



## Documents Required Check List

This is a “general list” of documents you may need to supply for your loan application. The actual documents ultimately required is dependant on your individual circumstances. Your Home Loan Advice Centre loan consultant will inform you of your specific requirements at the time of your loan application.

<b>Application forms</b>	Filled out loan application form and first home owners grant application form (if applicable).
<b>Income Evidence</b>	3 most recent payslips and 05 group certificate for PAYG applicants (ie employees) Full 05 and 04 company <u>and</u> personal tax returns for self employed applicants. 2 year bonus evidence may be required if bonuses are received
<b>Deposit Evidence</b>	Bank account statements (x last 6 months) showing full evidence of your deposit.
<b>Contract of sale</b>	Front page of contract of sale for your new purchase (if you currently hold)
<b>Evidence of property ownership</b>	Council rates (not water rates) notice for all properties you currently own that are being used as security for your loan.
<b>Evidence of rental income.</b>	Lease document or real estate agent document showing evidence of rental income of any existing investment property <u>or</u> real estate agent estimate outlining rental potential of your prospective investment property purchase (if applicable)
<b>Loan Statements</b>	Last six months statements for ALL current loans in personal names ie any home loans, personal loans or motor vehicle loans. If you don't get statements for your loan then a letter from your lender stating that your loan repayments are in order is required.
<b>Credit card statements</b>	Last 3 months credit card statements for each credit card owned.
<b>Original Identification</b>	100 points of identification ie (passport or birth certificate) AND (driver's licence). Your <b>original</b> ( <u>not</u> photocopies) identification needs to be sighted by your Home Loan Advice Centre loan consultant so please take full 100 points of identification to your loan meeting.
<b>First Home Owners Grant</b>	If you are applying for the First Home Owners Grant and were born in Australia your <b>original</b> birth certificate (or original extract) needs to be sighted
<b>Lodoc Declaration</b>	Filled out lodoc declaration if you are applying for a lodoc loan.