



Checklist - What to Bring To Your Appointment with Us	First Home	Construction	Purchase	Refinance
Identification (to complete 100 point check)	✓	✓	✓	✓
2 most recent Payslips (less than one month old)	✓	✓	✓	✓
PAYG Payment Summary (Group Certificate), Tax Return or Letter of Employment	✓	✓	✓	✓
Tax Assessment Notice(s) (the blue & white form sent to you by the Tax Office)	✓	✓	✓	✓
2 Yrs Financial Statements, Tax Returns & Assessment Notices (If s/e and not Low-Doc)	✓	✓	✓	✓
Centrelink Letter (if relying on Pension/Family Allowance etc) dated within last 4 weeks	✓	✓	✓	✓
Investment Property Lease (if relying on rental income) <sup>(1)</sup>	✓	✓	✓	✓
ABN, Accountant Details & GST Registration (Self Employed Low Doc Loans)	✓	✓	✓	✓
Last 6 months savings account statements (actual, not Internet Screen Dump) <sup>(2)</sup>	✓	✓ <sup>(3)</sup>	✓	
Contract of Sale (signed and dated)	✓		✓	
Building Contract or Quote (if not an owner builder)	✓	✓		
Plans & Specifications	✓	✓		✓
Costing Schedule & Time-Line (if owner builder)		✓		
Planning & Building Approvals (if available at time of application)		✓		
Last 6 months loan & credit card account statements <sup>(4)</sup>				✓
Rates Notice(s)				✓
Other:				
Other:				

- (1) If a lease does not exist the lender may seek another form of rental confirmation such as account statements or a letter from a real estate agent.
- (2) Savings account statements are important to the approval process where you wish to borrow greater than 80% of the purchase price/value of a property and you have not, or do not currently own property. This is not to suggest that approval cannot be achieved without them, however, it will definitely enhance your application. Where you have sold a property and are using equity from the sale to assist with a new purchase, only evidence of available funds is required along with a copy of the sale contract.
- (3) Not required if you already own the land on which you will build or you own other property.
- (4) Where you have existing credit facilities and are seeking to refinance or consolidate them into one loan, most lenders require a six month statement history to assess conduct. Some lenders will always seek these statements whether you are refinancing them or not. Original documents are preferable in most cases; however, internet based statements maybe acceptable in some instances.

NB – This list is not exhaustive, therefore on occasion The Home Loan Shop or the lender may seek further information to assist with the assessment/approval of your loan.