

HOME LOAN DOCUMENT CHECKLIST

Identification

- Birth Certificate or Current Passport
- Drivers Licence or RTA Photo ID Card
- Medicare Card
- Utility bill showing current address (Water, electricity, phone etc)
- Marriage Certificate if applicable to show change of name (from Births Deaths and Marriages, NOT the one signed at wedding)
 - o **NOTE: First home buyers who will be claiming the First Home Owners Grant may be required to provide further identification to qualify.**

Income

- If you are PAYG** - 2 most recent payslips
- Last 2 years Payment Summary (Group Certificates) or Tax Returns and Tax Assessment Notice
- Letter from Employer on Company letterhead signed and dated less than 1 month stating:
 - o Date started employment
 - o Type of employment (full time, part time, casual, contract)
 - o Occupation and/or Job Title
 - o Base salary
 - o If overtime and/or shift work is part of employment, provide details
 - o Year to Date salary.
- If Self Employed** – last 2 years financial statements for the business (Profit & Loss Statements and Balance Sheets) + 2 years business & personal tax assessment notices.
- BAS for current year
- Contractors** – Copy of contract/s signed by all parties
- Proof of any pensions or government allowances you receive
- Proof of any rental income. Letter from Estate Agent, 6 months statements or copy of Lease.

Assets & Liabilities

- Last 6 months Savings Statements (all accounts)
- Last 6 months Credit Card Statements (all accounts)
- Last 6 months statements for all loan
- Rates notices for all properties owned
- Latest Superannuation Statement

Refinance

- Copy of Water Rates
- Completed discharge authority

Purchase

- Copy contract of sale

Construction Loans

- Copy of Fixed Price Building Contract
- Copy of Council approved plans
- Copy of Builders Insurance

Please bring checklist with all documents to appointment.

If you have any queries, please contact Robyn on 0419 401 574 or perrim@rpi.com.au

NOTE: Depending on the lender we use, they may require further documentation.