

Documents

Application submitted via VOW Net / Ynet and ApplyOnline

Supporting Documents to be emailed to applications@resi.com.au

Completed Supplementary Application form signed and dated (pages 8, 10 and 11 must be fully completed)

Clear and legible ID documents and annexure form

Detailed Broker Notes on the application including:

- Mitigates to credit
- Exit Strategy
- Living expenses justification

Security

Copy of latest Rates Notice for all securities

Evidence of income

PAYG

Two (2) most recent payslips showing YTD figures

Explanation of any payslip deductions (Salary Sacrifice)

RENTAL / CHILD SUPPORT / FAMILY TAX / PENSIONS

Evidence of all rental Incomes used via Tax returns or Real Estate Statements

Child Support Agreement

Latest Statement from Centre Link for Part A & B Tax. Children under 13 only

Latest Statement for any Pensions / Super Income

SELF EMPLOYED FULL DOC

Latest 2 years Personal and Business Tax returns and Financials and NOA

Servicing

Latest Product Servicing Calculator fully completed

Servicing Calculator shows positive service position

Break-up of living expenses with justification and comments

Equity

PURCHASE

- Copy of Purchase Contract of Sale incl. all special conditions and covenants
- Evidence of funds to complete the transaction

SUPPORTING DOCUMENTS EXISTING LOANS BEING REFINANCED

- Six (6) months statements for any Mortgage being Refinanced
- Three (3) months credit card statements being refinanced
- Three (3) months personal loan statements being refinanced
- Three (3) months equipment loan statements being refinanced
- All statements must bear client's full name and address and account details.

LOANS/ FACILITIES CONTINUING AFTER SETTLEMENT - Flexi Options Only

- 1 month credit card statement for all facilities
- 1 month personal loan statement for remaining facilities
- 1 month statement on existing home loans remaining
- 1 month equipment finance statements remaining
- All statements must cover the most recent month
- Three (3) months most recent transaction statements for main transaction account (where payroll is credited) no older than 31 days.