

Loan Submission Pack

For this application to be assessed, please complete this form in full and submit together with the loan application form and supporting documents to apps@orde.com.au or via ApplyOnline

1. INTRODUCER DETAILS

Full Name		Company Name	
ORDE Broker ID		Aggregator	
Contact Number		Email	
Preferred contact for file updates		Via Phone	☐
		Via Email	☐

2. APPLICATION OVERVIEW

Applicant Name/s

Is an interpreter required to support an applicant comprehend written English? ☐ Yes ☐ No

Loan Amount	\$	Loan Term	years	IO Period	years
Loan Splits	\$	\$	\$	\$	\$

Loan Purpose

☐ Purchase
 ☐ Refinance
 ☐ Debt Consolidation
 ☐ Cash Out
 ☐ Other _____

Security

☐ Residential
 ☐ Commercial
 ☐ Rural Residential
 ☐ Rural
 ☐ Vacant Land (with intent to build)

Address

1.

2.

Product

☐ Residential/Prestige
 ☐ Commercial
 ☐ SMSF
 ☐ Construction
 ☐ Bridging
 ☐ Highest & Best Use
 ☐ Retained Stock
 ☐ Expat
 ☐ Non-Resident

Expected Interest Rate

Income Verification

☐ Full Doc
 ☐ Alt Doc
 ☐ Lease Doc

Finance Date

Settlement Date

4. DOCUMENT CHECKLIST

ALL APPLICATIONS

- ☐ Application Form and Privacy Consent – Fully complete, signed and dated
- ☐ Loan Submission Pack – Fully complete, signed and dated
- ☐ Broker Notes (including commentary on anything complex, for example split loan requirements, multiple households, etc)
- ☐ ORDE Servicing Calculator (*Based on servicing position, 3 months bank statements may be required to verify expenses*)
- ☐ ORDE Customer Identification Checklist and Broker certified identification / IDYou / Australia Post VOI
- For existing ORDE customers, ID documents are required only if the certification is > 2 years and/or IDs have expired

Residential, Prestige, Commercial, HBU & Retained Stock

PURCHASE

- ☐ Contract of Sale - Fully signed and dated
- ☐ Evidence of Funds to Complete / Deposit Paid

REFINANCE / DEBT CONSOLIDATION (statements required for accounts being repaid only)

- ☐ Recent six (6) months statements - Home Loan / Business Loan / Line of Credit / Overdraft
- ☐ Recent three (3) months statements - Personal Loan / Credit Card
- ☐ Copy of the latest Council Rate Notice for the property offered as security

PAYG INCOME (Tax file numbers must be removed from all supporting documents)

- ☐ Two (2) most recent pay slips; AND
- ☐ ONE of - Income Statement from MyGov / Employment Letter / Evidence of 3 months salary credits

SELF-EMPLOYED INCOME – FULL DOC (Tax file numbers must be removed from all supporting documents)

- ☐ Most Recent (1) year Company and Individual Tax Returns including Notice of Assessments AND
- ☐ Most Recent lodged BAS OR 3 months trading statements where tax return ≥ 6 months old

SELF-EMPLOYED INCOME – ALT DOC

- ☐ Self-Certified Income & Repayment Declaration AND
- ☐ Accountants Declaration OR Recent six (6) months BAS OR Recent six (6) months Trading Statements

RENTAL INCOME

- ☐ If rented via Agent: Recent Real Estate Rental Statement, or Current Lease Agreement
- ☐ If private rental: Current Lease Agreement (if held) AND 3 months statements evidencing Rental Credits

OTHER INCOME (acceptable pensions, family payments and child support for children aged ≤ 13 years)

- ☐ Recent Centrelink Statement / Child Support Agency Statement. Pensions and CSA require recent three (3) months statements

TRUST BORROWER / GUARANTOR (Discretionary Family Trust / Fixed Trust / Hybrid Trust / Unit Trust)

- ☐ Trust Deed - Fully signed, dated, and certified (must also be stamped if the trust was established in NSW, VIC, Tas or NT)

Expat & Non-Resident

PAYG INCOME (Tax file numbers must be removed from all supporting documents)

- ☐ Two (2) most recent pay slips; AND
- ☐ Employment Letter; AND
- ☐ Evidence of 3 months' salary credits

SELF-EMPLOYED INCOME – FULL DOC (Expat Only)

- ☐ Most Recent (2) years Company and Individual Tax Returns and Financials
- ☐ Company Registration confirming Directorship & Shareholding

GENERAL

- ☐ All foreign language documents to be translated by a NAATI approved translator
- ☐ Australian bank account where rental payments and loan repayments are made
- ☐ Must have an agent or power of attorney in favour of an Australian Resident (residing in Australia) or Australian Legal firm appointed to receive legal notice on the behalf of the borrower.
- ☐ Credit Report from appropriate credit reporting agency of Resident Country to be supplied

