

Loanapp User Guide

Learn how to use Loanapp for your lender submissions, from beginning to end.



Written by Christina

Updated over a week ago – June 2021

Overview

Loanapp is a lodgement tool for mortgage applications. It has a great new user experience designed to make data entry faster and easier; and all the functionality that you need to complete a loan submission like auto-populated Application Forms, fast and easy supporting docs upload, and built in serviceability.

This is a guide on how to complete an application through Loanapp, check your serviceability, generate supporting docs checklists and lender print forms, upload supporting docs and submit your application.

You can read more about launching from your CRM system using the suitable link below

[Podium](#) [FLEX](#) [Salestrekker](#) [Mercury](#)

If you need help at any time, you can **live chat** from within Loanapp (see details below).

Loanapp Layout

Loanapp has a number of Tabs and Menu items that represent sections of a loan application, and make it easy for you to move about to different sections of the application. (NOTE – you can complete an application in any order you wish).

Precursor Tab

The precursor tab is where you land, when you first open Loanapp. The Precursor tab is mostly auto-filled with information about you, the creator and submitter of the loan. This data will have come from your credentials within your Aggregator system or your direct Loanapp login. (If anything is wrong, it will need to be changed in your Aggregator or Loanapp profile for future apps).

FILE

PRECURSOR

CURRENT SITUATION

NEW REQUIREMENTS

SUMMARY

Change Request

Peter Radcliffe

Standard Residential Mortgages DEV v1.0.7

Overview

Sales Channel

Business Channel

Application Data

Submission Information

Loan Writer

Loan Writer Company

Loan Writer

0 Messages

Name Title

First Name

Surname

Licence Type

Licence Number

Other Identifier

U6P5MC

Mobile

61

0412345678

Email

kb_humebank@simpology.com.au

Current Situation Tab

Current Situation Tab is where you complete all the information about your applicants' current situation. Here you add Applicants, their contact and employment details, and their existing Assets and Liabilities.

FILE

PRECURSOR

CURRENT SITUATION

NEW REQUIREMENTS

SUMMARY

Change Request

Peter Radcliffe

Standard Residential Mortgages DEV v1.0.7

Person Applicants

Existing Properties

Other Assets

Mortgage Liabilities

Other Liabilities

Other Income

Borrowers and Guarantors

Assets and Liabilities

Other Sources of Income

Person Applicants

Add Person Applicant

Add Person Applicants

Add all person applicants that are either borrowers or guarantors to this application.

Person Applicants List

No Person Applicants added in the application

2 Messages

New Requirements Tab

New Requirements Tab is where you add the details of this loan application, such as new properties being purchased, and also the loans that are being applied for. You can also add the details of any contribution funds being provided in the application.

FILE


PRECURSORD

CURRENT SITUATION

NEW REQUIREMENTS

SUMMARY

Change Request



Peter Radcliffe

Standard Residential Mortgages DEV v1.0.7

New Purchase

New Loans


Contribution Funds

New Real Estate

Loan Accounts

Funds To Complete

New Properties




Add New Property


Add New Properties

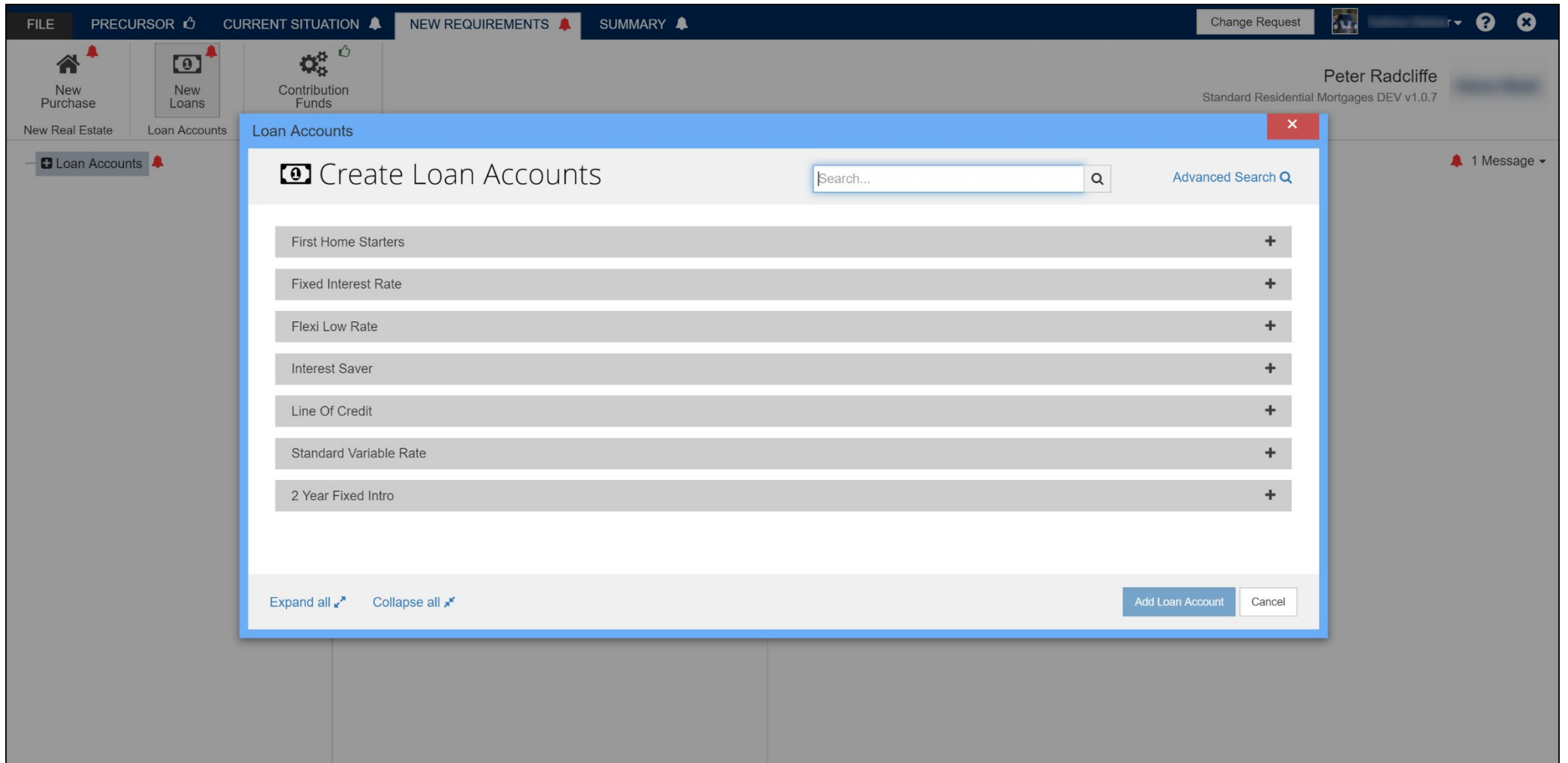
Add properties that are to be used as security and purchased following the settlement of this loan.

New Properties List

No New Properties added in the application







Summary Tab

The Summary Tab is a simple tab that captures the details for preferred delivery of Mortgage Documents.

