



## Ensure you provide all the right documents for a smooth and successful loan application.

### All Loans.

- 100 Point Identification [photocopy of drivers licence plus birth certificate or passport]
- Most Recent Statement of Existing Credit Commitments [credit/store cards, personal/car loans, business loans]
- Copy of Most Recent Council Rates Notice [for all properties, owner occupier and investment]
- Application/Valuation Fee [if lender requires upfront payment]

### PAYG/PAYE Income

- 2 Payslips [must be current or no greater than 4 weeks old and show year-to-date, gross and net income]
- or Letter from Employer [no more than 4 weeks old. Must be on company letterhead, signed & dated by management or personnel staff, and state applicants name, position, length of service, employment type and gross & net salary]
- plus Group Certificate and/or Tax Return

### Self Employed/Business Income

- Last 2 Years Income Tax Returns [individual & business]
- Last 2 Years Business Financials [balance sheet and profit & loss statements]
- Nature of Business Info [time in operation, current liabilities, history of any leases, overdrafts and business plan]
- Details of Directors [if applicable]
- Franchise Agreement [if applicable]
- 3 Months Bank Statements for Business Account [business banking statements]

### Rental Income

- Rental Appraisal Letter from Real Estate Agent or Copy of Current Lease Agreement

### DSS/Centrelink Income

- Letter from Dept of Social Security [verifying payment details]
- or 6 Months Bank Statement [showing regular payments]

### Maintenance Income

- Copy of Court Order and 6 Months Bank Statements [showing maintenance payments]
- or Copy of Signed Agreement and 12 Months Bank Statements

### Evidence of Savings/Deposit

- Statutory Declaration [if applicable - where part of the deposit/funds are a gift from a 3<sup>rd</sup> party]
- Recent Bank Statements or 6 Months Bank Statements [if lender requires evidence of regular savings]
- Share Certificate Confirming Holdings and Value [if applicable]

### New Purchase.

- Copy of Signed Purchase Contract of Sale or Form 2 [Form 2 only if purchasing a Business]

### Construction Loans.

- Written Building Contract and Building Plans & Specifications [contract/tender must reflect builders licence no.]

### Low Doc Loans.

- Letter from Accountant [confirming applicant has been self employed > 2yrs, +/- ABN/GST explanation if required]

### Refinance/Debt Consolidation Loans.

- Copy of 6 Months Statements on all Credit/Loans being Refinanced [including home loan statements]
- Copy of 3 Months Statements on all Credit Cards
- Copy of Rates Notice and Building Insurance Policy [council or water rates]

## Your Responsibilities...

- » Provide all necessary documentation and supplementary information promptly to your Urbantech Finance credit advisor.
- » Help yourself and us by honestly disclosing any information that may affect the loan process. [eg. change of employment, any defaults & judgements, current caveats or second mortgages etc.]