

Home loan documentation checklist.

Things you will need to help you complete the application with your Defence Bank lender.

Personal identification.

You will need at least two forms of identification.

Either two forms of photo ID.

Driver's licence.

Passport.

If only one form of photo ID available, please provide two of the following original documents.

Birth or citizenship certificate.

Centrelink pension card.

Medicare card.

Department of Veterans Affairs Card.

If you had a change of name please also provide government issued change of name (eg. deedpoll or marriage certificate).

Information about your income.

Full time/Part time.

Two (2) of your last three (3) payslips with a year-to-date figure.

Regular overtime and allowances.

If you earn regular overtime or commission then please provide additional documentation such as payslip(s), an employer letter or an employment contract to confirm base salary and/or at least six (6) months income.

Casual.

Two (2) recent payslips with a year-to-date figure covering at least six (6) months continuous employment.

Self-employed.

The last two (2) years tax returns plus Notices of Assessment.

Rental income.

If you also have rental income, please provide the following.

Current rental statement or existing signed lease agreement and bank statements confirming rental credits for the last three (3) months.

Other income.

If you have any other income such as from interest and dividends, superannuation/pension/annuity, foreign income or government income sources, please bring along evidence (such as statements) of these.

DHOAS subsidy (if applicable).

Current DHOAS Certificate of Entitlement.

Information about your expenses.

We will be asking you some detailed questions about your **everyday living expenses**.

To help you prepare, please consider the costs that make up your lifestyle.

Your regular utility bills. How much you pay for gas, power, water, your mobile phone and pay TV subscriptions.

Household costs, including rental expense, grocery, vehicle running costs, insurances, council rates, body corporate and any ongoing property maintenance.

More significant expenses that occur less regularly, such as school or tertiary education costs for you or your children, child care or child support payments, insurance premiums.

Your transaction account and/or credit card statements could help you estimate your monthly expenditure on things like groceries, eating out, movies, gym membership, insurance premiums, etc.

Home loan documentation checklist.

Please bring with you:

The last three (3) months savings, transaction accounts and credit card statements.

Salary packaging report.

All other lender's bank statements must show the following.

Bank/financial institution stationery (logo/ABN).

Account number.

Account name.

Please note: If your banking is with Defence Bank, we can access these statements for you, so you don't need to bring these along.

Other financial information.

Listing your other assets and liabilities will help us determine your capacity to repay the loan.

Your assets.

Recent evidence of your assets if not held with Defence Bank (e.g. rates notice, savings, term deposits, shares etc.).

Your liabilities.

If you have a home or investment loan with another lender, please provide the last three (3) months of your loan statements.

All other lender's bank statements must show the following.

Bank/financial institution stationery (logo/ABN).

Account number.

Account name/ownership of debt.

Balance and repayments.

Refinancing.

If you want to refinance your home or investment loan, we will need the following.

Home or investment loan statements from your existing lender for the last six (6) months.

Current balance of any loans to be refinanced including pay-out costs.

Rates notice(s) of the security properties.

Details about your property purchase or construction.

You will need to provide us with some information about the property you are buying or building.

If you are buying:

Signed contract of sale.

If you are building, we will also need:

Council approved building plans, specifications and building permit.

Fixed price builder's contract.

Please note: Where you are eligible, and applying, for state or federal government grants or assistance, your lender may request additional supporting documentation.