FILEPRECURSORCURRENT SITUATIONNEW REQUIREMENTSSUMMARY

Change Request

Peter Radcliffe

Standard Residential Mortgages DEV v1.0.7

SummaryDataStatement Of PositionApplication Comment

Application Summary

Summary

Summary

2 Messages

Send Documents To

Method

Fees Disclosure Date

dd/mm/yyyy

Fee

+ Add Fee

Building an Application

To build an application, you start by completing the details under the current situation tab. First you add the Borrower and or Guarantors by choosing the appropriate menu.

FILE PRECURSOR CURRENT SITUATION NEW REQUIREMENTS SUMMARY

Change Request

Peter Radcliffe
Standard Residential Mortgages DEV v1.0.7

Person Applicants

Existing Properties Other Assets Mortgage Liabilities Other Liabilities Other Income

Borrowers and Guarantors Assets and Liabilities Other Sources of Income

+ Person Applicants

Person Applicants

Add Person Applicant

Borrower
Add borrower applicant

Guarantor
Add guarantor applicant

Person Applicants List

No Person Applicants added in the application

2 Messages

When you add an applicant, a number of pages will appear that will need to be completed. You will note the page menu on the left hand side will expand as you add applicants. These pages will each have sets of data that need to be completed. For example, when you add a person applicant, contact details pages, employment pages, and proof of ID pages are created and must be completed for that applicant.

FILEPRECURSORCURRENT SITUATIONNEW REQUIREMENTSSUMMARY

Change Request

Peter RadcliffeStandard Residential Mortgages DEV v1.0.7

Person Applicants

Existing PropertiesOther AssetsMortgage LiabilitiesOther LiabilitiesOther Income

Borrowers and GuarantorsAssets and LiabilitiesOther Sources of Income

Person Applicants

First Name Surname (Borrower)

Contact Details

Other Details

Employment

Proof Of Identity

Person Applicant

8 Messages

Applicant Type

Borrower

Primary Applicant

Yes

Name Title

First Name

Middle Names

Surname

Known As

Has Previous Name

Gender

Date Of Birth

dd/mm/yyyy

Residency Status

Permanently in Australia

Citizenship

Australia

Marital Status

Household

Solicitor

When you have completed the Borrowers and Guarantors, you can then build the Statement of Position by adding Assets, Liabilities and other income to the application.

FILE

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CURRENT SITUATION

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Peter Radcliffe

Standard Residential Mortgages DEV v1.0.7

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Mortgage Liabilities

Other Liabilities

Other Income

Borrowers and Guarantors

Assets and Liabilities

Other Sources of Income

Existing Properties

Residential - Property Address

Existing Property

11 Messages

Primary Usage

Residential

Residential Type

Primary Purpose

Status

To Be Used As Security

Construction

Address

Valuation Program

Estimate Methodology

Estimate Basis

Estimated Value

Ownership Proportions

Owner (1)

Owner

First Name Surname (Borro...)

%

Loanapp Features

There are a number of user interface features to help you work through the application.

Help – The Blue Button

The most important button we want you to know about is the help button in the bottom right corner. When you click on this button, you'll notice this has triggered a pop-up window to open providing you with two options to choose from:

1. Get Support by 'starting a new conversation' - our online chat service where you can get in touch directly with our friendly Loanapp support team
2. Our [Help Centre](#) by 'finding an answer quickly' - where you have access to many useful articles and videos that may assist in your query;

The screenshot shows the Loanapp application interface. The top navigation bar includes 'FILE', 'PRECURSOR', 'CURRENT SITUATION', 'NEW REQUIREMENTS', and 'SUMMARY'. The left sidebar has 'Overview', 'Sales Channel', and 'Business Channel'. The main content area is titled 'Application Data' and contains fields for 'Broker Application Reference Number' (APP-LM9DUM), 'Lodgement Reference Number' (APP-LM9DUM), 'Application Type' (Loan), 'Doc Type' (Full Doc), 'ProPack' (Yes), and 'Fast Refinance' (No). A help pop-up window is open on the right, featuring the Loanapp logo and a greeting 'Hi Fida'. It offers two options: 'Start a conversation' with a 'New conversation' button and 'Find an answer quickly' with a search bar. Red arrows point from the text 'Get support by chatting to our team' to the 'New conversation' button and from 'Quick access to our Help Centre' to the search bar.

Get support by chatting to our team

Quick access to our Help Centre

Live Business Validation

Loanapp has lender validation rules built into it. When you open an application, you will be able to see visually what data needs to be completed in a few ways:

- a. Fields that must be completed will have a *Red border*. Fields with a neutral border you can complete if you like, but the lender doesn't necessarily require the information.

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Mortgage Liabilities

Other Liabilities

Assets and Liabilities

Other Income

Other Sources of Income

Person Applicants

8 Messages

First Name Surname (Borrower)

Contact Details

Other Details

Employment

Proof Of Identity

First Name Surname (Borrower)

Contact Details

Other Details

Employment

Proof Of Identity

Person Applicant

Applicant Type

Borrower

Primary Applicant

No

Name Title

First Name

Middle Names

Surname

Known As

Has Previous Name

Gender

Date Of Birth

dd/mm/yyyy

Residency Status

Permanently in Australia

Citizenship

Australia

Marital Status

Household

Solicitor

→

b. Pages or sections that are not complete and have something missing can be identified by the *Red bell symbol*. When a section is complete, you will have a *Green thumbs up symbol*.

FILE

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Other Income

Borrowers and Guarantors

Assets and Liabilities

Other Sources of Income

Person Applicants

First Name Surname (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

Proof Of Identity

Photographic - Australian Drivers Licer

Photographic - Australian Passport

First Name Surname (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

Proof Of Identity

PAYG

Status

Basis

Start Date

Position Title

Occupation

Occupation Code

Employer

Main Business Activity

Industry

Industry Code

On Probation

Fully Maintained Company Car

Income Amount and Frequency

Gross Salary (AUD)	\$100,000.00	Yearly
Net Salary (AUD)	\$	
Gross Regular Overtime (AUD)	\$	
Net Regular Overtime (AUD)	\$	
Gross Bonus (AUD)	\$	
Net Bonus (AUD)	\$	
Commission (AUD)	\$	
Car Allowance (AUD)	\$	
Work Allowance (AUD)	\$	
Workers Compensation (AUD)	\$	

0 Messages

Unsatisfied validation rules for each page are always listed in the “messages” list in the top right corner of each page:

These rules will disappear as you type in the [correct data](#).

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Person Applicants

First Name Surname (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

Proof Of Identity

Photographic - Australian Drivers Licen

Photographic - Australian Passport

First Name Surname (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

Proof Of Identity

Person Applicant

Applicant Type

Primary Applicant

Name Title

First Name

Middle Names

Surname

Known As

Has Previous Name

Gender

Date Of Birth

Residency Status

Citizenship

Marital Status

Household

Solicitor

8 Messages

Name Title is required

First Name is required

Surname is required

Has Previous Name is required

Gender is required

Date Of Birth is required

Marital Status is required

Household is required

Grabbing Data From Other Sources

We have a few third party sources that we pull data from so that you don't have to type it in.

