

Let's get moving!



If you're busting to get started and want to get ready for your appointment with an Assured Home Loans consultant to get the finance side underway, here's a handy checklist of what you'll need to bring to your interview. Gathering this information first will help qualify you for the First Home Buyer \$3k promotion quicker, getting you into your home

Identification (for each applicant)

One of the following original documents or copies are to be certified by a justice of the Peace or Police Officer:

- ☐ Driver's Licence **OR** Passport **OR** Proof of Age card **OR** Visa Travel Document **PLUS** Medicare Card

If you do not possess any of these documents, please phone your Assured Home Loans consultant prior to the interview to discuss alternative means of identification.

Finances

- ☐ Official bank statements from the last three consecutive months for transaction accounts showing your regular income held in all applicant's names. Internet bank statements are acceptable.

Deposit

- ☐ Evidence of funds held to pay deposit and fees (e.g. three months bank statements including balance amount, receipt for deposit paid, property sale contract or conveyancer statement) *Please note:* if you're not quite there yet, please call us and we'd be happy to help you budget.
- ☐ If the money has been gifted to you, a non-refundable gift declaration form will be required from you and the person who has gifted the money.

Rental evidence (if applicable)

If your recent three months bank statements do not show you have either held a minimum balance of \$3,000, or a regular savings pattern of \$3,000 or more, you must provide:

- ☐ Tenancy Verification form (completed by your landlord or property manager)
- ☐ Copy of the Tenancy Agreement and receipts or statements evidencing payments for the last 12 months

If you are P.A.Y.G

Income (for each applicant)

- ☐ Two most recent and consecutive pay slips

PLUS one of the following:

- ☐ Most recent Payment Summary
- ☐ A written contract or letter from your employer printed on company letterhead

Casual employment, shift allowance, penalties and overtime: evidence of income for the last six months

If you are Self Employed

Income (for each applicant)

- ☐ Personal Tax Assessment Notices for the two previous financial years
- ☐ Business Tax Assessment Notices for the two previous financial years
- ☐ Financial statements (Profit & Loss plus Balance Sheet) for the previous two financial years, plus interim financial statements if the application is more than six months into new financial year
- ☐ Evidence that the business is still trading

Any other income

Centrelink / Veteran's Affairs (if applicable)

- ☐ Centrelink Income Statement issued within the last month

Maintenance / Child Support (if applicable)

- ☐ Evidence of receipt of payment for the last three months

PLUS one of the following:

- ☐ A Court Order or a 'Binding Agreement
- ☐ Centrelink and Child Support Statement evidencing the amount of Child Support paid
- ☐ Other income (e.g. overseas pension, scholarship, annuity payment, rental income received)



Financial commitments (for all current debts if applicable)

- ☐ Car loans/personal loans – a copy of the contract plus the last three months of statements
- ☐ Overdrafts/line of credit – statements for the last three months showing credit limit
- ☐ Consumer credit – statements for the last three months for each (e.g. GE Finance, Buyers Edge)
- ☐ Lease – copy of lease confirming the loan amount, loan term, minimum repayment and loan statements for the last three months
- ☐ Hire purchase/rental agreements – a copy of your contract and the last three months statements for each (e.g. Harvey Norman, Radio Rentals, Certegy, Flexirent)
- ☐ Credit cards/store card – the last three months statements for each card
- ☐ Financial supplement loan – most recent statement
- ☐ Copy of Centrelink debt repayments, court fines etc. showing payment arrangement
- ☐ Copy of the most recent child support statement or other evidence to confirm payments made in the last three months
- ☐ Private school fees (evidence of annual fees payable)
- ☐ Documentation evidencing any other ongoing financial commitments

Contract

- ☐ Assured Property Group will help you select a property and get your contract organised

Evidence of Qualification

- ☐ To qualify for the \$3k promotion, you'll need at least one of the applicants to provide evidence of holding a Certificate III, Certificate IV, diploma, degree or higher qualification through TAFE, university or another Registered Training Organisation, provided in the form of an official academic Transcript of Certificate. If on a joint loan, the borrower with the certification must be employed.

Notes

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