

Full Doc Program Credit Package Checklist

TO BE HELD ON YOUR FILE

- Proof of Identification
- Full Credit Package

CREDIT PACKAGE

- This checklist
- Application form
- 100 Point Identification form and copies of supporting documents
- Identification Record for a Signatory to an Account form (s.21) (if required)
- Loan Purpose Checklist*
- Privacy Act Consent form
- Declaration of Purpose (non-Code regulated loans only)
- Employment Verification form
- Lenders Mortgage Insurance Approval (if obtained)
- Valuation(s) (undertaken by a current CSA panel valuer)
- Credit Report(s)
- Completed First Home Owner Grant Application form (if required)

Refinances only

- Loan statements for all debts being refinanced (evidence of satisfactory loan conduct over past six months for refinance. Statements must be certified as copies of original documents sighted by the Mortgage Manager)
- Copy of Council Rates Notice or Certificate of Title (title particulars need to be provided)
- Discharge authority

Purchases only

- Evidence of equity (bank statements etc confirming evidence of satisfactory savings record over the past six months and balance of funds to complete the transaction. Statements must be certified as copies of original documents sighted by the Mortgage Manager)
- Copy of executed Contract of Sale (executed by all parties)

Income Calculation Worksheet

Income documentation

(a) P.A.Y.G

- Pay slip (not more than 1 month old)
- Also include at least one of the following:
 - P.A.Y.G. Payment Summary for the most recent financial year
 - Australian income tax return for the most recent financial year
 - A letter from the borrower's employer
 - Current employment contract signed by employee and employer

(b) Self employed

- Australian tax returns for individual and business entities for the last two financial years (inclusive of balance sheet and profit and loss statement)
- Tax assessment notice (as required)
- Letter from accountant certifying accounts (in support of the above)
- Confirmation of rental income for investment property (if it is not being used as security in this transaction)

(c) Companies and Trusts

- Australian tax returns and tax assessment notices for the last two financial years (inclusive of balance sheet and profit and loss statement)
- Australian tax returns and tax assessment notices for Directors/Guarantors for the last two financial years
- Letter from accountant certifying accounts (independently obtained by you from the preparer)
- Confirmation of rental income for investment property (if it is not being used as security in this transaction)