Commercial Loan Checklist

FINSURE LOANS

POWERED BY Thinktank

thrive

Check boxes in the matrix below indicate the required supporting documents for each loan type.	FULL DOC	MID DOC	QUICK DOC	LEASE DOC	PRIVATE MID DOC	PRIVATE QUICK DOC	PRIVATE STREAM -LINED
Introducer page	☐	☐	☐	☐	☐	☐	☐
Loan application form (includes privacy consent, statement of position and background)	☐	☐	☐	☐	☐	☐	☐
Legible photo ID (current passport & driver's licence, front and back) with applicant's full name	☐	☐	☐	☐	☐	☐	☐
Completed serviceability calculator	☐	☐	☐	☐	☐	☐	
Trust Deeds and any Deeds of Amendment / Deed of Variation (certified copy)	☐	☐	☐	☐	☐	☐	☐
Purchase							
Full copy of executed Contract of Sale or Offer and Acceptance (WA only)	☐	☐	☐	☐	☐	☐	☐
Evidence of sufficient funds to complete (bank statement showing account name, BSB & account number)	☐	☐	☐	☐	☐	☐	
Refinance and Equity Release							
Most recent 6 months loan statements	☐	☐	☐	☐	☐	☐	☐
Detailed stated purpose for equity release	☐	☐	☐	☐	☐	☐	☐
Income Verification Requirements							
Company: 2 years tax returns and financial statements	☐						
Individuals (self employed): 2 years tax returns	☐						
Individuals (PAYG) 2 most recent payslips	☐						
Individuals (PAYG) one of: (1) most recent NOA (2) Tax Return (3) ATO Income Statement / Payment Summary	☐						
Rental income: commercial lease agreements / residential rental statements	☐	☐	☐	☐	☐	☐	☐
6 month transaction listing of ATO ICA Activity Statement for trading entity if LVR >75%	☐	☐					
Self certified income for trading entity (company, trust, partnership or sole trader) and / or individual		☐	☐		☐	☐	
One of: (1) accountant's letter (2) last 2x BAS statements (3) last 6 months trading bank accounts (4) 1 year tax return + NOA (5) 1 year financial statement		☐			☐	☐	