

DOCUMENT CHECKLIST

	Now	After	NOTES
NEW PURCHASE <ul style="list-style-type: none"> • Copy of Purchase contract (signed by purchaser AND vendor). • First Home Owners Grant application www.firsthome.gov.au/ 			From Agent
EMPLOYEES <ul style="list-style-type: none"> • 2 most recent, consecutive pay slips. • 2010 Group Certificates • Latest tax assessment notices. • Centrelink Family Allowance letter 			
SELF EMPLOYED <ul style="list-style-type: none"> • Last 2 years Profit & Loss and Balance Sheets for business. • Last 2 years Tax Returns for business and personal. • Last 2 years Tax assessment notices 			From Accountant
REPAYMENT HISTORY <ul style="list-style-type: none"> • Latest 6 months Mortgage Statements. • Latest statements or evidence of payments for other loans. • Copy of latest statements of all credit cards. • Up-to-date loan balance evidence. • Rent ledger if paying rent. (from your agent) • Your Credit Reports – http://www.mycreditfile.com.au/			Include all loans, H/P's, Interest Free etc.
RATES NOTICE – for any properties you own. RENTAL INCOME - rent statement or letter from agent			
SAVINGS <ul style="list-style-type: none"> • 1 months statements on savings & cheque accounts to verify current balances & savings. • Annual statement on investments/super if significant. 			3 months statements required if loan is to be mortgage insured
IDENTIFICATION <ul style="list-style-type: none"> • Identification documents with current name & address - Passport or Birth Certificate; Driver's Licence, Medicare card. • Privacy consents provided by Wyvern Finance. 			Other items are suitable if any of these are unavailable

It is essential that all documents are up-to-date and complete

Any missing documents will result in the lender deferring a decision on our application

Please check with us if you have any doubts