



DIRECT CREDIT'S LOAN DOCS CHECKLIST

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This document checklist will guide you in preparing the information required for most loan situations.

My Income

- Three recent computerised payslips.....
- Letter from employer stating position, commencement date,
if still on probation, gross income, year to date, regular overtime and allowances
- Copy of employment contract.....
- Last year's group certificate or tax return

if you're self employed:

Last 2-3 year's tax returns (if company/family trust applicable, you will require company tax returns, memorandum and articles of association, copy of trust or deed)

Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income.

My assets

- Copy of savings history (passbook, statements, certificates for six months).....
- Copy of sale contract on existing home or settlement letter from your solicitor
if the deposit is to come from the sale of an existing home
- Statutory declaration (if any part of the deposit is a gift),
stating the amount of the gift and that it is non-repayable
- Rates notice on any existing owned properties.....
- Copy of Superannuation statements, share certificates etc.....

My liabilities

- Copy of loans statements for 12 months on any existing mortgages.....
- Copy of credit card and personal loans statements and statements from any other borrowings.....

Other

- Copy of purchase contract.....
- Copy of plans, specifications and fixed price contract (construction/renovations).....
- Cheque for establishment fees - if required

Proof of identity

- Drivers Licence - 40 points.....
- Passport or birth certificate - 70 points.....

If these documents cannot be located other acceptable documents can be used such as Medicare Card, Bank Statements, etc.