

Residential Loan Checklist



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)	<input type="checkbox"/>	<input type="checkbox"/>
Legible Photo ID (current passport & driver's license, front and back) with applicant's full name	<input type="checkbox"/>	<input type="checkbox"/>
NextGen ID Report (Via AOL)	<input type="checkbox"/>	<input type="checkbox"/>
Completed Serviceability Calculator	<input type="checkbox"/>	<input type="checkbox"/>
Broker Assessment Notes (noting customer profile, loan purpose and business background if self employed)	<input type="checkbox"/>	<input type="checkbox"/>
Income Verification Requirements		
PAYG - 2 consecutive pay slips (within the last 6 weeks)	<input type="checkbox"/>	
Self Employed - 2 most recent individual tax returns and NOAs	<input type="checkbox"/>	
Self Employed - 2 most recent company tax returns and financials for trading business involved in the transaction	<input type="checkbox"/>	
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		<input type="checkbox"/>
Rental income - Rental Appraisal or Signed Tenancy Agreement or up to date Rental Statements	<input type="checkbox"/>	<input type="checkbox"/>
Purchase		
Full copy of executed Contract of Sale	<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"/>
Refinance		
Last 6 Months Refinance Statements (if loan is missing from Equifax Credit Report)	<input type="checkbox"/>	<input type="checkbox"/>
Supporting Documents		
Valuation ordered upfront via PropertyHub or ApplyOnline	<input type="checkbox"/>	<input type="checkbox"/>
Fully Executed and Certified Trust Deeds for the borrower and related loan parties (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>