





ID Check
Passport, Birth Certificate, Citizenship Certificate
Drivers Licence, Public Service Employee ID Card, Tertiary Education ID Card
Payslip
2 Latest Electronic Payslips showing at least 3 months of YTD figures, also showing employees and empolyers names or letter form employer showing salary package details
For overtime, casual, seasonal, contractors, commission based or employed by a relative, an ATO assessment notice or a computer generated PAYG summary for the proceeding year is required
Casual or 2nd job—minimum 12 months with employer—payslips required
Latest group certificate/PAYG summary
Self-Employed
Minimum last 2 years personal & company/trust/partnership tax returns, including financials and details of business liabilities, including P&L statements/balance sheets & ATO tax assessments for the same period
Provide company/business name to confirm ownership/directorship including Certificate of Incorporation for a company and proof of ABN

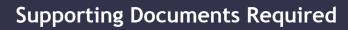






For low doc, LVR>60% - BAS for the past 12 months and confirmations that the business is GST registered if income is >\$75k/pa
Existing Property
Most recent rates notice
6 months existing home loan statements (internet transaction listing and last paper or PDF statement)
Front page of the sale contract on your current property you are selling
Copy of lease agreement on rental properties <i>or</i> last 2 rental statements <i>or</i> bank statements for last 3 months showing rental income
Purchasing Property
Purchase contract on the property you are buying
Letter from real estate stating expected rental income for investment properties







Construction Loans
Signed and dated building contract
Builders fixed price contract
Other fixed price contracts (pools, fencing etc)
Fully copy of stamped council approved plans
Full house plans and specifications
Quotes for additional work
Copy of quotations supporting constructions costs
Builders indemnity/public risk insurance—min. \$5mil
Builder's registration number
Builder's insurance certificate
Schedule of payments.





Personal Liabilities
Details of any other liabilities eg. Hire purchase agreements, investment loans, margin lending facility
Superannuation Statements
Recent copies of statements (if available)
Personal Assets
Evidence of term deposits, shares and other investments.
Savings
Bank statements for past 6 months to show a history of genuine savings (internet transaction listing and last paper or PDF statement)
Statutory declaration of any gifted monies, stating how much, from whom and that the funds aren't repayable