

# Documents Checklist

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The documents outlined in this checklist are for a borrower applying for a Home Loan. If you are applying for Commercial Finance or Construction Finance, please contact us so that we can advise you on the documents that are specifically required for your loan scenario.

## All Applicants

- Identification equivalent to 100 points.  
Driver Licence and Passport are sufficient.

## PAYG Borrowers

- Two most recent consecutive payslips with year-to-date figures.
- Most recent Group Certificate.
- Most recent ATO Notice of Assessment.

## Self Employed Borrowers (Full Doc)

- Last two years personal Tax Returns and ATO Notice of Assessments.
- Last two years company Tax Returns and Financial Statements (Profit & Loss and Balance Sheet).

## Self Employed Borrowers (Full Doc)

- Business Activity Statements (BAS) for the last 12 months.
- Business account bank statements for the last 6 months.
- Accountant's letter to confirm the stated income. A letter template will be provided by the lending institution.

*\* Minimum two years ABN and GST registration is required.*

## Rental Income

- Current Lease Agreement.
- The most recent rental statement from the managing Real Estate Agent.
- A rental appraisal letter from a Real Estate Agent.

## Purchase Documents

- Executed front page of the Contract of Sale for the property being purchased.
- Bank statements to evidence 5% genuine savings for a period of 3 months.

## Self Employed Borrowers (Full Doc)

- Most recent 6 months home loan statements confirming a satisfactory conduct.
  - Most recent 3 months credit card and personal loan statements for debts being refinanced.
- \* Internet statements are acceptable as long as one original statement is provided.*

## Home Construction

- A copy of the fully executed Fixed Price Building Contract.
- A copy of Council approved plans and specifications.

Other than the documents outlined in this checklist, some lenders may request additional documentation to support the application. Whilst we are in the process of preparing your application, we will establish and finalise what documents are required for that specific lender.

If you have any questions or require further clarification regarding the above-mentioned documents, please contact us on 02 8091 7070 or email us at [loans@concordfinance.com.au](mailto:loans@concordfinance.com.au).

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