



Requirements Checklist for Loan Submission

100 Points of Identification

- Drivers License, Passport, Medicare card, EFT POS card, Marriage Certificate

Financial Information - Borrower and/or Guarantor

Employed Persons (PAYG) (Two of the following)

- Two payslips (either less than 4 weeks old) OR a Letter from Employer
- Group Certificate for the last 2 years OR Tax Returns for the last 2 years
- Last 6 months of all personal, leasing, store cards, business loans and credit card statements (copies only)

If Self Employed Persons

- Last 2 years Tax Returns for Individual
- Last 2 years Business Returns (including Profit & Loss and Balance Sheets)

If Companies and Trust

- Last 2 years Tax Returns (including Profit & Loss and Balance Sheets)
- Last 2 years Tax Returns for Directors / Guarantors

Property Details

If Purchase

- Evidence of consistent savings record (minimum of 6 months)
- Copy of the front page of the Contract for Sale
- Rental Income letter for Investment Property

If Refinancing Existing Loan OR Purchasing additional Investment Property/s

- Copies of Loan statements from existing Lender (for 12 months to current, month of application)
- Rental Income letter for Investment Property
- Rate Notice that have been fully paid. (Council and Water)
- Evidence of consistent savings record (minimum of 6 months)

Every borrowers lending needs require different requirements from this checklist. Please discuss with our representative when making your appointment.

Having the appropriate documents available to provide our representative on your initial meeting will enhance the speed of your loan.

*Financial Cents Pty Ltd trading as Mortgage Central
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