For example, when you are [adding in a security property](#), we have type ahead functionality to find the correct property, which calls out to CoreLogic and pulls down a whole lot of information about the property that is inserted into your application:

FILEPRECURSORCURRENT SITUATIONNEW REQUIREMENTSSUMMARY

Person Applicants

Existing PropertiesOther AssetsMortgage LiabilitiesOther LiabilitiesOther Income

Change Request

Peter Radcliffe

Standard Residential Mortgages DEV v1.0.7

Borrowers and Guarantors

Person Applicants

First Name Surname (Borrower)

Contact DetailsOther Details

Employment

PAYG - Primary

Proof Of Identity

Photographic - AustraliaPhotographic - Australia

First Name Surname (Borrower)

Contact DetailsOther Details

Employment

PAYG - Primary

Proof Of Identity

Address Search

Address Search

17 Gibbes Street, Newtown NSW, Australia

Showing results for: 17 Gibbes St Newtown NSW 2042 (Google Suggestion)

Not what you were looking for? Try the [basic search](#).

Property Image	Address (click on the address for details)	Property Features	Estimated Value
	17 Gibbes Street Newtown, NSW, 2042	House 2 1 0 0	\$1,111,721

Enter Address

Use Enter Address to manually input an address

Select

Cancel

8 Messages

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Other Income

Borrowers and Guarantors

Person Applicants

First Name Surname (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

Proof Of Identity

Photographic - Australia

Photographic - Australia

First Name Surname (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

Proof Of Identity

Physical Address

Residential Address

0 Messages

Address Type

Standard

Level

Building Name

Unit

Street Number

17

Street Name

Gibbes

Street Type

Street

Street Suffix

RPData Image

Country

Australia

Suburb

Newtown

State

NSW

Post Code

2042

Latitude

-33.89973759

Longitude

151.17974370

Google Image

Delete

Close

We also call out to ABN Lookup when you are adding a company (eg an employer):

FILEPRECURSORCURRENT SITUATIONNEW REQUIREMENTSSUMMARY

Person Applicants

Existing PropertiesOther AssetsMortgage LiabilitiesOther LiabilitiesOther Income

Change Request

Peter Radcliffe

Standard Residential Mortgages DEV v1.0.7

Borrowers and Guarantors

Person Applicants

First Name Surname (Borrower)Contact DetailsOther DetailsEmploymentPAYG - PrimaryPAYG - PrimaryProof Of IdentityPhotographic - AustralianPhotographic - Australian

First Name Surname (Borrower)Contact DetailsOther DetailsEmploymentPAYG - PrimaryProof Of Identity

14 Messages

Company Search

Q Company Search

abc

	Company ID	Name	Type	Location	Status
<input type="radio"/>	59 265 676 029	ABC	Main Trading Name	QLD 4068	Cancelled
<input type="radio"/>	79 552 390 642	ABC	Main Trading Name	NSW 2650	Cancelled
<input type="radio"/>	90 103 683 776	ABC	Main Trading Name	QLD 4018	Active
<input type="radio"/>	68 139 239 071	ABC	Main Trading Name	WA 6036	Active
<input type="radio"/>	11 374 632 375	ABC	Main Trading Name	NSW 2132	Cancelled
<input type="radio"/>	18 532 775 019	ABC	Main Trading Name	QLD 4306	Active
<input type="radio"/>	12 965 796 462	ABC	Main Trading Name	SA 5067	Cancelled
<input type="radio"/>	36 350 829 163	ABC	Main Trading Name	SA 5089	Active
<input type="radio"/>	43 811 011 406	ABC	Main Trading Name	QLD 4814	Cancelled
<input type="radio"/>	46 769 744 323	ABC	Main Trading Name	VIC 3076	Active
<input type="radio"/>	35 247 438 609	ABC	Other Trading Name	WA 6111	Cancelled

Select

Cancel

FILE PRECURSOR CURRENT SITUATION NEW REQUIREMENTS SUMMARY

Change Request

Peter Radcliffe
Standard Residential Mortgages DEV v1.0.7

Person Applicants Existing Properties Other Assets Mortgage Liabilities Other Liabilities Other Income

Borrowers and Guarantors

Person Applicants

First Name Surname (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

PAYG - Primary

Proof Of Identity

Photographic - Australian

Photographic - Australian

First Name Surname (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

Proof Of Identity

Related Company

Employer

0 Messages

14 Messages

Company Name

Office Phone

61 02 12345678

ABN

ABN Verified

Yes

ACN

Date Registered

25/01/2009

Registered In Country

Australia

Registered For GST

No

Email

Web Address

Address

Contact Person

Name Title

First Name










Surname

Role/Position

Ok Cancel

Icons

We have a number of icons that are used in the application like the red bells and green thumbs up to help you visually.

	Section incomplete, mandatory data missing
	Section complete, no further work required
	Section left blank, additional but not mandatory data may need to be entered
	Field or section cannot be modified – e.g. data has come from third party
	Add data to a field or section, or add a new element to the application
	Edit the data in a field or section
	Launch an external list, e.g. ABS Purpose Codes
	Call a web-service, like ABN Lookup
	Delete a section or element of the application

Comments

You can add comments to your application. This is located under Summary then Application Comment:

FILE PRECURSOR CURRENT SITUATION NEW REQUIREMENTS SUMMARY

Change Request

Peter Radcliffe
Standard Residential Mortgages DEV v1.0.7

Summary Data Statement Of Position Application Comment

Application Summary

Application Comment


Application Comment

0 Messages

Any comments you add will be printed in the comments section of the short form application, and also sent up the lender electronically when you submit your application.

The File Tab

Once you have completed the application data, you can go to the FILE tab to access supplementary functionality, such as serviceability, print forms, supporting documents checklist and upload, and the submit process.



Info

Summary

Serviceability

Checklist

Print Forms

Supporting Docs

Submit

Save

Close


Help

Settings

Lender XML

Info

Lender



Properties

Application Source	Loanapp
Application Identifier	APP-MI1LOI
Sequence Number	1
Application Name	Peter Radcliffe
Lender	HUME BANK

Application Details

Guidebook	Standard Residential Mortgages DEV
Version	1.0.7
Is Preview Guidebook	Yes
Is Submitted	No
Unsaved Changes	No

