

Home Loan Documents

Lender or broker: _____



IDENTITY

- ☐ Driver licence or passport
- ☐ Medicare card
- ☐ Birth certificate (if asked)
- ☐ Proof of current address

INCOME (EMPLOYED)

- ☐ Two most recent payslips
- ☐ Income statement from myGov (ATO)
- ☐ Employment contract or letter (new job)
- ☐ Other income: rent, Centrelink, investments

INCOME (SELF-EMPLOYED)

- ☐ Two years' tax returns
- ☐ Notices of assessment
- ☐ Business financial statements
- ☐ Recent BAS statements
- ☐ ABN details

SAVINGS AND DEPOSIT

- ☐ Bank statements, 3 to 6 months
- ☐ Proof of genuine savings
- ☐ Gift letter if family is helping
- ☐ First home buyer grant or scheme forms

DEBTS AND EXPENSES

- ☐ Credit card statements and limits
- ☐ Personal and car loan statements
- ☐ HECS-HELP balance
- ☐ Buy now, pay later accounts
- ☐ Monthly living expenses estimate

THE PROPERTY

- ☐ Contract of sale
- ☐ Building and pest report
- ☐ Strata report (units)
- ☐ Council rates notice (refinancing)

General information, not financial advice. Lenders and brokers set their own requirements; confirm the list with yours.