

Commercial Loan Checklist



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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan application form (includes privacy consent, statement of position and background)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legible photo ID (current passport & driver's licence, front and back) with applicant's full name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Completed serviceability calculator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Trust Deeds and any Deeds of Amendment / Deed of Variation (certified copy)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase							
Full copy of executed Contract of Sale or Offer and Acceptance (WA only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of sufficient funds to complete (bank statement showing account name, BSB & account number)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Refinance and Equity Release							
Most recent 6 months loan statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Detailed stated purpose for equity release	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income Verification Requirements							
Company: 2 years tax returns and financial statements	<input type="checkbox"/>						
Individuals (self employed): 2 years tax returns	<input type="checkbox"/>						
Individuals (PAYG) 2 most recent payslips	<input type="checkbox"/>						
Individuals (PAYG) one of: (1) most recent NOA (2) Tax Return (3) ATO Income Statement / Payment Summary	<input type="checkbox"/>						
Rental income: commercial lease agreements / residential rental statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 month transaction listing of ATO ICA Activity Statement for trading entity if LVR >75%	<input type="checkbox"/>	<input type="checkbox"/>					
Self certified income for trading entity (company, trust, partnership or sole trader) and / or individual		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
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		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	