

# Home Loan Application Short Form Checklist

## Australian Unity Banking

**Please complete this form in conjunction with the loan submission**

For any other enquiries, please contact Lending Specialists on 1300 790 740

### Step 1 Application

- ☐ Signed and dated Australian Unity Home Loan Application Form:
  - ‘Tax Residency Information – Individual’ form to be completed **if** individual borrower/s are a Tax Residents outside of Australia and/or
  - ‘Tax Residency Information – Entity’ form to be completed **if** company borrower/s are a Tax Residents outside of Australia
- ☐ Identification which meets our minimum standards as per our Approved Certifiers list below

### Step 2 Income

#### PAYG

- ☐ Minimum 2 consecutively dated payslips within the last 30 days **and** 1 month of account statements evidencing salary credits

#### Overtime / Allowances

- ☐ Copy of PAYG payment summary

#### Self Employed (Individual / Company / Trust)

- ☐ 2 years Financial Statements, Tax Returns and Notices of Assessment
- ☐ Certified copy of executed Trust Deed

#### OTHER INCOME

##### Family Benefits / Government Payments

- ☐ Minimum 2 consecutively dated payslips within the last 30 days and 3 months of account statements evidencing salary credits

##### Existing rental income

- ☐ Rental Statement from Licenced Real Estate Agent / current signed lease agreement / most recent financial year statement

##### Proposed rental income

- ☐ Rental Appraisal Letter from Licenced Real Estate Agent on company letterhead / short form valuation

### Step 3 Living Expenses

- ☐ Minimum 1 month transaction account / credit card statements detailing living expenses (if not already included in the statement for salary credits)

### Step 4 Savings

For loans which may require Lenders Mortgage Insurance (LMI):

- ☐ Current bank statement/s evidencing 5% genuine savings held or accumulated over 3 months minimum

### Step 5 Liabilities

- ☐ Most recent 3 months home loan / credit card / personal loan statements being refinanced

### Step 6 Security

- ☐ Copy of fully executed Contract of Sale
- ☐ Copy of fully executed Building Contract/s and post contract variations
- ☐ Copy of council approved stamped plans and specifications