



Paperwork Requirements When Applying For A Property Loan

When meeting with us for the first time, please have originals of the following documentation for sighting and copying:

1. 100 points of Identification – this can be made up of (a) passport or birth certificate or Citizenship Certificate AND (b) drivers licence, medicare card, eftpos cards, rates notices, bank statements.
2. If you earn a wage from a third party, your most recent 2 payslips and last 2 years group certificates.
3. If you are self employed last 2 years full tax returns and tax assessment notices for you personally and the businesses which you own. Also provide minimum 2 years financial statements for your business. This is not required for a Low or No Doc applicant.
4. If you own other property from which you receive rent, provide evidence of this rental income by way of rental statements from your agent or copy of tenancy lease.
5. Last statement to show your deposit availability if required. This can be bank or term deposit statement.
6. If you are refinancing your current loan, a copy of your most recent council rates notice and last 6 months loan statements from your current provider.
7. Have details ready of any current loans or credit cards you currently have outstanding.
8. If you want to consolidate any of the loans above to your new loan, please have last 6 months statements available.
9. If you have just purchased a property, we will need a copy of the purchase contract.
10. If you are constructing a property, we need a copy of the construction contract including the plans and the specifications.

**Please call us on 1300 MY HERO (1300 69 4376)
if you would like to discuss these requirements**