

### Documents

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- Application submitted via VOW Net / Ynet and ApplyOnline
- Supporting Documents to be emailed to applications@resi.com.au
- Fully Completed Privacy and Fact Find signed and dated
- Clear and legible ID documents and ID Checklist
- Detailed Broker Notes on the application purpose and any mitigates

### Security

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- Copy of latest Rates Notice for all securities

### Evidence of income

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#### PAYG

- Two (2) most recent payslips showing YTD figures
- Latest Payment Summery for all PAYG jobs
- Explanation of any payslip deductions (Salary Sacrifice)

#### RENTAL / CHILD SUPPORT / FAMILY TAX / PENSIONS

- Evidence of all rental Incomes used via Tax returns or Real Estate Statements
- Child Support Agreement
- Latest Statement from Centre Link for Part A & B Tax. Children under 13 only
- Latest Statement for any Pensions / Super Income

#### SELF EMPLOYED FULL DOC

- Latest 2 years Personal and Business Tax returns and Financials and NOA

### Servicing

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- Latest Flexi Options Servicing Calculator fully completed
- Servicing Calculator shows positive service position
- Break-up of living expenses with justification and comments

### Equity

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#### **PURCHASE**

- Copy of Purchase Contract of Sale incl. all special conditions and covenant
- Evidence of funds to complete the transaction

#### **SUPPORTING DOCUMENTS EXISTING LOANS BEING REFINANCED**

- Six (6) months statements for any Mortgage being Refinanced
- Three (3) months credit card statements being refinanced
- Three (3) months personal loan statements being refinanced
- Three (3) months equipment loan statements being refinanced

#### **LOANS/ FACILITIES CONTINUING AFTER SETTLEMENT**

- 1 month credit card statement for all facilities
- 1 month personal loan statement for remaining facilities
- 1 month statement on existing home loans remaining
- 1 month equipment finance statements remaining
- All statements must cover 30 days in the last 3 months

### Other

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- Three (3) months most recent transaction statements for main transaction account (where payroll is credited) no older than 31 days.
- All statements must bear client's full name and address and account details.