

Document Checklist

INCOME

٠	hree recent computerised payslips				
۵	etter from employer stating position, commencement date, if still on probation, gross ncome, year to date, regular overtime and allowances				
۲	Copy of employment contract				
۲	Last year's group certificate or tax return				
	if you're self employed:				
۲	ast 2-3 year's tax returns (if company/family trust applicable, you will require company ax returns, memorandum and articles of association, copy of trust or deed)				
۲	Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income				
ASSETS					
۲	Copy of savings history (passbook, statements, certificates for six months)				
۲	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				
۵	Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable				
۲	 Rates notice on any existing owned properties 				
۲	Copy of Superannuation statements, share certificates etc.				
LIABILITIES					
۲	Copy of loans statements for 12 months on any existing mortgages				
۲	Copy of credit card and personal loans statements and statements from any other borrowings				
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OTHER					
۲	Copy of purchase contract				
۲	Copy of plans, specifications and fixed price contract (construction/renovations)				
۲	Cheque for establishment fees - if required				
PROOF OF IDENTITY					
۲	Drivers Licence - 40 points	If these documents cannot be located other acceptable documents can be used such as			
۲	Passport or birth certificate- 70 points	Medicare Card, Bank Statements, etc.			