

Standard & Construction Home Loans Document Checklist



General Documentation

All Applications

- Completed loan application form
- Electronic Signature Certification of Completion
- Privacy Consent Customer Needs Analysis
- Broker Loan Summary Sheet

All Borrowers

- Completed digital consent
- Completed digital VOI (must show "passed") or manual VOI documents
- Any account closure letters from past 3 months
- Last 3 months statement on any other debts
- Written explanation for any arrears, defaults, or dishonored payments
- Title search (system – generated)
- Signed Exit Strategy letter (if any consumer is greater than 55 years of age)

Security Property Documentation

Established security Purchase

- Contract of Sale
- Proof of deposit paid
- Funds to complete

Standard Refinance

- Rates notice

Rental income documentation (if used for servicing)

- Rental statements; or
- Bank statements; or
- Signed lease agreement

Investment income (if used for servicing)

- Personal tax returns; and
- 6 months bank statements; or
- 6 months dividend notices

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Other documentation (if used for servicing)

Government benefits: Official government documents for benefits (e.g., family tax benefits, paid maternity leave, social security, pensions) official documents

Maternity leave payments: Employer letter confirming payment will continue until return to work

Business Entities: Accountant's Letter confirming either:

- Entities are trading profitably and meeting obligations
- Entities are not trading and have no liabilities

Existing Liabilities:

- Liabilities not on Credit Report
 - Last 3 months loan statements (If >3 months old include transaction listing)
 - Last 3 months credit card /store cards/LOC statements
- Debt consolidation
 - Latest loan statement (If >3 months old include transaction listing)

Other security rental income (not being purchases/refinances but used for servicing)

- Rental statements; or
- Bank statements; or
- Signed lease agreement; or

Equity Release / Cash Out (Not allowed for SDA or Specialist Rental Accommodation properties)

- Purpose of funds disclosed

Construction

Off the plan purchase

- Contract of Sale (dated ≥6 months before application)

Construction Purchase

- Builder's quotation or tender document (if fixed price contract not yet executed) Draft plan/specification
- Evidence of genuine savings
- Executed fixed price building contract

Prior to First Progress Payment to Builder

- Builder's licence
- Council-approved and stamped plans
- Any additional costs outside contract
- Insurance documents:
 - Public Liability Insurance (≥\$5M)
 - Building Insurance

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Home Renovations

For major renovations only (bathroom, kitchen, pool, garage):

- ☐ Valuation required
- ☐ Loan condition to confirm funds used for stated purpose

Income Documentation

PAYG Consumers

2 consecutive payslips (confirming income and employment, with the latest payslips within 60 days and Six weeks bank statements (showing regular salary , with the latest statement within 60 days old

Alternative Evidence (if only one of the required evidence, i.e. payslips or bank statements are available)

- Employment contract or
- Letter from employer (*on company letterhead, including annual income, length of employment, role or designation and employment type*)

Additional Income Types

- **For overtime, or shift allowances:**
- Eligible Occupations¹ - Origin will accept 100% of annualised year-to-date overtime and allowances income evidenced by any one of the following:
 - Most recent payslip
 - Most recent financial year ATO Income Statement
 - Year-to-date figure on a June payslip from the most recent financial year

(¹Eligible Occupations include: Ambulance Officer, Police, Firefighter, Nurse, Midwife, Paramedic, Border Force, Protective Services Officer, Medical Practitioner Training, Anaesthetist, Dermatologist, Emergency Medical Specialist, Obstetrician, Gynaecologist, Ophthalmologist, Paediatrician, Pathologist, Specialist Physician, Psychiatrist, Radiologist, Nurse Educator, Nurse Researcher, Dentist, Dental Specialist, Hospital Pharmacist, Industrial Pharmacist, Retail Pharmacist, Occupational Therapist, Optometrist, Physiotherapist, Speech Pathologist, Chiropractor, Osteopath, Podiatrist, Medical Diagnostic Radiographer, Radiation Therapist, Nuclear Medicine Technologist, Sonographer, Veterinarian, Dietitian, Naturopath, Acupuncturist, Natural Therapy Professionals, Audiologist, Orthoptist, Orthodontist.)

All Other Occupations- Origin MMS will accept 100% of annualised year-to-date overtime and allowances income evidenced by any one of the following:

- Most recent payslip (minimum of three months salary evidence, Capped at 120% of previous year's overtime and allowances income); or
- Most recent financial year ATO Income Statement; or
- Year-to-date figure on a June payslip from the most recent financial year

Employment by Family Member

- 2 consecutive payslips (confirming income and employment, with the latest payslips within 60 days and
- Six weeks bank statements (showing regular salary , with the latest statement within 60 days old ; and
- Most recent tax return or ATO assessment notice

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- **For Casual employment:**
 - 2 consecutive payslips (confirming income and employment, with the latest payslips within 60 days and
 - Six weeks bank statements (showing regular salary , with the latest statement within 60 days old
- **For bonuses or commissions:** Origin MMS will accept 100% of actual bonuses and commissions income evidenced by any one of the following:
 - Most recent payslip with Year-to-date bonuses and commissions (not annualised);or
 - Most recent financial year ATO Income Statement; or
 - Year-to-date figure on a June payslip from the most recent financial year
- **For Fixed term contract employment:**
 - Employment contract; and
 - 2 consecutive payslips (confirming income and employment, with the latest payslips within 60 days and
 - Six weeks bank statements (showing regular salary , with the latest statement within 60 days old

Self-Employed & Partnership Consumers

Professional Self-Employed

Latest personal tax return; and

Associated tax assessment notice or accountant's letter confirming lodgement

Other Self-Employed (excluding Professional Self-employed)

Latest personal tax returns; and

Associated personal tax assessment notices or accountant's letter confirming lodgement; and

Latest business tax returns; and

Associated business tax assessment notices or accountant's letter confirming lodgement; and

Latest year's business financial statements

- If tax assessment notices >15 months old, then;
 - Two most recent Business Activity Statements (BAS)
- Tax returns acceptable up to 21 months old
- Business must be trading $\geq$ 24 months

Company or Trust Consumers

Latest personal tax returns; and

Associated personal tax assessment notices or accountant's letter confirming lodgement; and

Latest business tax returns; and

Associated business tax assessment notices or accountant's letter confirming lodgement; and

Latest year's business financial statements

Business must be trading $\geq$ 24 months

- Exception: newly established SMSF Trusts and Holding entities