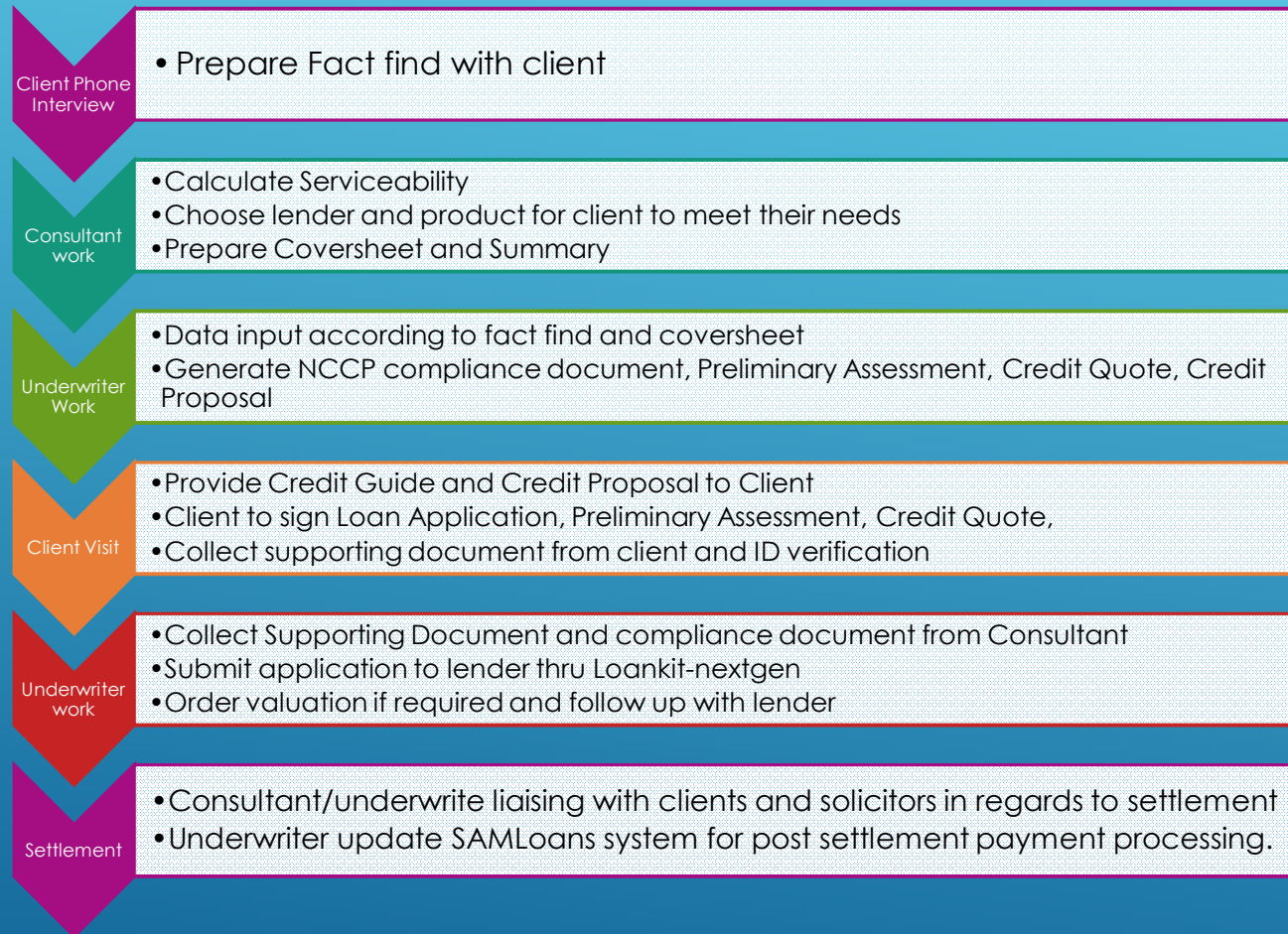


LOAN APPLICATION PROCEDURE

- For Mortgage Planner & Underwriters
- New joiner training

MORTGAGE PLANNER & UNDERWRITER WORK FLOW

Mortgage Planner



Underwriter



THE COMMON REQUIRED DOCUMENTS



- ▶ 100% identification completed
- ▶ Proof of employment income
 - Two most recent consecutive payslips and latest group certificate (**PAYG applicant**)
 - Tax returns from the past two years and most recent year's Tax Assessment Notice (**Self-employed applicant**)
 - Company tax returns, Balance sheets and P&L statements from the past two Years (**Self-employed applicant, company**)
- ▶ Proof of rental income (eg. Current tenancy agreement, or current rental statement or a rental appraisal)
- ▶ Most recent statement of all **existing** liabilities
- ▶ Proof of funds (purchase purpose)
- ▶ Copy of contract of sales (purchase purpose)
- ▶ Most recent council rate notices for **existing** property (purchase purpose)
- ▶ Home loans statements for the past 6 months (refinance purpose)