

# Lodge SMSF Applications Electronically

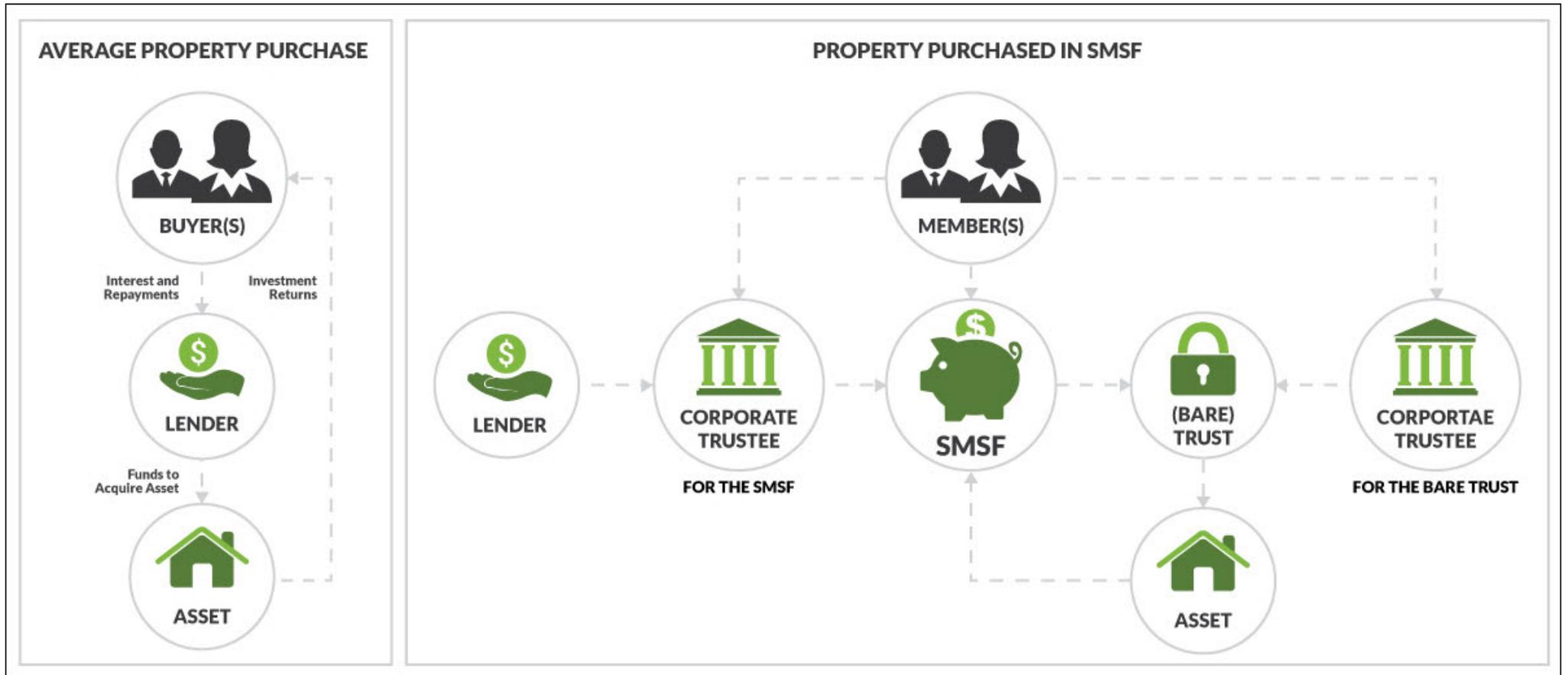
La Trobe Financial have just published their SMSF Guidebook which now allows you to submit directly through Loanapp.



Written by Jay Ellis

Updated over a week ago June 2021

Self Managed Super Fund (SMSF) application functionality is now up and running on Loanapp for La Trobe Financial. Below is a simple diagram to compare a standard property purchase as opposed to an SMSF.

