gomm

Right by your side

Your loan application checklist — the paperwork

ID - we must see the original and can take photos or send an agent

- Current drivers licence or proof of age card
- and current passport OR birth certificate and marriage certificate (if change of name)

Income verification

Pay as you go (PAYG)

- Latest two computer generated payslips less than one month old showing your name, employer's name and ABN, current salary / wage, and year-to-date income, AND
- Most recent PAYG summary

If the both of the above are not available, one may be considered, plus one of the following:

- Employment Contract
- Employer letter on company letterhead stating annual income, position, basis and term of employment
- Three months of bank statements showing regular electronic payments with your employer's name showing

Self employed or a company

- Most recent two years' full tax returns (business and personal, including business financial statements) AND most recent two years' tax assessment notices
- Copy of your ABN — must have been current for at least two years

Rental income

- Proof of rental income on investment properties by rental statements, current lease / tenancy agreementor rental appraisal (where property being purchased, or not previously rented)

Loan type

If you are purchasing an existing property

- Full copy of purchase contract signed and dated by both the purchaser and the vendor.

If you are building

- Full copy of signed and dated land and building contract AND building plans and specifications
- Full copy of purchase contract signed and dated by both the purchaser and the vendor (only applicable if land being purchased)

If you are refinancing a current property

- Last six months statements of all loans being refinanced
- Rates notice

Other statements

- Last 3 months statements for any cards or personal loans you are consolidating
- Last 1 month statement for your current everyday banking account
- Last 1 month statement for any other loans you have
- All statements must have your name, account number, running balance and bank logo - you can use an older original statement combined with internet transactions to bring it up to date - PDF download best but otherwise screenshots better than .xls or other types of downloads.

Evidence of source of deposit

- **If LVR 85%+ -** Three months' bank statements showing funds to complete purchase (including min 5% genuine savings)
- **If LVR <85% -** Current bank statement showing sufficient funds to complete
- **We'll advise you of any other requirements we know about upfront, however lenders will often ask for more information as they commence their assesment.**