

# FINANCIAL CHECKLIST

## For Owner Occupied Property & First Home Buyers

- Application for Lender completed in full & executed appropriately.
- Copy of Lender's Serviceability Calculator (obtained from PLAN Software).
- All Savings & Income evidence to be initialed and noted "original(s) sighted".
- CERTIFIED COPIES of all Documents required to complete FTFA 100 Point Identification (meaning: Certified Copies of Licence and Passport)
- Confirmation of Income (See Panel Lenders for their respective requirements).  
If A Lo- Doc Loan Facility – then a LO-Doc Declaration would need to be completed and signed by all parties involved
- Copy of Sales Contract or Offer & Acceptance.
- Evidence of Deposit/Confirmation that sufficient funds to complete the purchase are held.
- Copies of the most recent statement for all liabilities (including Credit Cards).
- Copy of Council Rates notice.
- Copy of Building Insurance on property being offered as security.
- Guarantor(s)**
  - Guarantor statement/application completed and signed (as appropriate).
  - Satisfactory income evidence as per applicant(s).
  - Privacy consent executed.
  - CERTIFIED COPIES of all Documents required to complete FTFA 100 Point Identification (meaning: Certified Copies of Licence and Passport)
- If **LVR > 80%**
  - Bank Statements (min 6 months) showing genuine savings history (Please refer to Individual Panel Lenders for % if genuine savings required).
  - If required, LMI checklist completed in full and signed.
- FHOG** if applicable
  - Copy of executed FHOG form.
  - If \$7,000 applicable – Addendum & Stat. Dec. completed.
  - Relevant identification to be provided unless already provided with 100 Point Identification (as per above). CERTIFIED COPIES of all Documents required to complete FTFA 100 Point Identification (meaning: Certified Copies of Licence and Passport)

**NB: ORIGINAL APPLICATIONS FOR FINANCE MAY BE REQUESTED TO BE RECEIVED PRIOR TO FORMAL APPROVAL.**