

To proceed forward and apply for a home loan, there are a number of documents that the lender will ask for, in order to determine how much you can borrow, along with assess your financial position and ability to make mortgage repayments.

There are certain products we are partnered with to make this process easier. However, please be mindful that different lenders do require different information. We will notify you if there are any differences in the below list, more so if it will make the process easier for you and Broker Bros.

Please follow this checklist as a guide:

### Proof of identity

#### For persons who are Australian citizens or residents

##### Option 1

- Australian Passport **OR** foreign passport
- OR** Australian Evidence of Immigration Status ImmiCard **OR** Australian Migration Status ImmiCard
- PLUS** Australian drivers licence **OR** Photo Card
- PLUS** change of name **OR** marriage certificate (if necessary)

##### Option 2

- Australian Passport **OR** foreign passport
- OR** Australian Evidence of Immigration Status ImmiCard **OR** Australian Migration Status ImmiCard
- PLUS** full birth certificate **OR** citizenship certificate **OR** descent certificate
- PLUS** Medicare **OR** Centrelink **OR** Department of Veterans' Affairs card
- PLUS** change of name **OR** marriage certificate if necessary

##### Option 3

- Australian drivers licence **OR** Photo Card
- PLUS** full birth certificate **OR** citizenship certificate **OR** descent certificate
- PLUS** Medicare **OR** Centrelink **OR** Department of Veterans' Affairs card
- PLUS** change of name **OR** marriage certificate if necessary

##### Option 4 a)

- Australian Passport **OR** foreign passport
- OR** Australian Evidence of Immigration Status ImmiCard **OR** Australian Migration Status ImmiCard
- PLUS** another form of government issued photographic identity Document
- PLUS** change of name **OR** marriage certificate if necessary

##### Option 4 b)

- Australian Passport **OR** foreign passport
- OR** Australian Evidence of Immigration Status ImmiCard **OR** Australian Migration Status ImmiCard
- PLUS** full birth certificate
- PLUS** another form of government issued identity Document
- PLUS** change of name

Income ↓

### Income

#### PAYG EMPLOYED

- Two latest payslips with minimum 3 months year to date **AND**
- Letter from employer stating length of employment (if still on probation), to include gross and net income, regular overtime, and bonuses + allowances.
- Group Certificate or payslip from end of June, previous financial year required if less than 3 months year to date

#### SELF EMPLOYED

- Income tax returns (ITR) **IN COMBINATION WITH**
- Notice of Assessments (NOA) from the last two financial years.  
*Note: Some lenders may require profit and loss statements certified by a registered accountant.*

#### RECEIVING GOVERNMENT BENEFITS

- Income Statement  
We require confirmation of any Centrelink payments you receive (eg. Family Tax Benefits). This is done by obtaining an **Income Statement** through Centrelink.  
*Note: This can be accessed on the Centrelink website or Phone App under 'generate statement'*

#### OTHER INCOME

- Other income  
Dependent upon your other income will determine further documentation required.

Please provide details:

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#### RENTAL INCOME

If buying an investment property, you will need to supply either a copy of the *lease agreement* with the current tenant, **OR a letter from your property manager** confirming estimated rental income.  
*Note: In addition, some lenders will also request bank statements to confirm the income.*

- Lease Agreement OR
- Letter from your Property Manager
- Bank Statements  
*Note: Lenders often require bank statements. However, do not stress, as we make this easy if you have access to Internet banking. If you are unsure about the security of this, please visit <https://bankstatements.com.au/about/faq>*
- Confirmation of net rental income received from any other investment properties.

Expenses ↓

### Expenses

#### You will need

- Details of your rent/board payments
- Council and water rates
- Electricity and gas bills
- Details of any extraordinary expenses (eg. private school fees or maintenance/child support payments).

Details:

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- It is a great help to list your monthly expenses other than your fixed liabilities (loan repayments, rent etc).

Details:

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### Assets & Liabilities

#### Assets

- Bank statements showing history of savings (usually 3 months)
- If using the settlement from another property as your deposit, you will need a letter from your solicitor confirming the net settlement amount.
- Should your deposit/part thereof, be a gift you will need a statutory declaration showing how much of the deposit is a gift and that the amount does not need to be repaid. Some lenders may need proof that the gift has been in your savings account for a 3 month period.
- If other investment properties are owned, you will need to provide copies of the rates notices on each property.
- Superannuation (amount and with whom)
- Shares (amount and with whom)
- Confirmation of other assets (eg. Insurance statements which include sum insured for your motor vehicle assets and your home contents value)

Details:

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#### Liabilities

- If you have a current mortgage, you will need to provide a minimum of 3 months loan statements.
- You will need to provide the most up to date statements for your car or personal loans and credit card/s or store cards. If this is linked to your Internet banking, this data can be captured through the link we forward you.

Details:

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# brokerbros.

## The Property

If you have already identified the property you will need to supply:

- Copy of the contract
- Copy of the certificate of title
- Copy of transfer of land
- If you are building**, we will also need to see a copy of council approved plans, the building specifications and your fixed price contract (construction/renovations) from your builder.
- If you are refinancing**, we will also need;
- The loan statements on the property you are refinancing
- Details of the home to be refinanced (eg. Number of bedrooms, bathrooms, garages and other inclusions)

Details:

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