

Mortgage Loan Application Checklist

Mortgage Broker Name	Broker Firm
Primary Borrower	Your Reference
Date	

This submission includes the following supporting documents

- Loan Application form* - fully completed, signed and dated
- Please advise if your client wishes to use DocuSign (DCHLA to send link to borrower)
- Credit Notes - Outline of client requirements
- Serviceability Worksheet
- Credit Card Authority for valuation fee's
- 3 Months saving account statements to verify living expenses
- Employment searches & Accountant searches
- Signed Exit Strategy (applies for all applicants aged 55 years old and over)

Borrower Identification*

- 'KYC & VOI Identification Form' completed, signed
- Certified Identification documents attached

Identification method (choose one of the below):

- Face-to-face:** All IDs must be clear, certified, noting certification date, certifier's name, and certifier's occupation/certification and all documents are attached.
- Electronic KYC:** ensure the identification process follows Direct Credit Home Loans Australia Guidelines and all documents are attached.
- IDYOU:** ensure the identification process follows IDYOU Guidelines and all documents are attached.

Loan Purpose - Supporting Documents*

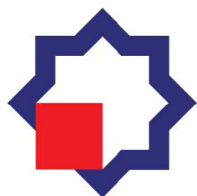
Documentation required to validate loan purpose

- Full copy of Contract of Sale signed and dated (for new purchase - if any)
- 6 months loan statements (for refinance or debt consolidation)
- Signed Discharge Authority for outgoing bank / financial institution (if applicable)

Proof of Income* (*tick relevant borrower type documentation*)

PAYG borrower must provide:

- 2 of 3 most recent consecutive payslips or letter of employment
- Latest 3 month bank statements from a financial institution in the name of the employee showing regular salary credits from the employer
- Where the applicants' income includes casual employment, regular overtime, shift allowances, bonuses or commissions, then the current and previous years PAYG payment summaries or tax return will be required to substantiate the applicants income.
- Copy of employment contract if probation period is applicable



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Employment verification:

To validate the employment and income documentation if computer generated payslips are not available, the following verification must be completed:

Obtain employer's contact details through an independent source

Check employers company existence via an ABN or ASIC search. If further enquiry is required an ASIC check on the company can be completed.

Verbal confirmation of role, income, length of employment with the employer may be required by Direct Credit Home Loans Australia depending on individual loan circumstances.

Check income with documentation provided

Direct Credit Home Loans Australia reserves the right to complete verbal employment checks as outlined above on any application.

Self-employed borrower

Self-employed personal tax returns for the last 2 years (TFN removed)

Self-employed personal notice of tax assessment for the last 2 years (TFN removed)

Other income / savings (all borrower types)

Evidence of funds to complete (sufficient to cover borrowers contributions)

Evidence of additional income (e.g. bonus, rental income, dividends, government payments etc. - if applicable)

Additional Supporting Documents

For Alt Doc Borrowing - Not Applicable to Origin Funded Loans

Self-employed Income Declaration Form

If greater than 70% LVR, two of the three supporting income documents (Accountants Letter and/or 6 months BAS and/or last 6 months Trading Statements)

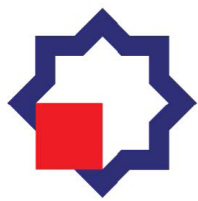
If lower than 70%LVR, one of three supporting documents (Accounts Letter and/or 6 months BAS and/or 6 months Trading Statements)

*We require NAATI certified translation for unlisted countries

For Expatriate Borrowing Entity

Visa holder. Visa class number (please specify and confirm min. 12 months remaining)

VEVO search completed



Mortgage Loan Application Checklist – SMSF Loan

Additional Supporting Documents

For SMSF Loan* (for company borrower)

Application Form Fully Completed and signed

Note: If DocuSign is required to sign the application, please advise us

Certified Trust Deed

Certified Bare Trust Deed

Certificate of registration for the SMSF Trustee company

Certificate of registration for the SMSF Bare Trustee company

Audited tax returns and financial statements for the last 2 years (if any) - TFN removed

Accountant letter to confirm annual ongoing cost for SMSF, if newly established fund and no tax return available

Existing loan statement for the SMSF (if any)

Superannuation fund position calculator (DCHLA Staff To complete)

Letter to confirm rollover fund (can be condition to approval)

Letter to confirm SGC will be contributed to SMSF (can be condition to approval)

Cash Management Account Statements

Investment portfolio statements (if applicable)

** Denotes mandatory documents to be provided for loan assessment*

Fast Refinance - Max 70% LVR

2 Years clear SMSF loan statements not older than 45 days at approval

Rental income for last 12 months (Either rental statements and/or rental credits to bank statements) not older than 45 days at approval