

# What do you need to provide?



*the documents required with a loan submission*

Every lender will require you to provide certain documentation to support your loan application. These documents fall under five major categories...

<b>Application documents...</b>			
<ul style="list-style-type: none"><li>Signed 'Client Needs Analysis' booklet</li></ul>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"><li>Signed 'Preliminary Assessment'</li></ul>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"><li>Signed lender application form</li></ul>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"><li>Signed first home owner grant application</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<b>Identification documents (100 points each)...</b>			
<ul style="list-style-type: none"><li>Passport / birth certificate (certified copy)</li></ul>	(70 points)	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Drivers licence (certified copy)</li></ul>	(40 points)	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Medicare card</li></ul>	(25 points)	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Credit card, Utility bill, Work ID, Rates notice</li></ul>	(25 points)	<input type="checkbox"/>	<input type="checkbox"/>
<b>Income documents...</b>			
<ul style="list-style-type: none"><li>Last two consecutive payslips</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Last PAYG summary (group certificate)</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Last ATO Notice of Assessment</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Employment contract / letter</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Last two years' individual tax returns</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Last two years' trust / company tax returns and financials</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Rental agreement / appraisal / statement</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Centrelink family allowance statement</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<b>Asset documents...</b>			
<ul style="list-style-type: none"><li>Contract of sale</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Rates notice</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Savings account statements (3 months' history, current to within 4 weeks)</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<i>NB: Internet transaction history is suitable if provided with at least one paper statement</i>			
<ul style="list-style-type: none"><li>Share / managed fund statements</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<b>Liability documents...</b>			
<ul style="list-style-type: none"><li>Home loan statements</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Credit card statements</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Car loan contract / statement</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Personal loan contract / statement</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Margin loan statement</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<b>Other documents...</b>			
<ul style="list-style-type: none"><li>Trust deed</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>Other</li></ul>		<input type="checkbox"/>	<input type="checkbox"/>