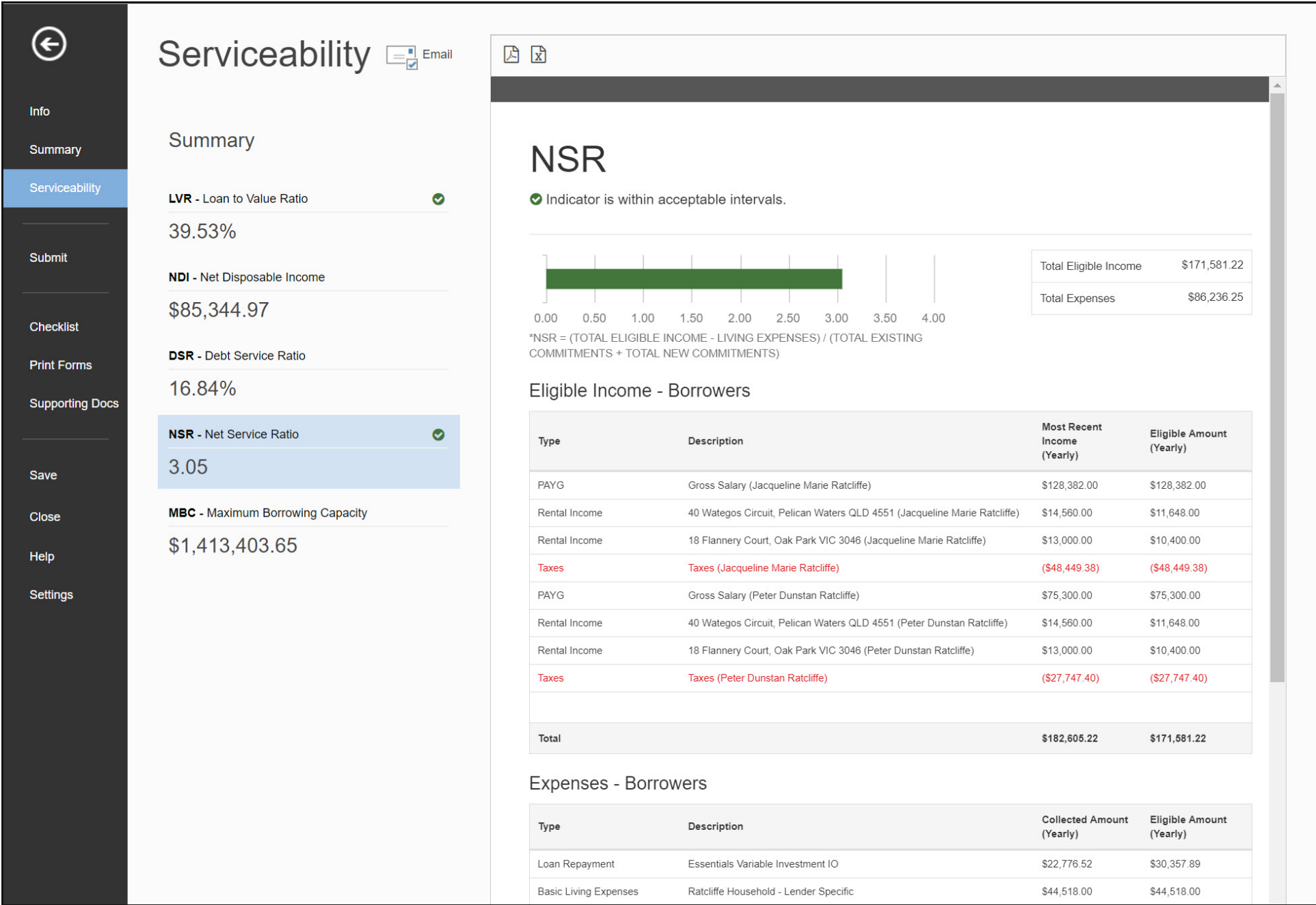
Related Dates

Opened	about an hour ago
Last Saved	3 minutes ago

Summary and serviceability

When you have completed *a valid application (ie no more red bells, all green thumbs up)*, you can generate the summary and serviceability reports which break down the details of the application for easy visual review; and calculate the serviceability of the application.

You can generate different reports by clicking on the menus within the summary and serviceability tabs.



←

Info

Summary

Serviceability

Submit

Checklist

Print Forms

Supporting Docs

Save

Close

Help

Settings

Serviceability

Email

Summary

LVR - Loan to Value Ratio

39.53%

NDI - Net Disposable Income

\$85,344.97

DSR - Debt Service Ratio

16.84%

NSR - Net Service Ratio

3.05

MBC - Maximum Borrowing Capacity

\$1,413,403.6

Serviceability

Summary Page.pdf

LVR.pdf

NDI.pdf

DSR.pdf

NSR.pdf

MBC.pdf

Message

To:

Subject:

B

I

U

Font

Size

Kate Gubbins

Phone: 61 0422873121

Email: kategubbins@simpology.com.au

Simpology Brokers

Address: 8 Boronia St , AU Redfern NSW 2016

Phone: 61 02 98989898 **Fax:**

Paragraphs: 4, Words: 23, Characters: 136

☐ Send copy to myself

Send

Cancel

Taxes

Taxes (Peter Dunstan Ratcliffe)

(\$27,747.40)

(\$27,747.40)

Supporting Documents Checklist

The checklist menu item generates a supporting documents checklist that is created for your application scenario, against the lender's requirements.

NOTE: the checklist is made available to you after you have submitted your loan.

Info

Summary

Serviceability

Submit

Checklist

Print Forms

Supporting Docs

Save

Close

Help

Settings

Checklist

Application
APP-OHN0L5

Peter Ratcliffe (Borrower)

Jacqueline Ratcliffe (Borrower)

Residential - 40 Wategos Circuit, Pelican Waters QLD 4551

Residential - 18 Flannery Court, Oak Park VIC 3046

Financial Asset - Transaction Account - \$34,000.00

Mortgage Loan - CBA - \$87,814.00

Credit Card - NAB - \$11,814.00

Credit Card - CBA - \$1,420.00

</>

Documents Checklist

Peter Ratcliffe APP-OHN0L5

Application

☐ 1 Short Application Form (Print Form)

☐ Connective HL Essentials Serviceability Calculator

Peter Ratcliffe (Borrower)

PAYG - Primary

☐ One of the following:

☐ 1 YTD computer generated Payslip showing at least the latest 2 pay cycles

☐ 2 of the latest 3 Payslips

☐ 3 months Bank Statements reflecting direct salary credit from employer

Photographic - Australian Passport

☐ 1 Australian Passport

Photographic - Australian Drivers Licence

☐ 1 Australian Drivers Licence

Jacqueline Ratcliffe (Borrower)

PAYG - Primary

☐ One of the following:

☐ 1 YTD computer generated Payslip showing at least the latest 2 pay cycles

☐ One of the following:

☐ 1 copy of executed Lease Agreement

☐ 1 copy of Rental Receipt issued by real estate agent no more than 60 days old

☐ 2 Bank Statements no more than 60 days old showing 2 direct credits

☐ 1 Rental property schedule in current Tax Return

Residential - 18 Flannery Court, Oak Park VIC 3046

☐ One of the following:

☐ 1 copy of executed Lease Agreement

☐ 1 copy of Rental Receipt issued by real estate agent no more than 60 days old

☐ 2 Bank Statements no more than 60 days old showing 2 direct credits

☐ 1 Rental property schedule in current Tax Return

Financial Asset - Transaction Account - \$34,000.00

☐ 1 Bank Statement

Mortgage Loan - CBA - \$87,814.00

☐ One of the following:

☐ 6 months Loan Statements

☐ 1 Internet Account Summary (no older than 6 months)

Print Forms

Print forms menu items generates all the required forms for your application, completed with the application data and ready for review and signature. You can generate the Print Forms before submission when you have a valid application (no red bells); or after submission at any time.

