



The Smart Guide to...

enquiring about a loan

When you enquire and then apply for a home loan you may need the following:

Identification

- Drivers licence
- Passport (compulsory for First Home Buyers born overseas)
- Birth certificate (compulsory for First Home Buyers born in Australia)
- Marriage certificate
- Medicare card
- Other: _____

Income

- Latest 2 consecutive payslips
- PAYG payment summaries (Group Certificates) _____
- Copy of employment contract / detailed letter of employment
- Latest Family Tax Benefit letter
- Latest rental statement
- Last 2 years ATO tax assessment notices
- Last 2 years tax returns _____
- BAS statements covering _____

Funds to complete your purchase

- Latest 3 / 6 months of bank account statements*
- Latest bank statement showing you have the total funds required*
- Statutory declaration to prove a gift

Refinancing

- Home loan statements covering the most recent 6 month period*
- Latest council rates notices on all properties you own
- Latest 3 months of credit card statements*
- Latest 6 months personal loan statements*

* When providing statements lenders will need them to be less than 4 weeks old and they can be internet printouts as long as one statement per account is an original from the mail

Ongoing costs

- Latest credit card statement for each card held not being refinanced
- Latest personal loan statement not being refinanced
- Latest home loan statement not being refinanced

Other

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After checking your documents we will calculate approximately how much you can borrow. This is based on your surplus income after your regular costs have been deducted.

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