Bridging

GENERAL	
☐	Purchase Contract of Sale - Fully signed and dated
☐	ORDE Bridging Calculator
☐	Address of property to be sold
☐	Has property sold or will sell prior to Formal Approval ☐ Yes ☐ No
IF RESIDUAL DEBT	
☐	Income documents as per standard Residential – Full Doc or Alt Doc

SMSF

SELF MANAGED SUPER FUND (SMSF) (Tax file numbers must be removed from all supporting documents)	
☐	SMSF Trust Deed - Fully signed, dated, and certified
☐	SMSF Bare / Custodian Trust Deed - Fully signed, dated, and certified
☐	If new SMSF: Recent one (1) year Industry Super Fund Statements and, if available, SMSF transaction account statement
☐	If existing SMSF: Most Recent SMSF Financials OR
☐	If existing SMSF: Recent twelve (12) months SMSF Cash Management Statements (showing super contributions)
☐	If PAYG: Two (2) most recent pay slips;
☐	If owner occupied Commercial SMSF: Confirmation of rental expense being met at, or above proposed market rental for SMSF OR Most recent (1) year Company Financials.
ADDITIONAL REQUIREMENTS	
Please provide the individual name and firm of the financial planner who assisted in developing the SMSF investment strategy. If self-completed, please provide an overview of the applicants' experience/qualifications.	
☐	

Residential Construction

GENERAL	
☐	Income documents as per standard Residential – Full Doc or Alt Doc
☐	Proposed Builder <i>(Please note Parent Builder where sub-contractor relationship exists)</i>
☐	
INITIAL ASSESSMENT	
☐	Fixed Price Build Contract OR
☐	Formal Build Tender including proposed drawdown schedule
☐	Final Plans
☐	Final list of Specifications
☐	Quotes and details of any works being completed outside of build contract e.g. pool, driveway, landscaping etc.
☐	Copy of Planning Permit / Development Approval (as required)
PRIOR TO SETTLEMENT	
☐	Signed Fixed Price Build Contract
☐	Building Permit or state equivalent
☐	Stamped and signed Drawings/Plans by Surveyor
☐	Builders Domestic Certificate of Insurance, including general works and public liability
☐	Builders Warranty Insurance (HIA / QBCC)
☐	Builders Acknowledgement that drawdowns will be paid in line with ORDE's Valuer/Quantity Surveyor instructions
☐	Builders Invoice Claim

5. LOAN PURPOSE AND OBJECTIVES

Please provide a summary of the intended loan purpose and how this loan will meet your client's financial needs and objectives.

If Refinance:

☐ Reduce / Simplify repayments

☐ Better interest rate

☐ Able to access equity

☐ Specific product or feature

☐ Other _____

6. CONSTRUCTION LOAN

Please provide details of the intended construction build.

Land Value \$

Build Cost \$

Estimated Completed Value \$

Build Description

Single

Multi-unit, no. of units

7. SELF EMPLOYED APPLICANT / GUARANTOR

Please provide details of the applicants' business, including how income is generated and how the applicant advertises their services. Please note the businesses website where applicable

8. CASH OUT

Does this application include cash out?

☐ Yes ☐ No

If yes, please provide a detailed explanation and breakdown of the intended purpose of the funds.

9. INTEREST ONLY

Does this application include an initial Interest Only period?

☐ Yes ☐ No

If yes, please outline the reason for the interest only request.

10. CREDIT HISTORY

Do the applicants have any current or past credit impairment including late/missed repayments?

☐ Yes

☐ No

If yes, please provide a detailed explanation of the credit event/s and the actions taken to rectify.

Have the applicants applied for credit in the last 12 months?

☐ Yes

☐ No

If yes, please detail the status of any credit enquiry e.g. current facility or did not proceed.

11. EXIT STRATEGY

For applicants aged 45 and over, please provide a detailed exit strategy, with an indication of the applicants intended retirement age (excludes SMSF).

12. FORESEEABLE CHANGES

Is the applicant aware of any circumstances that could adversely impact their ability to repay this loan? Eg: a temporary reduction in income, a change in employment, an anticipated large expense.

☐ Yes

☐ No

If yes, please provide a detailed explanation.

13. INTRODUCER DECLARATION

By signing this form, I declare:

- I have verified the customer in accordance with the ORDE Financial Identification procedure, or the customer has been verified at Australia Post in accordance with AML requirements;
- I have made reasonable inquiries about the customers financial situation, their needs and objectives and have provided all relevant information to ORDE Financial;
- I have taken reasonable steps to verify the customers financial situation; and
- I confirm that the distribution of this product is consistent with the current Target Market Determination.

Full Name

Signature

Date

___/___/___