

Documents you need for your mortgage application

Purchasing

- Short application form (provided by your mortgage broker).
- 2-3 forms of ID (drivers license, passport and Medicare card). One of them should be a primary photo ID such as a drivers license or passport and the second one should be a bank statement, utility bill, or something similar that shows your full name. Most lenders require these IDs to be certified and an ID form to accompany it
- Contract of Sale and Sales Advice.

Generally, your Broker will contact your solicitor/conveyancer to obtain a copy of this. You just need to provide the front page for most states but it's best practice to provide the entire sales contract in case there are any caveats or easements which may prevent you from borrowing with a particular lender.

- A gift letter if you're receiving a non-refundable gift from your parents.

Re-financing

- Home loan statements for the last 6 months
- Bank transaction statements for past 6 months
- Credit card statement (if applicable) for past 6 months
- Personal loan statement (if applicable) for past 6 months

PAYG borrower

- Last 2 payslips
- Last year's group certificate (optional)
- A letter from your employer confirming your income (optional)
- 6 months bank statement showing salary crediting

Self-employed borrower

- Last 2 years personal tax returns
- Last 2 years personal tax Notices of Assessment (NoAs)
- Last 2 years company/partnership/trust tax returns
- Other financial statements like Business Activity Statements (BAS) (if required)

Self-employed contractor

- As many invoices as you can provide
- Copy of the agreement you have with the company or companies that you contract to
- A letter from your client proving your income and confirming your employment

Specialist Loans

Guarantor loan

- Completed guarantor short application form (provided by your broker)
- Three forms of ID (drivers licence, or passport, Medicare card, etc)
- Home loan statements for the last 6 months
- Bank transaction statements for past 6 months
- Credit card statement (if applicable) for past 6 months
- Personal loan statement (if applicable) for past 6 months
- Council rates notices of the property being used as security

[Bad credit loan](#) - If you have more than 3 black marks, as a result of defaults, multiple credit enquiries or other credit infringement, provide the following documents to your broker so they can assess your application:

- A signed and dated letter explaining your credit history
- If the default has been recently paid, evidence of payment
- If the default has been or is currently being disputed, documents of correspondence between you and the creditor or debt collection agency that lodged the default.

[Low doc loans](#) - If you're self-employed and don't have sufficient documents to verify your income, you can provide the following documents to your broker:

- Your Australian Business Number (ABN)
- One of the following alternative documents (alt docs):
 - 12 months BAS
 - 6 months banks statements for your main business account and personal cheque account
 - An accountant's letter verifying your income

[Non-residents](#) Temporary residents living in Australia are allowed to purchase a property with:

- A copy of the email proving your visa approval
- Your passport that has your current visa Or, if you're an Australian citizen living overseas:
- A copy of your passport

[SMSF \(self-managed superannuation fund\)](#) - If you're purchasing a property for your SMSF, make sure you provide certified copies of

- The SMSF trust deed
- Custodian trust deed
- The latest super fund statement prior to the establishment of your SMSF
- The last 2 years audited SMSF annual returns
- An accountant's letter confirming the company trustee is not trading
- Financial documents like
 - The last 2 years financial reports
 - The last 2 years income tax returns on all related entities
 - Fund income tax and regulatory return Companies/trusts
 - Name and ABN of the company or trust
 - Copy of the stamped trust deed
 - Copy of the company constitution

[Construction loans Home build loan](#)

- Signed building contract
- Complete copies of council approved plans
- Building plans and specifications
- Additional documents such as a copy of the builders' permit and insurance (Public Liability Insurance)
- Quotes for any additional work such as the construction of a swimming pool, sheds, patio, carport etc.

Owner-builder:

- Full copies of council approved plans/specifications
- Detailed budget
- Copies of all quotes/estimates
- Copy of soil test and quantity surveyor comments
- A detailed schedule of the build
- A Copy of insurance policies including your builder's insurance of the works and public liability



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