Info

Summary

Serviceability

Checklist

Print Forms

Supporting Docs

Submit

Save

Close

Help

Settings

Lender XML

Change Request

Print Forms

Home Loan Application

Application for Membership

INTRODUCER DETAILS

Introducer Name	Mobile Number	Email Address
<input type="text"/>	<input type="text" value="61 0412345678"/>	<input type="text"/>
Company Name	Company Number	Business Manager Name
<input type="text" value="HUME BANK"/>	<input type="text" value="244248"/>	<input type="text"/>
Applicant/s Name <input type="text" value="Peter Radcliffe"/>		

Has the application scenario been run past your Business Manager or another team member? If yes please provide details below. ☐ Yes ☐ No

Has any application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender ? If yes please provide details in summary of application below. ☐ Yes ☐ No

Summary application (Please provide a brief written summary of the loan or attach additional information with your supporting documentation. This will assist in assessing the application).

PRELIMINARY ASSESSMENT

CLIENT PURPOSE FOR SEEKING CREDIT OR REMAINING IN EXISTING CREDIT CONTACT

What are the primary reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract? For example: purchase home, buy land, building, investment property, refinance, renovate relocation, debt consolidation, study, holiday, car, boat, extra cash etc.

Amount of credit sought	<input type="text" value="\$"/>	Term of credit sought (Years)	<input type="text"/>
-------------------------	---------------------------------	-------------------------------	----------------------

Are general assets being purchased with loan proceeds located in Australia? ☐ Yes ☐ No

Please provide details of the customers borrowing requirements, objectives and resulting benefits (e.g. refinance at a lower interest

Supporting Documents Upload

You can upload supporting documents *both before and after* you submit the actual loan application. But keep in mind that if you upload any documents **before** you submit, this is just a handy way to house your docs as they come to hand, while you are building your application. *This will not be submitting the docs to the lender.*

To upload documents **before submission**, click on the *FILE tab*, and in the FILE menu, scroll down to *Supporting Docs*. When you click on here, you will open the Supporting Documents engine that allows you to upload your documents.

You can drag and drop files or click the "add files" button to open your file menu to select files to upload.

