

**NEW LENDING**

**APPLICATION CHECKLIST**

**A**

**Applicant 1:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Applicant 2:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Application Forms completed & signed
* Broker Engagement Signed
* JP/Commissioner of Declarations/Solicitor or a Police Officer to certify 100pts ID
  + - Drivers Licence
    - Medicare Card
    - Utility Bill or Passport

**Note:** we must receive original certified copies prior to formal approval

* Evidence of Income
  + - Most recent 2 year Personal & related Business Tax Returns / Financial statements
    - 2 years Financials from vendor
    - Year to Date Profit/Loss & Balance Sheet accounts from vendor.
    - Most recent Notice Of Assessment on all individuals & entities
    - Copy of any leases on investment properties
* Purchase of business/property:
  + - Contract of Sale to be provided [draft is fine]
    - Copy of Lease on business premises [if available]
    - Business Plan / Cash Flow Forecast if applicable.
    - CV of all Borrowers/Guarantors
* Any accounts that are not being refinanced: Most recent months statement to be provided
* Most recent 6 months statements for all business trading & personal bank accounts.

**Special Requirements or Comments**

* If borrowing under a trust, please provide copy of trust deed