

Loan Application Checklist

It's easy to get lost in all of the documentation required when applying for a home loan. So we've compiled the ultimate checklist for you, so that you have the best chance of getting your loan approved. Remember that requirements between lenders can vary, so finalise exact documentation with Hunter Galloway.

PERSONAL INFORMATION

- Full employment history
- Current and previous addresses
- Details of your current assets - anything from a car, motorbike, or boat to other properties
- Proof of your income and current outgoing expenses

EMPLOYMENT DOCUMENTATION

- Current records of your salary
- Latest tax return/notice of assessment
- If you are self-employed or cannot easily demonstrate your salary with pay slips, three years' worth of tax returns
- A letter from your employer stating the tenure of your employment (if possible)

OTHER DOCUMENTATION

- Proof of Identification: Enough to pass the 100 point check, which can include your passport, birth certificate, etc.
- Copies of recent credit card statements, confirming your credit limits
- Front page of the sales contract
- Six months' worth of bank statements to confirm a genuine pattern of savings
- Statutory declaration stating that funds gifted for the deposit do not need to be repaid (if applicable)
- Council rates notice for any properties you own, such as investment properties
- If purchasing an investment property, confirmation of rental income for the property (real estate agency letter)
- Completed application for First Home Owner Grant (if applicable)



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