

Required Documents Checklist



1. GENERAL INFORMATION AND DOCUMENTS

Application form pages 1-7.	Completed in all sections, signed, witnessed & dated.	
Privacy Disclosure (p 7- 8)	Signed by each applicant and dated	
100 Point ID	See 100 point ID checklist to complete & sign. Certified copies required	

2. INCOME TYPE

PAYG	3 latest consecutive payslips.	
	Signed & Dated Employer Letter (See sample attached)	
	If employed for less than 6 months original letter from employer stating probation period has been completed	
Self employed	2 years personal Tax Returns	
Director of any company	2 years company/business tax returns including P & L and Balance Sheet for each company your are a director of	
Applications in name of Company or Trust	2 years company tax returns including P & L and Balance Sheet for each associated company and Trust	

3. APPLICATION TYPE

Purchase Applications & Pre-Approvals	Legible copy of Contract of Sale when available (copy of title if available)	
	Evidence of savings verified by last 6 months savings statements showing name, account number and name of bank.	
	Gifts - Letter from person giving gift stating it is a non-refundable gift	
Refinance Applications	Mortgage loans - Latest 6 months statements. Copy of title if available.	
	Personal loans - Latest statement showing minimum 6 months history	
	Credit Cards - 3 months current history. 2 months where debt to be refinanced is less than \$10,000 or 5% of total loan	
	NOTE: Statements are not required for loans /credit cards not refinancing	
Investment Property	Copy of rental statements or Tenancy agreement confirming rental	
Construction Applications	Builders fixed price contract, quotation or agreement including	
	Home owner warranty & builders all risk insurances	
	Plans and specifications (where Council approved)	
First Home Owners Grant FHOG	Fully completed and signed First Home Owners Grant application	
	Fully executed (signed and dated) Purchase or Construction contract	
Pre- Settlement Rate Lock (for fixed rates only)	If you wish to lock in a fixed rate prior to settlement complete the Pre-Settlement Rate Lock form and mail it, along with your cheque or money order (made to Sandhurst Trustees Ltd), to NMMC 120 Harbour Esplanade, Docklands VIC 3008. We recommend you also fax a copy of the application and cheque to Sapphire on 02 9871 0203 prior to mailing.	

4. Submitting Documents

All required forms and documents can be faxed to Sapphire Mortgage Services on 02 9871 0203 or mailed to the address below. Once approval has been advised you will be asked to mail in your original Loan Application & First Home Owners Grant application (where applicable) and, if you are receiving a gift, the original letter confirming the gift is non refundable.

Sample Employee Letter

Company Name

Company Address

ABN number

Phone Number

Date

TO WHOM IT MAY CONCERN

This is to certify that **(your name)** has been employed as a
(fulltime/part-time/casual) employee for **(Company Name)** since **(date)**

(Your Name) completed his/her probation period on **(date)**

His/Her gross salary is \$..... pa **(excluding superannuation)**

He/she also receives **(eg: shift allowance/fully maintained company car etc)**

If you have any queries please contact me on **(phone number)**

Yours sincerely

Contact Name

Position