



**THE SUPPORTING DOCUMENTS WE  
REQUIRE WITH YOUR LOAN APPLICATION**

PLEASE READ THIS SECTION VERY CAREFULLY AS NON SUPPLY OF ALL  
INFORMATION REQUESTED CAN ADD TO THE TIME WE TAKE TO PROCESS YOUR  
LOAN.

1. **APPLICATION FORM SIGNED AND WITNESSED:**  
Application form must be fully completed with **no blanks** or **ditto marks** - if a question does not apply to you please write N/A in the space provided. Please initial each page, and sign ALL relevant spaces.
2. **VALUATION FEE:** \$200 per valuation either paid by cash, cheque or money order to be submitted with application.
3. **INCOME VERIFICATION:** (i) Computer produced pay slips **(3)** showing name, position, year to date total, gross salary, deductions and net pay OR an employer's Letter, on letter head confirming commencement date, classification (full-time, part time, casual, temporary), position, base wage/salary along with three most recent pay slips. (ii) Self-Employed Applicant - **Last Two (2) years** Tax returns - certified by your Accountant and current Profit and Loss statement. (iii) Letter from real estate agent confirming rental income if you are intending to purchase an investment property or currently have one or more
4. **DEPOSIT/EQUITY VERIFICATION:** (i) Original Proof of Savings - complete records showing the transactions for the **last six (6) months** of savings history. All deposits of over \$2000.00 will need to be verified. (ii) Source of all Gifts - any gifts forming part of the purchase proceeds will need to be supported by a statutory declaration from the donor stating that the amount is not repayable. (iii) Sale of Property - solicitors letter stating net proceeds to be released from the sale of the property.  
**Please note we are unable to accept statements obtained via the internet.**
5. **LIABILITIES VERIFICATION:**  
ALL CURRENT OUTSTANDING DEBTS including **credit card statements, personal loans, store cards, private debts** Presently we require **three** months statement of record. Existing mortgages we require the **last 6 months statements**
6. **PROOF OF IDENTIFICATION:**  
STANDARD 100 POINTS IDENTIFICATION WILL NEED TO BE PROVIDED. Please see attached form detailing acceptable forms of ID.
7. **MARITAL STATUS:** Divorced or separated applicants only - Copy of decree nisi and/or a copy of a property settlement MAY be required.
8. **REFINANCE OF EXISTING MORTGAGE:**(i) Details of existing mortgage - a written or typed payout figure from the mortgagee. (ii) History of existing mortgage repayments - **a copy of the last six months of the existing mortgage statements.**
9. **BUILDING TO BE ERECTED/RENOVATIONS:** Proof of ownership or intended purchase of land, current builders tender, preliminary plans and specifications though preferably plans submitted to Council.
10. **OTHER:**