

DOCUMENTATION CHECKLIST

When applying for a home loan you may need to provide the following documentation. This supporting documentation substantiates your income/expenditure and assets/liabilities. Your Shire First Mortgages loan consultant will confirm which documents will be required at the time of your application.

Please Tick

PROOF OF IDENTITY	<ul style="list-style-type: none"> • Passport/Visa /Citizenship Certificate 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Drivers Licence 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Marriage Certificate 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Birth Certificate 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Medicare Card <p>Note Certified copies of ID documents may be required. All loan consultants at Shire First Mortgages are also registered JPs so we will be able to assist you with this.</p>	<input type="checkbox"/>
INCOME	<ul style="list-style-type: none"> • Two Most recent payslips (computer generated with employee's and employer's name and employer's ABN) 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Copy of employment contract 	<input type="checkbox"/>
ASSETS	<ul style="list-style-type: none"> • Most recent group certificate (s) and tax assessment notice (the bit you get back from the ATO after you lodge your tax return) 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • If self-employed- last 2 years full tax returns and assessment notices ad financial statements for yourself, your company or partnership and any trust involved 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Centerlink statements 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Centrelink entitlement letter (no more than 1 month old) 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Proof of existing rental income – tenancy agreement and/or agency statement 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Proof of proposed rental income – rental estimate letter from a Real Estate Agent 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Most recent statement for all savings accounts 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Copy of superannuation statements, share certificates etc 	<input type="checkbox"/>
LIABILITIES	<ul style="list-style-type: none"> • Copy of sale contract on an existing home or settlement letter from your solicitor if the deposit is to come from the sale of an existing home 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Copy of deposit receipt paid to your real estate agent 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is no repayable 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Rates notice on any existing owned properties 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Most recent statement for all credit cards (if we are consolidating debts then 3 months most recent statements) 	<input type="checkbox"/>
OTHER	<ul style="list-style-type: none"> • Most recent statement for all personal loans,leases etc 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Copy of last 6 months loan statements for any existing mortgages 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Copy of contract of sale for property being purchased 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Home insurance certificate of currency for all properties owned 	<input type="checkbox"/>
	<ul style="list-style-type: none"> • Copy of plans,specifications and fixed price contract (construction/renovations) 	<input type="checkbox"/>