

## Documents Required Checklist

- Proof of identity. Copy of photo ID, eg. Drivers licence or Passport. Birth Certificate for First Home Owner Grant. If ID is in different name to application, then marriage/divorce/change of name certificate is required
- Letter from Employer confirming type of employment (full time, part time, casual etc) and length of time of employment / commencement date
- PAYG: Last 3 recent payslips
- Last Group Certificate / PAYG Summary
- Most recent Tax Assessment Notice
- Self employed: Last 2 years company / business/partnership financials and tax returns plus personal tax returns
- Details of business / Trading name and ABN
- Centrelink letter confirming payments received
- Confirmation of rental income received i.e. rental statements from agent, copy of lease
- Bank statements for the last 3 months showing savings history
- Copy of current personal loan / car loan / hire purchase loan contracts showing current repayments
- Latest credit card and store account statements (last 3 is paying out)
- Loan statements for last 6 months for current mortgage
- Copy of Rates Notice on all properties
- Details on property to be purchased – agent, price, address

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- Copy of building contract, plans, and specifications for construction
- Copy of receipts of any deposit paid
- First Home Owner Grant Application
- Statutory declaration for any non-repayable gifts
- Last 6 months rental history – 12 months if using as demonstration of genuine savings
- Most recent superannuation / life insurance policy statements

**IMPORTANT:** Some lenders require a savings history to be shown right up to the time a loan is to be approved. It is therefore important to keep saving, and not to make any major purchases which may affect your bank account balance. Please ensure any minimum repayments on loans/credit cards are continued to be made right up until settlement to avoid any accounts going into arrears. Also do not take out any loans or enter into any credit contracts until your loan has been approved.

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