



<b>DOCUMENTS REQUIRED FOR SAPPHIRE Self Cert Product</b>
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**PLEASE READ THIS SECTION VERY CAREFULLY AS NON SUPPLY OF ALL INFORMATION REQUESTED CAN ADD TO THE TIME WE TAKE TO PROCESS YOUR LOAN.**

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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:** \$250 per valuation either paid by cash, cheque or money order to be submitted with application.
3. **INCOME VERIFICATION:** payg, last three payslips and a employers letter confirming commencement date and annual salary.  
**Self employed: must complete the following:** "loan affordability self assessment" form and a "self certification of income-loan customer declaration form". Verification is required that the primary applicant is self employed (ie: ABN,Bas etc) and has conducted the same business for at least the last two years (registration certificate, trading dates and business history as applicable)
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 twelve 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.