ODYSSEY FINANCIAL
COMPLETE FINANCIAL SECURITY

Your loan application checklist — the paperwork

Identification

- Current drivers licence or proof of age card
- and current passport OR birth certificate and marriage certificate (if your name has changed)

Income verification

Pay as you go (PAYG)

Latest two computer generated pay slips less than one month old showing your name, employer's name and ABN, current salary / wage, and year-to-date income, AND

Most recent PAYG summary (Group Certificate) or full tax return

If pays slips not available, plus one of the following:

Employment Contract

Employer letter on company letterhead stating annual income, position, basis and term of employment

Three months of bank statements showing regular electronic payments with your employer's name

Self-employed or a company

Most recent two years' full tax returns (business and personal, including business financial statements) AND most recent two years' tax assessment notices

ABN — must have been current for at least two years

Rental income

Proof of rental income by 2 most recent rental statements, or current lease and bank statement showing deposit for last 6 months. For new purchase or no prior rental a rental appraisal

Loan type

If you are purchasing an existing property

Full copy of purchase contract signed and dated by both the purchaser and the vendor, and receipt for deposit

If you are building

Full copy of signed and dated land and building contract AND building plans and specifications

Full copy of purchase contract of land purchase if applicable signed and dated by both the purchaser and the vendor

If you are refinancing a current loan/property

Last six months statements of all loans being refinanced

Recent rates notice

Other documents

Last 3 months statements for any credit cards or personal loans

Last 1 month statement for your current everyday banking account and any other loans you have

All statements must have your name, account number, running balance and bank logo - you can use an older original statement combined with internet transactions to bring it up to date

**An easy way to provide bank statements is to hit this link –

https://www.odysseyfinancial.com.au/statements

Evidence of source of deposit if buying

Three months' bank statements showing funds to complete purchase (including min 5% genuine savings)

We'll advise you of any other requirements we know about upfront, however lenders will often ask for more information as they commence their assessment.