



## **PURCHASE OR REFINANCE**

- Savings record for last 6 months if Loan Mortgage Insurance is required
- Copy of Contract of Sale signed by vendor and purchaser
- Copy of Certificate of Title
- Copy of Section 32
- Solicitor/Conveyancer Details
- Copy of all loan statements for last 12 months
- Current Credit Card statement
- Copy of Council Rates Notice
- Copy of Rental Lease Agreement
- Copy of Group Certificate
- Last 2 payslips (not more than 6 weeks old) or letter from employer
- If Self Employed copy of last 2 years tax returns for Business & Personal
- 100 points ID eg Passport, Birth Cert, Drivers Licence
- Evidence of funds to complete purchase

### **Construction Loan**

- Copy of Fixed price Contract
- Approved Plans & Specifications
- Proof of funds to complete construction

### **Prior to settlement**

- Evidence of Building Insurance. (Certificate of Currency)

