

Information Checklist

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When applying for a mortgage, there are many documents you will have to provide the lender. The documents you may be required to submit with your loan application will vary between lenders and also between different types of loans.

As a guide, the documentation you will be required to lodge with your loan application are listed below.

PAYG Applicants

Select 2 and provide a copy of each

- Most recent group certificate
- 2 current and consecutive payslips less than 60 days old
- Copy of employment contract or a letter from employer on company letterhead (less than 60 days old) confirming employment details
- Current statement of benefit from relevant government department to evidence pension benefits, allowances or entitlements
- Copy of personal tax returns and tax assessment notices

PLUS

- Copy of rental statement, lease agreement or rent appraisal to verify rental income

Self Employed/ Company Applicants

All items are required

- Last 2 years business tax returns
- Last 2 years business financial statements (profit & loss and balance sheet)
- Last 2 years personal tax returns
- Copy of trust deed and/or company constitution will be required prior to settlement

PLUS

- Copy of rental statement, lease agreement or rent appraisal to verify rental income

LO-DOC Applicants

All items are required

- Original signed lo doc declaration

Plus the following items (as they apply to you)

Identification

100 points required for all applications

- 70 points – Passport, birth certificate or citizenship certificate
- 40 points – Drivers licence, pension card or student card
- 35 points – Council rates notice
- 25 points – Medicare card, telephone bill or credit card

Purchase

All items are required

- Copy of purchase/sales contract
- Copy of bank statement, share certificate, statutory declaration for gift etc to confirm deposit and funds to complete purchase
- Six months savings history if first home owner
- First Home Owners Grant application – if applicable

Refinance

All items are required

- 12 months statements for loan to be refinanced
- Council rates notice for security property
- 6 months statements for credit cards and any other loans to be refinanced (only required if consolidating to a new loan)

Construction

All items are required

- Copy of fixed price building contract
- Copy of council approved plans and specifications
- Copy of builders home owners warranty insurance
- Copy of builders all risk insurance
- Copy of builders registration card