

FINANCIAL CHECKLIST

For more financial solutions call
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For Refinance Loans

- 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 FTRA 100 Point Identification (meaning: Certified Copies of License and Passport)
- Confirmation of Income (See individual 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 current Council Rates notice.
- Copies of the most recent statement for all liabilities (including Credit Cards) **not** being refinanced.
- 12 months of Bank Statements for all term facilities (ie Personal Loan, Home Loan) to be refinanced.
- 3 months of Bank Statements for all credit card facilities to be refinanced.
- Refinance letter to existing financial institution signed by all debtors
(Please check with Panel Lenders if they have a form of this type available, as each Panel Lender will have their own process for advising existing financial institution of their intent to repay debt and request mortgage to be discharged).
- If **Investment**
 - Confirmation of Rental Income (See individual Lenders for respective requirements).
- If **Guarantor(s)** involved
 - 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 FTRA 100 Point Identification (meaning: Certified Copies of License and Passport)
- If **LVR > 80%**
 - Check individual Lender guidelines for Maximum LVR for refinance proposals.
 - If required, LMI checklist completed in full and signed.

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