

Your paperwork

Here's a few things to bring along to get the most out of meeting your broker:

- Your most recent Group Certificate, or if you're self-employed, your last two full tax returns, assessment notices and financial statements
- Your two most recent payslips (computer generated with both your name and your employer's name)
- Evidence of any other income including family allowances or rental income statements
- Your most recent statements for any credit cards, personal loans and car loans
- Proof of identity documents, including your driver's licence and passport or birth certificate

Depending on your situation, you may also need some extra documents:

Purchasing property?

- Statements showing six months of savings
- Evidence of shares or other investments
- Rates notice for any properties you own
- Copy of the deposit receipt paid to your real estate agent (if applicable)
- A copy of the purchase contract for the property you are buying
- A copy of the sales contract for your existing property, if the deposit is to come from the sale of an existing property
- A statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable

Refinancing?

- Your last six months statements for your existing mortgage and for any other debts to be refinanced
- Your most recent paid council rates notice

Investing?

- A copy of the rental appraisal for the new property

Building?

- A copy of the plan, specifications and builder's fixed price tender (if available) including builders licence number, insurance and council approved plans

Contact your local Loan Market broker today to find the right loan for you.