

Supporting Document Checklist

In order for your client(s) application to proceed to the assessment stage, we will require the following documents to be provided, as applicable. Note: The below items are mandatory in order to progress to assessment (where applicable).

INFORMATION TO INCLUDE WITH EVERY RESIMAC APPLICATION

- | | |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Completed application form signed by all applicants | <input type="checkbox"/> Exit Strategy - In writing via a direct email or a signed and dated letter, from the applicant/s where the loan term will exceed the expected retirement age |
| <input type="checkbox"/> Signed Privacy Consent for all applicants | <input type="checkbox"/> Detailed loan submission notes clearly identifying the borrowers requirements & objectives |
| <input type="checkbox"/> Fully completed Living Expense Declaration | <input type="checkbox"/> Equifax Reports (Individual, Company and for all directorships) |
| <input type="checkbox"/> Serviceability Calculator | <input type="checkbox"/> Completed Broker Preliminary Assessment |
| <input type="checkbox"/> Identification documents for all applicants and guarantors on the loan and completed Customer ID Form | |

IF PAYG (REQUIRED)

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> 2 of 3 most recent computer generated payslips showing as a minimum: <ul style="list-style-type: none"> ▪ Borrower name ▪ Employer name ▪ ABN ▪ Year to Date earning | If the documents listed to the left are unavailable, the following must be obtained for each borrower: <ul style="list-style-type: none"> <input type="checkbox"/> One computer generated payslip; and <input type="checkbox"/> The latest PAYG Payment Summary or ATO Tax Assessment Notice |
| OR
<input type="checkbox"/> 3 months statements from a financial institution showing regular salary credits with the name of the employer evident | Note: If variable income e.g. OT used, latest PAYG Payment Summary or ATO Tax Assessment Notice is required.

If PAYG Contractor, please also provide: <ul style="list-style-type: none"> <input type="checkbox"/> Employment Contract |

IF SELF-EMPLOYED (REQUIRED)

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Proof of self-employed income
Full Doc
<input type="checkbox"/> Last 2 years certified tax returns and tax assessment notices (business and personal tax returns where applicable) | Alt Doc
<input type="checkbox"/> Declaration of financial position (signed by each applicant and guarantor, where applicable), plus one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Accountant's Letter (not available where ABN less than 12 months) <input type="checkbox"/> 3 months business bank statements <input type="checkbox"/> 6 months lodged ATO Business Activity Statements |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

IF REFINANCING (REQUIRED)

- Proof of Mortgage Loan Conduct (6 months statements required)
- Unsecured debts being consolidated (Prime - 6 months loan statements, 3 months credit card statements or Specialist - 1 month loan or credit card statement)
- Copy of most recent Council Rate Notice for all security properties

OTHER INCOME (REQUIRED)

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Child Support
<input type="checkbox"/> Proof of receipt of maintenance for a continuous period of at least 6 months (Prime) or 3 months (Specialist) by way of savings statements, and Child Support Agency letter to confirm the maintenance agreement | Proof of Rental Income
<input type="checkbox"/> Most recent rental statement from Real Estate Agent; or
<input type="checkbox"/> Last 3 months Bank Statements to confirm rental credits
<input type="checkbox"/> Rental appraisal letter from Real Estate Agent (new investment property purchases only) |
| Centrelink Benefits
<input type="checkbox"/> Evidence of Centrelink benefits being received by way of Centrelink statement | |

IF PROPERTY BEING PURCHASED

- | | |
|-------------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> Copy of the Contract of Sale | <input type="checkbox"/> Proof of funds to complete |
|-------------------------------------------------------|-----------------------------------------------------|