

Home Loan Application

Short Form Checklist



Please complete this form in conjunction with the loan submission

Australian Unity - Banking

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

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

Income

PAYG

- Minimum 2 consecutively dated payslips within the last 30 days **and** 3 months 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

- Centrelink Income Letter for dependants under 13 years old
- Centrelink Income Letter for Age / Widow Pension

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

Living Expenses

- Minimum 3 months transaction account / credit card statements detailing living expenses (if not already included in the statement for salary credits)

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

Liabilities

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

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