

ALL HOME LOANS

all supporting documents must be most recent

- Two (2) most recent and consecutive Payslips for all applicants
- Other income documents if applicable (Most recent)
- Three (3) months bank statement showing all salary/income credit
- Three (3) months bank statement showing transactions and everyday expenses
- IDs (Certified clear copies, preference is two photographic ID documents)
- Evidence of Funds to Complete
- Three (3) months bank statement showing 5% genuine savings (For LVRs over 90%)
- DHOAS subsidy certificate if DHOAS loans
- Contract of Sale (executed and all pages to be included)
- Evidence of Deposit paid (Deposit receipts)

EXISTING PROPERTY – DOCS MUST BE RECENT

- Home loan statements – 6 months (Must show interest rate, balance and remaining term)
- Rates notice (for all existing properties)
- Rental Statements for investment property (most recent)
- Three (3) months bank statement showing rental credit for investment property (most recent)
- Tax return for preceding year showing rental expenses and other deductions for Investment property (*mandatory requirement for all borrowers who owns an investment property*)
- Personal loan/Credit card statements – 3 months (if consolidating)

ADDITIONAL DOCUMENTS - CONSTRUCTION

- Signed copy of Builder's Fixed Price Build Contract
- Evidence of deposit paid (Deposit Receipts)
- Variations documents (if applicable)
- Council approved plans and specifications
- Builders warranty insurance

*The above list acts as summary only, for complete list please check www.applyonline.com.au
Any documents that are not submitted during application can be emailed to;
brokers@australianmilitarybank.com.au*

**** PLEASE DELETE ALL TAX FILE NUMBERS ****