

Income

- Last 3 pay slips
- 2016 PAYG Summary (**with Tax file number deleted**)
- Any Child Support Agency letter & 6 months banks statements showing receipt of payments
- Any Centrelink statement setting out current and ongoing payments
- Any current rental income confirmation (Lease, bank statements, rental statement)
- Proposed rental income – letter from real estate agent setting out minimum weekly rent
- Self employed** – last 2 years tax returns, and last 2 years business financials

Statements

- Last 6 months loan statements – all pages (**last transaction within 14 days**)
- Most recent credit card statement – all pages (last 3 months if refinancing)
- Lease/CHP/personal loan statement
- Last 6 months savings statements – all pages (**last transaction within 14 days**)
- Most recent superannuation statement – all pages

N.B. If using internet statements you must have at least one Bank issued statement

Identification (one of the following groups) (**originals will need to be sighted by broker**)

- High quality copy of driver's licence **and** current passport
- High quality copy of driver's licence **and** full birth certificate **and** Medicare card – as well as change of name or marriage certificate if applicable

Other

- Copy of Contract of sale (First page plus any special conditions – when available)
- Name (first name & surname), full work address and contact phone and fax numbers for the person who can verify your employment/income for last 3 years
- Dates & full addresses of your residence over the last 3 years
- Start date (dd/mm/yy) for your current employment
- Solicitor/conveyancers contact details & address (when available)
- Living expenses (access to the budget planner can be accessed under the Tools tab on the website)
- List of your current assets (including institution & current value) & liabilities (with original amount & current balances owing as well as the currently monthly repayment).
- Rates notice – for all properties currently owned
- Statements re any term deposits or share portfolio.
- Statutory declaration re gifted funds (any gifted funds must not be repayable)
- First Home Owners Grant application with supporting documents
- Certificate of Currency (building insurance) – will be required before settlement

Refinances

- Current payout figure from your current lender with exit fees itemized.
- Last 6 months statements for your current home loan

Construction loans

- Fixed price contract and specifications for construction of house (when available)
- Council approved plans (when available)