

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) <input type="checkbox"/>	Signed by each applicant and dated	
100 Point ID <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	See 100 point ID checklist. Certified Copies Required	

2. INCOME TYPE

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

3. APPLICATION TYPE

Purchase Applications <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> & Pre-Approvals <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Legible copy of Contract of Sale when available (copy of title if available)	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Evidence of savings verified by last 6 months savings statements showing name, account number and name of bank.	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Gifts - Letter from person giving gift stating it is a non-refundable gift	
Refinance Applications <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Mortgage loans - Latest 6 months statements. Copy of title if available.	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Personal loans - Latest statement showing minimum 6 months history	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Credit Cards - 3 months current history. 2 months where debt to be refinanced is less than \$10,000 or 5% of total loan	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	NOTE: Statements are not required for loans /credit cards not refinancing	
Investment Property <input type="checkbox"/>	Copy of rental statements or Tenancy agreement confirming rental	
Construction Applications <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Builders fixed price contract, quotation or agreement including	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Home owner warranty & builders all risk insurances <input type="checkbox"/>	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Plans and specifications (where Council approved)	
First Home Owners Grant <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Fully completed and signed First Home Owners Grant application	
<input type="checkbox"/> FHOG <input type="checkbox"/> <input type="checkbox"/>	Fully executed (signed and dated) Purchase or Construction contract	
Pre- Settlement Rate Lock <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> (for fixed rates only) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	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

<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	All required forms and documents can be faxed to Sapphire Mortgage Services on 02 8812-2725 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.	
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