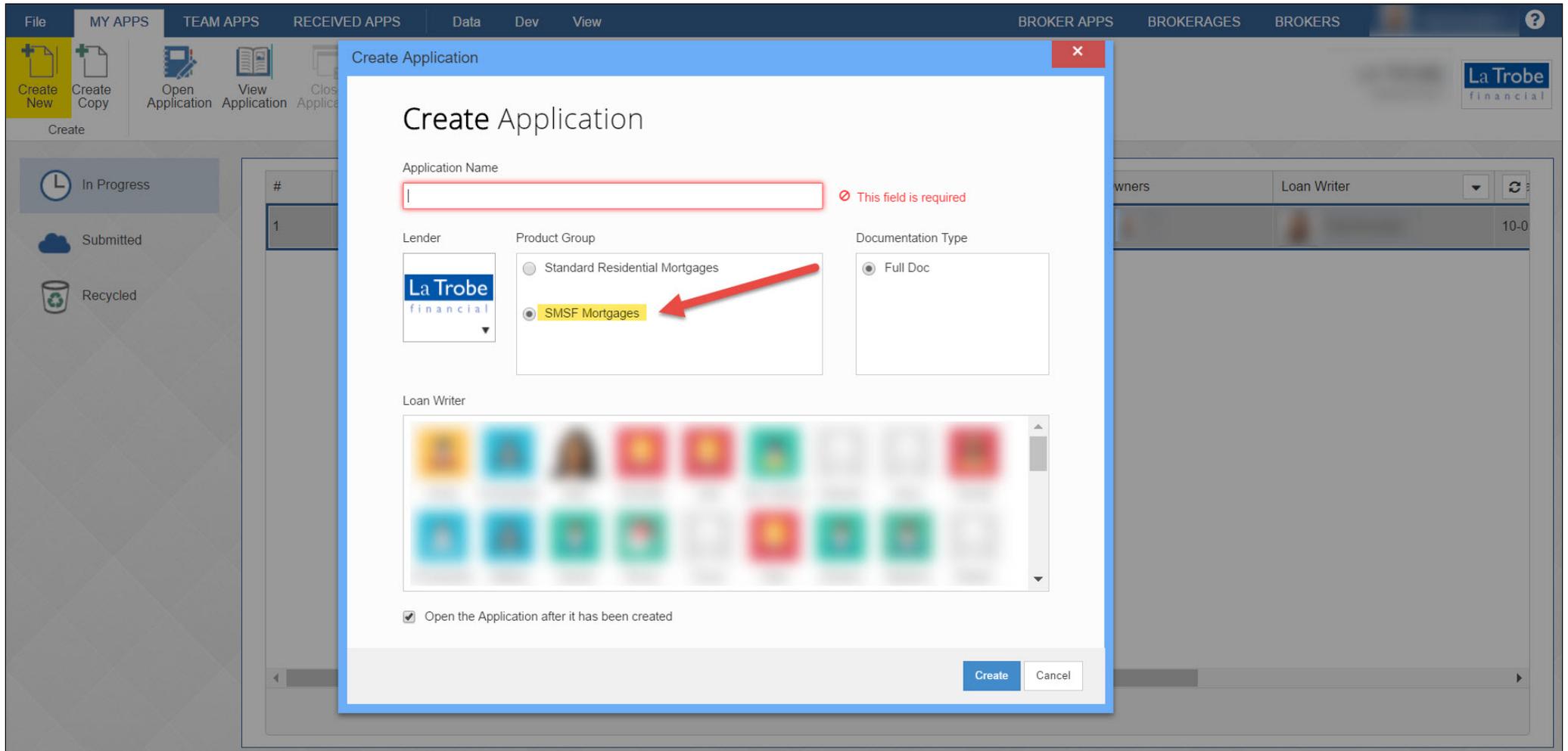


To submit an SMSF loan, login to the [La Trobe Loanapp](#), or visit the La Trobe Financial website and click Apply Online.

Below is a quick guide on how to input your loan through:

## Create your application

When you click Create New in the top left hand corner, make sure to select **SMSF Mortgages** in order to load the applicable products and data.



## Add your applicants

The application form that opens up will look and feel much like the regular Loanapp, but with subtle differences. For instance, the order of the Applicant Types is reversed, with Trust Applicants first - as this is the primary party for an SMSF application; Company Applicants second, as they are generally Trustees; and Person Applicants last, as they are generally guarantors (as seen in the first diagram).

The screenshot shows a software interface with a blue header bar. The header contains four tabs: 'FILE', 'PRECURSOR', 'CURRENT SITUATION' (highlighted with a red box), and 'NEW REQUIREMENTS'. To the right of the tabs is a 'Change Request' button and a help icon. Below the header is a navigation menu with icons and labels: 'Trust Applicants', 'Company Applicants', 'Person Applicants', 'Existing Properties', 'Other Assets', 'Mortgage Liabilities', 'Other Liabilities', and 'Other Income'. The 'Trust Applicants' icon is highlighted with a red box, and a red arrow points from it to the 'Trust Applicants' menu item in the left sidebar. The main content area is divided into three sections: 'Borrowers and Guarantors', 'Trust Applicants', and 'Trust Applicants List'. The 'Trust Applicants' section contains an 'Add Trust Applicant' button and the text 'Add Trust data relevant to this application.' The 'Trust Applicants List' section is currently empty and shows '0 Messages'.

