

Documents

Application submitted via VOW Net / Ynet and ApplyOnline
Supporting Documents to be emailed to applications@resi.com.au
Fully completed Fact Find and Privacy form signed and dated
Fully completed Annexure forms
Responsible Lending Summary from ApplyOnline
Clear and legible certified ID documents OR IDyou report
Detailed Broker Notes on the application
Exit Strategy in writing via a direct email or a signed and dated letter, from applicant/s where the loan term will exceed the expected retirement age

Security

Copy of latest Rates Notice for securities to be refinanced

Evidence of income

PAYG

Either 2 of the 3 most recent computer-generated payslips (showing as a minimum the applicants name, employer's name and ABN and year to date earnings)

If the above documents are unavailable, the following must be obtained for each applicant:

1 computer generated payslip and the latest PAYG Payment Summary or Tax Assessment Notice

If overtime, allowances etc are required for servicing, please provide:

The latest PAYG Payment Summary or Tax Assessment Notice

SELF EMPLOYED (FULL DOC)

Latest 2 years Personal and Business Tax Returns and Financial Statements and Notice of Tax Assessment

SELF EMPLOYED (ALT DOC)

Declaration of Financial Status to be completed (part of annexures) plus one of the following:

Accountant's Verification (part of annexures)

3 months business bank statements issued within the last 90 days

6 months BAS statements

RESIDENTIAL RENTAL INCOME

For existing tenancies, one of the following:

- Legitimate letter from the managing real estate agent
- 1-month rental statements from the managing agent to be no older than 4 weeks
- Current signed tenancy/lease agreement. Private lease agreements require an additional 3 month bank statements confirming rental income
- Taxation returns showing a breakdown of gearing position

COMMERCIAL RENTAL INCOME

- A copy of the current formal lease agreement confirming a minimum of 24 months to expiry

CHILD SUPPORT / FAMILY TAX / PENSIONS

- Child Support Agreement & Six (6) months current bank statements confirming receipt of payments
- Latest Statement from Centre Link for Part A & B Tax. Children under 13 only
- Latest Statement for any Pensions / Super Income

Servicing

- Latest Product Servicing Calculator fully completed
- Servicing Calculator shows positive service position

Equity

PURCHASE

- Copy of Purchase Contract of Sale including all special conditions and covenants
- Evidence of funds to complete
- Minimum of 5% genuine savings for loans with LVRs between 90% - 95% otherwise application will be processed as a QuickStart product with minimum NSR of 1.25

SUPPORTING DOCUMENTS FOR EXISTING LOANS BEING REFINANCED

- 6 months statements for any mortgage/personal loans being refinanced or consolidated to be no older than 4 weeks from application date
 - 3 months statements for any credit card being refinanced or consolidated to be no older than 4 weeks from application date
 - All statements must bear client's full name and address and account details
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