

# What to bring to your appointment

Below is a list of some basic information that may be required when applying for a loan. It is a guide only. Specific details required will depend on individual circumstances. At CORE lending we will be able to specify exactly what is needed as you proceed through the home loan application process.

## Personal Identification

One or more of the following forms of Photographic ID

- Australian or Foreign Passport
- Australian Drivers Licence
- Australian Proof of Age Card

OR

One of each of the following forms of Non-Photographic ID from the 2 groups below

- Australian Birth Certificate or Extract
- Foreign Birth Certificate
- Australian Citizenship Certificate

PLUS

- Most Recent Council Rates Notice
- Most Recent Public Utility Bill
- ATO Tax Assessment Notice

First Home Owner Grant Applications also require

- Certified copies of all ID's
- Copy of Medicare Card
- Change of name documentation
- Marriage Certificate

## Income Details (PAYG – if you are an employee)

- Latest 2 consecutive computer generated payslips from your current employer. Must show company name, ABN, phone number and minimum 3 months year to date figure
- Current letter of employment with gross annual income, net monthly income (Must be signed, dated on company letterhead including starting date and company ABN)
- Last years PAYG Summary (Group Certificate)
- Latest ATO Tax Assessment Notice
- If income includes overtime/commissions or bonuses last 2 years tax returns plus ATO Assessment Notices

## Income Details – (Self Employed)

- Last 2 years personal and business Tax Returns & ATO Tax Assessment Notices
- Last 2 years accountant audited business financials including balance sheet and profit and loss statements
- BAS statements for current financial year confirming GST requirements have been met
- Details of external liabilities: leases, hire purchases, overdrafts, company loans and/or guarantees

## Income details (other than employment)

- Property Lease or Rental Statements
- Dividends on shares and interest
- Centrelink letter confirming family tax benefit
- Centrelink letter confirming permanent pensions

## Financial Contribution Details

- Evidence of 6 months genuine savings from bank statements, term deposits or share certificates (in some cases 3 months evidence will suffice)
- Receipts for any deposits paid
- If other Gifted Funds are being put towards the purchase evidence of where they are held and a statutory declaration will be required detailing gift

## Financial Commitment Details

- If refinancing – 6 months statements of existing home loans to confirm repayment levels and conduct
- Most recent statements for all Credit and Store Cards
- If Refinancing – copy outgoing banks discharge authority

## Property Details

- If refinancing – copy of your most recent Council Rates Notice and current Certificate of Insurance
- If purchasing – copy of the fully executed and signed contract of sale in your full names
- If constructing – copy of the building tender, fixed price building contract, council approved plans, specifications, progress payment schedule, builders risk insurances and estimated completion date

To talk further with us at CORE Lending please drop into our office at 8/9 Longland St Newstead or call us directly on 07 32 600 600 today.