←

Info

Summary

Serviceability

Submit

Checklist

Print Forms

Supporting Docs


Save

Close

Help

Settings

Supporting Documents




DRAG AND DROP YOUR FILE

Supported file formats are:
pdf, png, jpg, jpeg, xls, xlsx, tiff, tif, doc, docx


↕ Add Files

🗑 Delete


Peter Ratcliffe / Files




Peter Ratcliffe - Broker Credit



ratcliff MH.pdf




Ratcliffe - good DL.pdf




Sunshine Coast Council -


Peter Ratcliffe - Broker Credit Application / Pages




Page 1



Page 2



Page 3



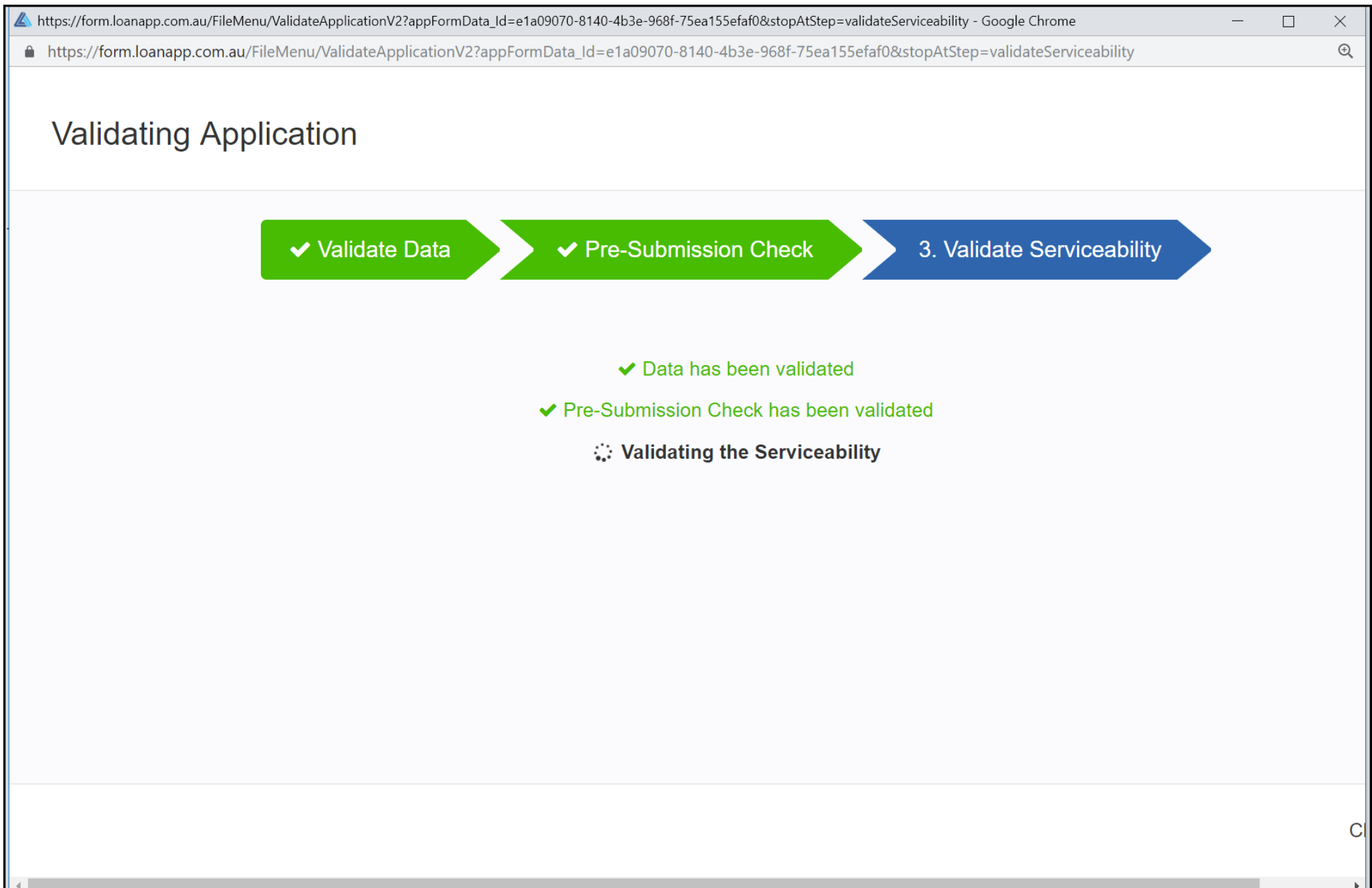
Page 4

The Submit Process

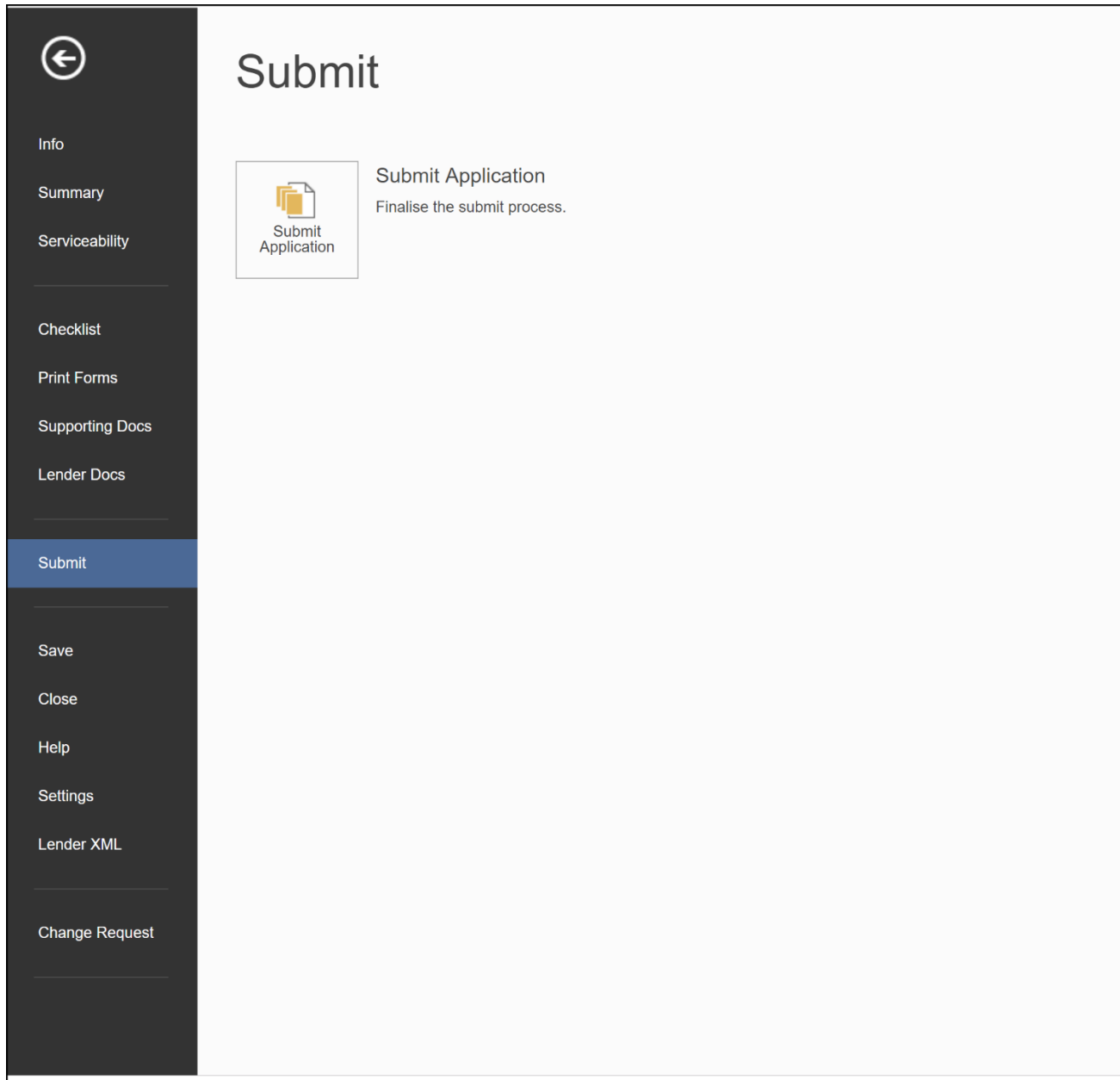
The submit process does a quick validation check of the application. If anything is outstanding, you will be able to click through from the validation check to the right section of the application to complete anything that needs amending.

If there is anything that has not been completed correctly in your application, the validation process will identify it and ask you to complete the missing requirement (you can click on any missing items to be taken back to the right place in the application).

Once the validation data requirements have been completed you will be able to submit. Loanapp will do a final check of serviceability



The following screen will then appear allowing you to Submit the Application:



The final screen is where you need to confirm you are ready to submit; then submit the application to the lender.

Submit Application

Submit Application

Lender

Application Type Loan

85051868556

Application Peter Radcliffe @Loanapp APP-MI1LOI

Prepared Files

Connecting to Gateway

Transformed Files

Validated Files

Sent to Lender

Lender Confirmation

Processing Response

☐ Please check the box to confirm the submit process

Submit the Application

Cancel

When you have finished the submit process, you will be presented with two options.

1. Finalise Supporting Documents, where you can upload and allocate your documents and submit to the lender.
2. Re-Open your submitted application in read only mode

Submit Application

✓ Your application has been successfully submitted



Submit
Supporting
Documents

Your next step - Supporting Documents

i You must submit supporting documents for this application to the lender. Open supporting documents, assign documents to the checklist and submit to the lender.



Open
Application
in view mode

Open Application

i When this popup window is closed, the application will be re-opened in view only mode.

Close

If you choose option 1, you will go straight to the supporting documents engine. See a bit further below for more detail on uploading supporting docs. If you choose option 2, you will go back into your submitted application. Your Lender Reference Number will be on the right side of the yellow bar; and you can click on the Red button to finalise and submit your supporting documents to the lender.

FILE

PRECURSOR

CURRENT SITUATION

NEW REQUIREMENTS

SUMMARY

Person Applicants

Borrowers and Guarantors

Existing Properties

Assets and Liabilities

Other Assets

Assets and Liabilities

Mortgage Liabilities

Assets and Liabilities

Other Liabilities

Assets and Liabilities

Other Income

Other Sources of Income

Peter Radcliffe

Standard Residential Mortgages DEV v1.0.7

?

✕

Edit Restrictions Apply

No changes allowed (Read only)

Application is opened in View Mode

Submit Supporting Documents

SUBMITTED - LENDER REFERENCE: 4BD56873-1C59-4AA5-A610-C7AE712D1C97

Person Applicants

Mr Peter Radcliffe (Borrower)

Contact Details

Other Details

Employment

PAYG - Primary

Proof Of Identity

Photographic - Australian Drivers Licer

Photographic - Australian Passport

PAYG

+

↺

0 Messages

→

Status

Primary

Basis

Full Time

Start Date

9/08/2015

Position Title

Occupation

Nurse Manager

Occupation Code

2321-11

Employer

SYDNEY LOCAL HEALTH DISTRICT

Main Business Activity

Nursing

Industry

Hospitals (Except Psychiatric Hospitals)

Industry Code

8401

On Probation

No

Fully Maintained Company Car

Income Amount and Frequency

Gross Salary (AUD)	\$100,000.00	Yearly
Net Salary (AUD)	\$	
Gross Regular Overtime (AUD)	\$	
Net Regular Overtime (AUD)	\$	
Gross Bonus (AUD)	\$	
Net Bonus (AUD)	\$	
Commission (AUD)	\$	
Car Allowance (AUD)	\$	
Work Allowance (AUD)	\$	
Workers Compensation (AUD)	\$	

After you submit your loan, you will go into the *full version* of the supporting documents engine. The engine has a number of panels.

- Panel 1 displays the first page of each of your uploaded documents.
- If you click on a front page in Panel 1, Panel 2 displays all the pages in that particular document.
- Panel 3 is the checklist you must satisfy for this loan.
- If you click on an item in Panel 3, Panel 4 displays all the documents the lender allows to satisfy that particular requirement.

