



Feel happy with your home loan

## LENDING DOCUMENT CHECKLIST

To obtain a loan, you will need to provide some information to the lender about who you are and your current financial position. This is outlined below, but your lender may require additional information.

### INCOME

Three recent computerised payslips	<input type="checkbox"/>
Letter from your employer stating your position, commencement date, whether still on probation, gross income, year to date earnings, regular overtime and allowances	<input type="checkbox"/>
Copy of current employment contract	<input type="checkbox"/>
Last year's group certificate or tax return	<input type="checkbox"/>
Other income such as Centrelink payments and child support	<input type="checkbox"/>

### 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). Or if you don't want to provide proof of income, then you will need to provide a declaration of income and possibly an accountant's letter	<input type="checkbox"/>
Copy of tenancy agreement for all owned investment properties or a letter from a real estate agent to confirm the estimated rental income	<input type="checkbox"/>
Copy of company loans, leases and overdrafts	<input type="checkbox"/>

### ASSETS

Copy of savings history (the last six months of bank statements, showing genuine savings)	<input type="checkbox"/>
Copy of contract of sale on existing home or if the deposit is to come from the sale of your existing house, a settlement letter from your solicitor	<input type="checkbox"/>
Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable	<input type="checkbox"/>
Rates notice on any existing owned properties	<input type="checkbox"/>
Copy of Superannuation statements, share certificates etc.	<input type="checkbox"/>

## LIABILITIES

Copy of loans statements for 12 months on any existing mortgages	<input type="checkbox"/>
Copy of credit card and personal loans statements and statements from any other borrowings	<input type="checkbox"/>
Other liabilities such as school fees or child support payments	<input type="checkbox"/>

## OTHER

If purchasing a property, a copy of the front page of the purchase contract, signed by the vendor	<input type="checkbox"/>
Copy of plans, specifications and fixed price contract (if a construction loan or loan for renovations)	<input type="checkbox"/>
If you are refinancing a home loan, the last 12 months statements showing repayment history	<input type="checkbox"/>
Cheque for establishment fees - if required	<input type="checkbox"/>

## PROOF OF IDENTITY

The proof of identity is required for each person that will be on the mortgage:

Drivers Licence - 40 points	<input type="checkbox"/>
Passport or birth certificate - 70 points	<input type="checkbox"/>

\* If these documents are not available, other acceptable forms of identification can be used such as Bank Statements, Medicare Card etc.

Your Energise Home Loans mortgage broker will be happy to assist you with the above information.