

# Residential Lending Application Checklist

Please complete your details and return to BOQ Specialist Commercial Broker BDM

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## What information is required at your appointment for residential lending?

### APPLICATION FORM

- Signed and dated by the applicant(s)
- Assets and Liabilities Position and Monthly Living Expenses completed in full

### FINANCIAL INFORMATION – SELF EMPLOYED

- Two (2) consecutive years tax returns for all business entities and guarantors, with the most recent being no more than 18 months old at the date of application
- Two (2) consecutive years business financial statements for all business entities, with the most recent being no more than 18 months old at the date of application
- Personal tax returns for all personal borrowers and guarantors, with the most recent being no more than 18 months old at the date of application
- Copies of the previous 6 months ATO portals and Integrated Client Accounts confirming that all taxes and statutory obligations are up to date
- Current Commitment Schedule for existing equipment finance contracts

### FINANCIAL INFORMATION – SELF EMPLOYED – MEDICAL PROFESSIONALS TRADING FOR LESS THAN 12 MONTHS

- Tax invoices and bank credits covering the full trading period
- BAS statements covering the full trading period
- Accountant prepared Profit and Loss
- Historical income provided

### FINANCIAL INFORMATION – PAYG

- 2 x Payslips issued within 60 Days (must include applicant's name, employer's name, ABN and YTD income figure)
- For doctors in the hospital system, please provide a Salary Packaging Statement

#### Or any 2 of the following Documents:

- 2 x Payslip issued within 60 Days (must include applicant's name, employer's name, ABN and YTD income figure) **or**
- 2 x Most Recent PAYG Payment Summary **or**
- Most Recent Tax Assessment Notice no older than 12 months **or**
- Signed & Dated Employment Contract

### FINANCIAL INFORMATION – RENTAL INCOME

- A market appraisal from a registered real estate agent

#### Existing rental (one of the following):

- Current executed lease agreement; **or**
- Rental statements issued by the managing agent within 90 days **or**
- The most recent personal tax return; **or**
- The latest 3 months bank statements showing regular rental credits with the managing agent's name evident

### TRANSACTION ACCOUNT STATEMENTS

- 3 months Transaction Account Statements for the main account for all borrowers with the most recent being within 30 days

### FOR PROPERTY PURCHASES

- Executed contract of sale
- Evidence of funds to complete purchase (bank statements or statutory declaration confirming unconditional gifts)

### OTHER INFORMATION REQUIRED

- 3 months Home Loan Statements, less than 30 days old
- 3 months Statements for all other debts (motor vehicle leases, personal loans, credit cards, store cards, overdrafts etc)

PLEASE NOTE: Additional information may be requested during or following an interview to support the application