CABERNET Supporting Document Checklist

Please include this form with the application.

Applicants Name

Loan Split 1 $	100% Offset Required?	Finance Approval Date	Settlement Date
Loan Split 2 $	100% Offset Required?		

For all Applications:

- ☐ Signed Loan Application form - Generated in LoanApp
- ☐ Signed Customer Fact Find (Also known as Needs Analysis)
- ☐ Signed Privacy Consent form (on the Allstate application form)
- ☐ Servicing calculator & LMI Calculator if applicable
- ☐ Verification of Identity form completed in full along with all required Documents
- ☐ Broker Submission Notes (Detailed)
- ☐ Valuation Report (If ordered upfront)
- ☐ Most Recent Council Rates Notice for all properties owned by the applicants
- ☐ All supporting documents are less than 30 days old at submission
- ☐ Exit Strategy - If any applicant is 55 or older, please provide an applicant signed and dated exit strategy (Separate to broker submission notes/application)

Income - Please ensure all Tax File Numbers have been redacted

PAYG - Required for all PAYG Income types - additional items required when not servicing solely on base income

- ☐ The 2 most recent payslip(s) inclusive of YTD AND
- ☐ Most Recent 3 months bank statements (can be made up of bank statement(s) and transaction listings, must show all transactions and salary/ wage deposits

  Evidence must include: Applicants name, Account numbers - we must be able to link transaction listings to the account holder by account number on the bank statement

If applicant is in current employment less than 3months (FT) or 6 mths (other), employment will be considered on a case by case basis - seek policy exception.

Bonus / Commissions

- ☐ Letter from Employer of Bonuses / Commissions received YTD and over the past 2 Financial years
- ☐ Received for a minimum of 2 years
- ☐ Most Recent Financial Year ATO Income Statement OR
- ☐ Most Recent Financial Year PAYG Payment Statement Note - use the last years income (to max. 80% LVR) for servicing or last 2 years >80% LVR.

Casual - income assessed over 46 weeks

- ☐ Minimum 6 months with current employer
- ☐ Most Recent Financial Year ATO Income Statement OR
- ☐ Most Recent Financial Year PAYG Payment Statement

  Ideally, please include most recent bank statements for min. 6 months ((Must show salary/wage deposits, Applicants Name and Account Numbers)

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INCOME - continued

Sole Trader / Partnership / S/E / Contractor - [Note: Minimum trading period is 24 months]

- ☐ Latest Personal and Business Tax Returns AND
- ☐ Latest ATO Notice of Assessments for each applicant / entity AND
- ☐ Current ATO Portal Confirming Any or No ATO liabilities
- ☐ Latest 2 years financial statements
- ☐ IF tax returns are >15 months old, seek credit guidance If Self Employed contractor, then additionally; Full copy of current employment contract with minimum 3 months remaining on contract term and supply last 2 BAS statements.

Company and Trusts

- ☐ Latest Company / Trust Tax Return & Financial Statements (i.e. Profit and Loss and Balance Sheet) AND
- ☐ Latest Individual tax returns and ATO Notice of Assessments for each applicant AND
- ☐ Current ATO Portal Confirming Any or No ATO liabilities
- ☐ Last years financial statements (if not included in the current figures).

Loan Purpose

Purchase

- ☐ Fully Signed and Dated contract of sale AND
- ☐ Copy of valuation (if ordered upfront) AND
- ☐ Savings/Deposit Statements <30 days old
- ☐ Evidence of other funds to complete - receipt for deposit paid, term deposit, proceeds from real estate sale, etc
- ☐ Gift Statutory Declaration + Proof of funds in gift or giftees account may be requested

Note: Purchase Contract must be signed by one party for NSW

Refinance & Debt Consolidation

- ☐ Most Recent 3 Months Home Loan Statements <30 Days old AND
- ☐ Most Recent 3 Months Statements for all facilities being consolidated <30 Days old AND
- ☐ Copy of Valuation AND
- ☐ Signed Discharge form - Noting Green Mortgage Lawyers (Phone: +61 3052 9000)
  Email: newlending@greenmortgagelawyers.com)

Construction

- ☐ Signed & Dated Land Contract
- ☐ Signed & Dated Fixed Price Tender OR Building Contract (HIA/MBA) including Building Specifications & Building Plans (Council-approved required prior to settlement) AND
- ☐ Receipts of Deposit Paid at land or build

Loans NOT being refinanced

- ☐ Screenshot/Statement for all facilities not being refinanced. This needs to confirm Interest Rate, Balance, and Repayment

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Income (Continued)

Contract PAYG

- [ ] Full copy of current employment contract
- [ ] Minimum 3 months remaining on contract term

Bonus / Commissions

- [ ] Letter from Employer of Bonuses / Commissions received YTD and over the past 2 Financial years
- [ ] Received for a minimum of 2 years
- [ ] Most Recent Financial Year ATO Income Statement OR
- [ ] Most Recent Financial Year PAYG Payment Statement Note. - Use Last years income [to 80% LVR] or the lower of the 2 yrs if >80% LVR.

Regular Overtime / Shift allowance

- [ ] Received for a minimum of 3 months
- [ ] Most Recent Financial Year ATO Income Statement OR
- [ ] Most Recent Financial Year PAYG Payment Statement

Rental Income:

- [ ] Most Recent rental income statement <30 days old OR
- [ ] Rental Appraisal Letter OR
- [ ] Full (Short form) Valuation Report <60 Days Old
- [ ] 12 Months Confirmation of holiday income / Short Stay (E.G. Air BNB)

Family Tax Benefit - supporting income only

- [ ] Latest Family Tax A & B Statement (<11 years of age)
- [ ] Most Recent 3 Months Statements <30 days old

Child Maintenance - supporting income only

- [ ] Current Child Maintenance Support Assessment (<13 years of age)
- [ ] Most Recent 3 Months Bank Statements <30 days old

Salary Sacrifice / Packaging

- [ ] Written employer confirmation what the Salary Sacrifice is for and that is it voluntary and can be canceled at any time AND
- [ ] Most Recent 3 months Salary Packaging / Novated Lease Statements AND
- [ ] Most Recent 3 months transaction statements showing deposits (Packaging)

Please note that this form does not cover NDIS or Co-Living applications which have additional requirements as well as Commercial valuations which can take 3-4 weeks to obtain.