Select Trust Applicants and then follow through the page menu on the left to complete all the required data. Don't forget to add a SMSF Trust as well as a Security Trust (also known as Custodian/Bare Trust).

FILE PRECURSOR CURRENT SITUATION NEW REQUIREMENTS Change Request ? x

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

Borrowers and Guarantors Assets and Liabilities Other Sources of Income

Trust Applicants Trust Applicants List 0 Messages

Add Trust Applicant Add Trust Applicants

SMSF Add SMSF

Security Trust Add Security Trust

***Company Applicants***

Select Company Applicants to add your borrower and also follow through the page menu on the left to complete all the required data.

The screenshot displays a financial software interface with a top navigation bar containing 'FILE', 'PRECURSOR', 'CURRENT SITUATION', and 'NEW REQUIREMENTS' tabs. The 'CURRENT SITUATION' tab is active. Below the navigation bar, there are several icons representing different categories: 'Trust Applicants', 'Company Applicants', 'Person Applicants', 'Existing Properties', 'Other Assets', 'Mortgage Liabilities', 'Other Liabilities', and 'Other Income'. The 'Company Applicants' icon is highlighted. The main content area is divided into two sections: 'Company Applicants' and 'Company Applicants List'. In the 'Company Applicants' section, there is a red arrow pointing to the 'Add Company Applicant' button. A dropdown menu is open below this button, showing 'Borrower' and 'Add borrower applicant' options. The 'Company Applicants List' section is currently empty and shows '0 Messages'.

### ***Person Applicants***

This is where you'll be listing your individual guarantor(s). This is done in the same way you would in a standard loan application in terms of data required.

FILE PRECURSOR CURRENT SITUATION NEW REQUIREMENTS Change Request ? x

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

Borrowers and Guarantors Assets and Liabilities Other Sources of Income

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**Person Applicants**

- John Smith (Guarantor)
  - Contact Details
  - Other Details
  - Employment
    - Self Employed - Primary
      - Year To Date Income
        - 01/07/2015 - 30/06/2016
        - 01/07/2014 - 30/06/2015
        - 01/07/2013 - 30/06/2014
  - Proof Of Identity
    - Photographic - Australian Drivers Lic

**Person Applicants**

Add Person Applicant

Add Person Applicants

Guarantor Add guarantor applicant wers or guarantors to

**Person Applicants List** 0 Messages

John Smith (Guarantor) 52 Years 10/05/1965 Guarantor

Navigate through and complete the data for Existing Properties, Other Assets, Mortgage Liabilities, Other Liabilities and Other Income.

FILE PRECURSOR CURRENT SITUATION NEW REQUIREMENTS Change Request ? x

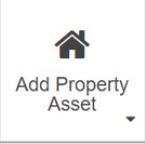
Trust Applicants Company Applicants Person Applicants Existing Properties Other Assets Mortgage Liabilities Other Liabilities Other Income

Borrowers and Guarantors Assets and Liabilities Other Sources of Income

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+ Existing Properties Residential -

### Existing Properties

 Add Property Asset

### Add Property Assets

Add properties that are owned by the applicants and are relevant to this application.

### Property Assets List

0 Messages

	Established	\$1,450,902.00	Non-Security Asset	
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## Add your requirements

In this section you'll need to specify the purchase property and apportion ownership to the correct entity:

FILE PRECURSOR CURRENT SITUATION **NEW REQUIREMENTS** Change Request ?

New Purchase New Loans Contribution Funds

New Properties Residential - 34 Noosa Parade, Noosa Heads Property Details

**Primary Usage** Residential  
 Residential Type Fully Detached House  
**Primary Purpose** Investment  
 Status Established

**To Be Used As Security** Yes  
 Primary Security Yes  
**Approval In Principle** No  
 Construction No

Address 34 Noosa Parade, Noosa Heads QLD 4567

**Visit Contact Type** Property Agent  
 Property Agent Michael Schofield

**Transaction** Purchasing  
 Contract Of Sale Yes

**Contract Details**  
 Contract Price Amount \$2,000,000.00  
 Contract Date dd/mm/yyyy  
 Estimated Settlement Date 25/05/2017  
 Finance Approval Date dd/mm/yyyy  
 Deposit Paid \$  
 Arms Length Transaction Yes

