

BASIC LOAN INFORMATION

PAYG

- Two current Pay Slips with year to date income and/or
- A letter from Employer on Company Letterhead **and/or** Latest Group Certificate
- Current statement of benefits from Centrelink

If not in current employment for past twelve months we require:

- Two current pay slips with year to date income
- Letter from employer on letterhead

SELF - EMPLOYED - Last two years financial information as listed:

- Balance sheet and profit and loss statements for business/company/trust
- Taxation returns for business/company/trust
- Taxation returns for all partners/directors
- Tax Assessment Forms
- LO DOC LOANS relevant declaration signed

RENTAL INCOME

- Tenancy agreement or current rental statement
- Letter from Real Estate Agent advising proposed rental

REFINANCE OR DEBT CONSOLIDATION

- Most recent 6 months loan statements for **ALL** mortgage loans and/ or personal loans being refinanced
- All Credit Card statements for last three months for loans being refinanced
- Most recent Credit Card statements for existing cards not being paid out.

HOME or LAND PURCHASE

- Offer and acceptance signed by all purchasers and vendors
- Six months savings statements – evidence of established savings pattern and funds available to settle
- Building plans and specifications (if applicable)
- Real Estate Equity – settlement statement for sold property showing funds to vendor
- Receipt for deposit paid

OTHER INFORMATION REQUIRED

- Copy of latest Rates Notice for all existing properties
- Clear photocopies of 100 points of Identification **Certified** by a Justice of the Peace or Commissioner of Declarations (ie Drivers License, Passport and Medicare card)
- First Home Owners Grant Form- Fully signed and completed (if applicable)
- Signed Loans4me documents and consultant disclosure form

PETER COOK

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