

# What to bring to your appointment



brokerhouse

During your interview, your Brokerhouse finance consultant will discuss, your financial goals and options, explore loan purpose and requirements, review a number of lender products, fees and charges and provide you with an overview of the loan application and settlement process.

To assist this process, here is a list of the basic information that may be required when applying for a loan. This is only a guide and lenders may ask for additional information in some cases. Your application may be delayed if the necessary documents are not provided.

## PERSONAL

### One or more of the following forms of ID

- Australian or foreign passport (must be current)
- Australian drivers licence
- Australian or Foreign birth certificate (cannot be an extract)

### Plus one or more of the following

- Current ATM/credit card
- Medicare Card
- Public utility or rates notice less than 3 months old

### First Home Owner Grant applications also require Certified copies of ID

- Birth Certificate (not an extract) or Current Passport
- Marriage certificate (if relevant)
- Evidence of Permanent Residency.

## INCOME DETAILS (IF YOU ARE AN EMPLOYEE)

- The last 2 consecutive, payslips from your current employer. Must show your name, company name, ABN and year to date income figure or,
- Current letter of employment with salary component (signed, dated on letterhead, stating your name, start date, mode of employment, company ABN and year to date income).
- ATO Assessment notice may be required.

**If Income includes overtime/ commissions/ bonuses, additional evidence may be required. Your finance consultant will advise these requirements.**

## INCOME DETAILS (IF YOU ARE SELF-EMPLOYED)

- Last 2 years tax returns and tax assessment notices for all individual applicants and all businesses
- Balance sheets and profit and loss statements covering the most recent 2 years

## INCOME DETAILS (OTHER THAN EMPLOYMENT)

- Property rental income statements
- Evidence of government pensions or centrelink payments
- Written evidence of any other regular/ongoing income

## FINANCIAL CONTRIBUTION DETAILS

- Evidence of 3-6 months genuine savings from bank statements, term deposit statements or share transactions records
- If other funds are being put towards the purchase, evidence will be required as to where the funds are currently held, or if the funds are being gifted, a Statutory Declaration from the gift provider will be required.

## FINANCIAL COMMITMENTS DETAILS

- Most recent statements for any existing loans showing current repayments. For example home, personal, lease, hire purchase etc.
- Most recent statements for all credit cards and store cards
- Additional evidence may be required where any of the above is being consolidated into the loan.

## PROPERTY DETAILS

- A copy of your most recent council rates notice
- If property is chosen a copy of the contract if available
- If constructing – a copy of the fixed price contract, council approved plans, specifications, builders insurance, permits and any other details.

**1300 31 6699**  
**CALL NOW TOLL FREE**

OPEN MONDAY - FRIDAY  
8.30AM - 5.00PM

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