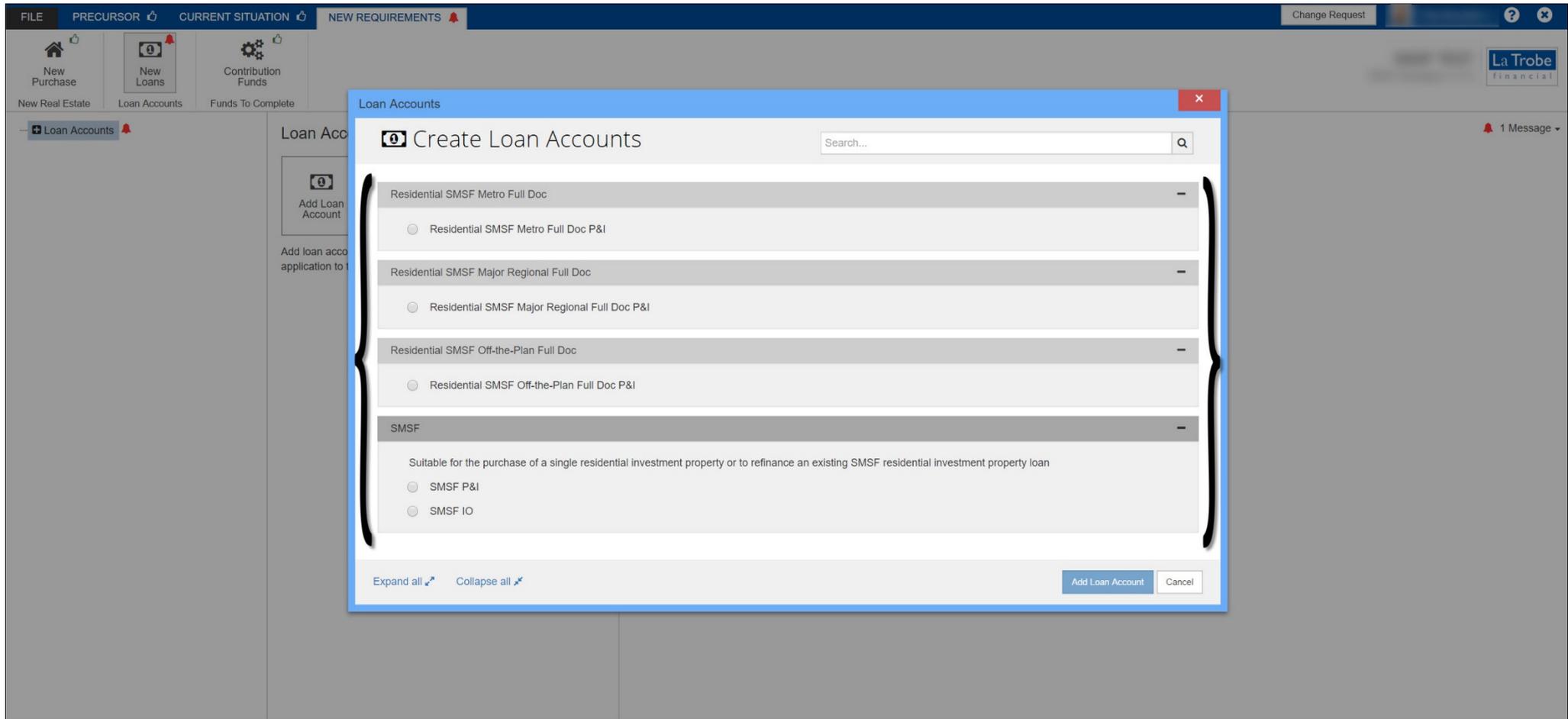
**Rental Income**  
 Rental Amount \$1,000.00  
 Frequency Weekly  
 Evidence Of Tenancy No

Occupancy Non Owner

**Ownership Proportions** Specified

Owner (4)		
Owner	John Smith (Guarantor)	0.00 %
Owner	DEF Pty Ltd (Borrower)	0.00 %
Owner	Trust - ABC Trust	100.00 %
Owner	Trust - SMSF Trust	0.00 %

And when you go to select a product, you will only have SMSF products available:



All the other great Loanapp functionalities are available for SMSF lodgements under the File Tab - Serviceability, Print Forms, and Supporting Docs Upload.

[Article - Lodge SMSF Applications Electronically | Loanapp Help Centre \(intercom.help\)](#)