Residential 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
Application Forms via ApplyOnline (Application Record / Responsible Lending Summary / Privacy Consent)	☐	☐
Legible Photo ID (current passport & driver's license, front and back) with applicant's full name	☐	☐
NextGen ID Report (Via AOL)	☐	☐
Completed Serviceability Calculator	☐	☐
Broker Assessment Notes (noting customer profile, loan purpose and business background if self employed)	☐	☐
Income Verification Requirements		
PAYG - 2 consecutive pay slips (within the last 6 weeks)	☐	
Self Employed - 2 most recent individual tax returns and NOAs	☐	
Self Employed - 2 most recent company tax returns and financials for trading business involved in the transaction	☐	
Self-certified Income Declaration supported with one of the following: (1) Accountant's Letter (2) Last 6 months BAS statements (3) Last 6 Months trading bank statements (4) 1 year tax return + NOA (5) 1 year financial statement		☐
Rental income - Rental Appraisal or Signed Tenancy Agreement or up to date Rental Statements	☐	☐
Purchase		
Full copy of executed Contract of Sale	☐	☐
Evidence of sufficient funds to complete (bank statement showing account name, BSB & account number)	☐	☐
Refinance		
Last 6 Months Refinance Statements (if loan is missing from Equifax Credit Report)	☐	☐
Supporting Documents		
Valuation ordered upfront via PropertyHub or ApplyOnline	☐	☐
Fully Executed and Certified Trust Deeds for the borrower and related loan parties (if applicable)	☐	☐