HOME

Peter Ratcliffe - Supporting Documents

Kate Gubbins

Upload

Download Attachments

Files

Assign Document

Create Exception

Actions

Preview

Delete

Edit Exception

Organize

Submit documents to lender

Submit

0% completed

SIMPOLOGY

22121772834

simpology

Peter Ratcliffe / Files

201507 Ratcliffe.pdf

Ratcliffe - P - good DL.pdf

Ratcliffe 2 - good.pdf

Ratcliffe 2014.pdf

201507 Ratcliffe / Pages

Page 1

Page 2

Page 3

Task List

All 13

Completed 0

Remaining 13

Application

0 / 1

>

☒ Peter Ratcliffe (Borrower)

PAYG - Primary

0 / 1

>

Photographic - Australian Passport

0 / 1

>

Photographic - Australian Drivers Licence

0 / 1

>

☒ Jacqueline Ratcliffe (Borrower)

PAYG - Primary

0 / 1

>

Photographic - Australian Passport

0 / 1

>

Photographic - Australian Drivers Licence

0 / 1

>

Residential - 18 Flannery Court, Oak Park VIC 3046

0 / 1

>

Residential - 40 Wategos Circuit, Pelican Waters QLD 4551

0 / 2

>

Financial Asset - Transaction Account

0 / 1

>

Mortgage Loan - NAB

0 / 1

>

Credit Card - CBA

0 / 1

>

Credit Card - NAB

0 / 1

>

Other Documents

>

PAYG - Primary

0 / 1

☐ Two of the following:

☐ 2 Payslips

☐ 1 Employment Contract

☐ 1 Employer Letter

☐ 1 Group Certificate/PAYG Summary

☐ 1 Tax Return PLUS

☒ 1 ATO Notice of Assessment

☐ 3 Bank Statements

Docs you have already uploaded before submission

This panel lists what can satisfy each condition, as you click on them

This is your checklist for this loan

To upload more documents, click **UPLOAD** in the top left corner to select from your files, or you can drag and drop into the first panel. You can upload all sorts of files - PDF, JPEG, PNG, Word, Excel.

HOME

Peter Ratcliffe Totals - Supporting Documents

Fida Boustani

Upload

download attachments

Assign Document

Create Exception

Preview

Delete

Edit Exception

Lock section

Unlock section

19% completed

Peter Ratcliffe Totals / Files

201505 Ratcliffe / Pages

201505 Ratcliffe.pdf

201506 Ratcliffe.pdf

201506 Ratcliffe.pdf

ratcliff MH.pdf

201507 Ratcliffe.pdf

Page 1

Page 2

Task List

All 12 Completed 3 Remaining 9

Application 0/5

☒ Jacqueline Ratcliffe (Borrower)

☒ PAYG - Primary 1/1

☒ Photographic - Australian Drivers Licence 1/1

☒ Photographic - Australian Passport 1/1

☒ Peter Ratcliffe (Borrower)

PAYG - Primary 0/1

Photographic - Australian Drivers Licence 0/1

Photographic - Australian Passport 0/1

Residential - 40 Wategos Circuit, Pelican Waters QLD 4551 0/1

Financial Asset - Transaction Account 0/1

Mortgage Loan - CBA 0/1

Credit Card - CBA 0/1

Credit Card - NAB 0/1

Other Documents

PAYG - Primary 0/1

☐ One of the following:

- ☐ 1 YTD computer generated Payslip showing at least the latest 2 pay cycles
- ☐ 2 of the latest 3 Payslips
- ☐ 3 months Bank Statements reflecting direct salary credit from employer

When you have uploaded all your documents, you can drag a full document from the first panel, or particular pages from the second panel, across to a requirement and attach it to satisfy the condition.

HOME

Refinance of QLD - Supporting Documents

Fida Boustani

Upload

Download Attachments

Assign Document

Create Exception

Preview

Delete

Edit Exception

Submit documents to lender

Files

Actions

Organize

Submit

42% completed

Henry Small

Standard Residential Mortgages DEV v1.0.7

Refinance of QLD / Files

AMP Loan Jan - Jun 2017.pdf

Rebecca Noonan Payslip

Rebecca Noonan 2017 Payment

Shannon Noonan Payment

Rebecca Noonan Payslip

NoticeOfAssessment_DateIssued-2017...

Page 1

Page 2

Task List

All 7

Completed 4

Remaining 3

Application

Shannon Noonan (Borrower)

Photographic - Australian Drivers Licence

Non Photographic - Medicare Card

Rebecca Noonan (Borrower)

Photographic - Australian Drivers Licence

Non Photographic - Medicare Card

Residential - 8 Venture Street, Crestmead QLD 4132

Financial Asset - Savings Account

Other Documents

Financial Asset - Savings Account

0 / 1

Bank Statement

Page 2

1 Click on Savings file

2 Displays all pages, select both

3 Drag across to the condition

Depending on Lender requirements, you may need to validate the document. If you do, you will be presented with a new screen with a large image of the document (you can click through the pages on the left if you need to), and the items the lender requires you to confirm on the supporting document. You will need to click the verification rules, and save:



ratcliff MH.pdf



Page 20



Page 21

The Canonical Administrators of Penola Catholic College
ABN: 43067599054

Pay Advice Slip for: 12/08/2016
RATCLIFFE, Peter
MAINT - Maintenance

Mr P Ratcliffe
18 Flannery Court
OAK PARK VIC 3046

Annual Salary: \$75,351.05 FTE: 1.00

Fortnight ending 12/08/2016 Pay No: 19876 Employee ID: 3710

	Rate	Units	
Education Support A3-11	38.002	76.00	\$2,888.12
* Less: Salary Sacrifice (Special)			- \$540.85
* Less: IEU Category N8			- \$27.14
* Less: Staff Association Broadmeadows	-6.000	1.00	- \$6.00
* Less: TAX			- \$486.09
Gross Pay:	\$2,347.27		Net Pay: <u>\$1,828.13</u>

Paid as follows on Date: 10/08/2016

Credited to bank account: \$1,828.13 BSB: 610101 Account: 071559830

Fund	Member No.	Calculation
Employer Super Contribution		
Catholic Superannuation Fund	34176402	\$274.37

Year to Date details as follows:

Education Support A3-11	\$8,664.36
* Less: Salary Sacrifice (Special)	-\$1,622.55
* Less: IEU Category N8	-\$81.42
* Less: Staff Association Broadmeadows	-\$18.00
Total Gross Pay	\$7,041.81
Total Taxation	-\$1,458.00
Nett Pay	<u>\$5,484.39</u>

SGC Catholic Superannuation Fund \$823.11

Leave details as follows:

Classification:	Non Teaching Level A
Annual Leave	
26.50 days entitlement as at 01/08/2016	
Classification:	Non Teaching Level A
Sick Leave	
186.21 days entitlement as at 12/07/2016	
0.40 Days used since 12/07/2016	

August Superannuation is paid into your Super Fund by 28th September as per legislation

