8 of application form

### 3. Income

**ANY 2 (TWO) OF THE FOLLOWING:**

- PAYG Summary (most recent)
- Current Group Certificate
- Most recent Tax Return lodged by an accountant.
- Notice of Income Tax Assessment from the Australian Tax Office.
- Most recent 1 month bank statement showing salary deposits.

**Plus**

- Any 1 (one) of the following: Two recent pay slips showing Year To Date Earnings **or** Letter from employer showing 12 months income including **(income to date)** **or** Complete employment Contract, stating position, salary, benefits, conditions and terms. This may include overtime payments which may assist in loan servicing.

**PLUS**

- Centrelink Family Payments – Statement – Part A and/or Part B **(if applicable)**

### **If Self Employed**

- Last 2 years Tax returns and last two years Tax Assessments. This includes for yourself (Directors) , and any other related company and business or partnership.

### 4. Refinance

- Copy of Council Rates Notice for the Security Property (most recent)
- Copy of Water Rates for the Security Property (most recent)
- Up to date Loan statements for the last 6 months for the loan to be refinanced

### 5. Investment Property

- Copy of tenancy agreement for all owned investment properties or a letter from real estate agency to confirm estimated rental income. **(If Applicable)**

**6. Purchasing a Property ?**

- Copy of purchase contract – if new purchase signed by Vendor/s
- Copy of savings history (passbook, statements, certificates for six months).
- Copy of sales contract on existing home or settlement letter from your solicitor if the deposit is to come from the sale of an existing home. – **(If Applicable)**
- Statutory declaration (if any part of the deposit is a gift) stating the amount of the gift and that it is non repayable. **(If Applicable)**

**7. Liabilities**

- Copy of loans statement for 6 months on any existing mortgages to be refinanced. If your loan is currently with Great Southern Loans we will obtain this on your behalf.
- Current statements covering one month for any other mortgage loan not being refinanced
- Current copies of all Credit Card Statements, Visa, MasterCard, Amex, etc.

**8. Proof of Identity – any two of**

- Copy of Drivers Licence
- Copy of Photo Page of Passport

**Or one of the above plus one of the following**

- Rates Notice issues by a local government body within the last 3 months
- Utility Notices issued by a utilities provider within the last 3 months
- Statement issued by a financial institution within the last 3 months

**PLUS**

- Copy of Medicare Card - **mandatory**

**All copies of identification documents must be clear and witnessed as a 'True Copy of the Original Document' by a JP or a person authorised under the Statutory Declarations Act 1959.**

**9. Construction Loans Only**

For an Unconditional Approval

- Tender

For letter of commencement to be sent

- Signed and dated Building Contract
- Stamped Council Approved Plans
- Construction Certificate or Building Permit
- Builders Insurance (Certificate of Currency)
- Builders Indemnity / Public Risk Insurance (minimum of \$5 million)