Section

PAYG - Primary

Document

2 of the latest 3 Payslips

☐ Please verify that

- ☐ Verified income amount and frequency
- ☐ Name on document is JacquelineMarie Ratcliffe
- ☐ Salary is \$128,382.00 Yearly
- ☐ Employer is CENTRAL QUEENSLAND SERVICES PTY LTD
- ☐ Employer ABN is 47139343909
- ☐ Tax File Number removed

When the documents are "attached", they will be visible on Panel 4, and the condition in Panel 3 will be satisfied (it will have turned Green):

HOME

Refinance of QLD - Supporting Documents

Fida Boustani

Upload

Download Attachments

Assign Document

Create Exception

Preview

Delete

Edit Exception

Submit documents to lender

42% completed

Henry Small

Standard Residential Mortgages DEV v1.0.7

Refinance of QLD / Files

Banwest Jan - Jun 2017.pdf

AMP Offset Jan-Jun 2017.pdf

Rebecca Noonan Payslip

medicare cards.pdf

Shannon Noonan Payslips.pdf

Rebecca Noonan Payslip

Rebecca

Contract.pdf

Rebecca Noonan Payslip 150617 / Pa...

Page 1

Task List

All 7 Completed 4 Remaining 3

Application 1/6

Shannon Noonan (Borrower)

Photographic - Australian Drivers Licence 1/1

Non Photographic - Medicare Card 1/1

Rebecca Noonan (Borrower)

Photographic - Australian Drivers Licence 1/1

Non Photographic - Medicare Card 1/1

Residential - 8 Venture Street, Crestmead QLD 4132 0/1

Financial Asset - Savings Account 0/1

Other Documents

Photographic - Australian Drivers Licence 1/1

1 Australian Drivers Licence

v1

2 pages

Requirement now Green = Complete

Click through all the requirements, attach the required documents, and the 'completed' and 'remaining' counters will change accordingly, as you turn items Green. When you have completed everything, you will have all green items, and no further documents required:

HOME

Duncan Yelds - Supporting Documents

Fida Boustani

Upload

Download Attachments

Files

Assign Document

Create Exception

Actions

Preview

Delete

Edit Exception

Organize

Submit documents to lender

Submit

Hey, it's completed

Henry Small

Standard Residential Mortgages DEV v1.0.7

Duncan Yelds / Files

APP-QP13V3 - Application Package - ...

Page 1

Page 2

Page 3

APP-QP13V3 - Application Package -

Disclosure Statement lot 143.pdf

may 17 la trobe Statement...

Duncan BCHL F4 Servicing

Task List

All 7

Completed 7

Remaining 0

Application 8 / 8

Application 8 / 8

Duncan Yelds (Borrower)

Self Employed - Primary 2 / 2

Photographic - Australian Passport 1 / 1

Photographic - Australian Drivers Licence 1 / 1

Residential - 16 Arrionga Place, Hornsby NSW 2077 2 / 2

Mortgage Loan - LaTrobe 1 / 1

Residential - Unit Lot 143 156 Progress Road, Richlands QLD 4077 3 / 3

Other Documents

Application 8 / 8

1 Application Data Download Print Form

13 pages

1 Application Package - Part 1 Download Print Form

3 pages

1 Application Package - Part 2 Download Print Form

Supporting Documents Tools

You can *create exceptions* if you need to submit something that doesn't quite match the checklist by selecting the requirement in Panel 4, and before attaching something, clicking "create exception":

HOME

Duncan Yelds - Supporting Documents

Fida Boustani

Upload

Download Attachments

Assign Document

Create Exception

Preview

Delete

Edit Exception

Submit documents to lender

Files

Actions

Organize

Submit

89% completed

Henry Small

Standard Residential Mortgages DEV v1.0.7

Duncan Yelds / Files

APP-QP13V3 - Application Package -

Disclosure Statement lot 143.pdf

may 17 la trobe Statement...

Duncan BCHL F4 Servicing

APP-QP13V3 - Application Package - ...

Page 1

Page 2

Page 3

Task List

All 7

Completed 6

Remaining 1

Application 8 / 8

Duncan Yelds (Borrower)

Self Employed - Primary 2 / 2

Photographic - Australian Passport 1 / 1

Photographic - Australian Drivers Licence 1 / 1

Residential - 16 Arrionga Place, Hornsby NSW 2077 2 / 2

Mortgage Loan - LaTrobe 1 / 1

Residential - Unit Lot 143 156 Progress Road, Richlands QLD 4077 1 / 3

Other Documents

Residential - Unit Lot 143 156 Progress Road Richlands QLD 4077 1 / 3

1 Purchase/Sales Contract

30 pages

1 Payment Receipt

1 current Valuation Report

You can [crop, split, rotate, redact, draw, write, and change the size of your document](#).

You might also want to send "other" documents to the lender (that were not listed on the checklist. Loanapp allows you to upload and attach "other" supporting documents by attaching to the "other" item in the Task List.

HOME

Ram - Supporting Documents

Fida Boustani

Upload

Download Attachments

Files

Assign Document

Create Exception

Actions

Preview

Delete

Edit Exception

Organize

Submit documents to lender

Submit

89% completed

Henry Small

Standard Residential Mortgages DEV v1.0.7

Ram / Files

Rates Notice.pdf

Hannah birth cert.pdf

CBA eday 499 20Apr-17Oct.pdf

Wetpac saver 758 11Apr-11Oct.pdf

Bikash Drivers Licence.pdf

Rates Notice.pdf

Hannah centrelink

Rates Notice / Pages

Page 1

Application

0 / 7

Bikash Ram (Borrower)

PAYG - Primary

1 / 1

Secondary - Rates Notice

1 / 1

Photographic - Australian Drivers Licence

1 / 1

Hannah Ram (Borrower)

PAYG - Primary

1 / 1

Secondary - Rates Notice

1 / 1

Photographic - Australian Drivers Licence

1 / 1

Non Photographic - Australian Birth Certificate

1 / 1

Financial Asset - Savings Account - \$1,072.00

1 / 1

Financial Asset - Savings Account - \$47,780.00

1 / 1

Financial Asset - Savings Account - \$807.00

1 / 1

Government Benefits - Family Allowance - \$11,510.00

1 / 1

Residential - 103 Game Street, Merbein VIC 3505

1 / 3

Cash

1 / 1

Other Documents

Other Documents

Add any additional documents that you want to send to the lender

Thanks for reading. Remember, you can reach out to the team at Loanapp at any time for help via the online chat icon.

FILE

PRECURSORD

CURRENT SITUATION

NEW REQUIREMENTS

SUMMARY

Overview

Sales Channel

Business Channel

Application Data

Submission Information

Application Data

Application Data

Broker Application Reference Number

APP-LM9DUM

Expected Settlement Date

Lodgement Reference Number

APP-LM9DUM

Application Type

Loan

Doc Type

Full Doc

ProPack

Yes

Fast Refinance

No

Get support by chatting to our team

Quick access to our Help Centre

loanapp

Hi Fida

We're a friendly Sydney-based team excited to help you submit your loan applications, quick and easy! Ask us anything :)

Start a conversation

The team typically replies in a few minutes.

New conversation

See previous

Find an answer quickly

Search our Help Center