

# Checklist for your Broker Appointment



So, you're interested in what you've seen and are ready to meet with one of our accredited Mortgage Brokers. That's great news. This handy little checklist will help you prepare for your appointment with your Broker so we can get your loan underway as quickly as possible.

## PERSONAL IDENTIFICATION

- Photo Identification (i.e Drivers Licence, Passport): and  Birth Certificate, Debit Card, Credit Card or Medicare Card

## INCOME VERIFICATION

### If you are paid a regular salary:

- 2 most recent payslips (paper or electronically issued) OR  
 Last 3 full consecutive months bank statements (non Virgin Money) showing regular salary credits with the name of the employer evident

### Tax position for each Applicant, via:

- Income Tax Lodgement Status Portal report

### If you receive rental income:

- Current signed lease agreement; OR  
 Rental statements issued by the managing agent within 90 days; OR  
 Latest personal tax return (no older than 18 months); OR  
 Last 3 full consecutive months of bank statements (non Virgin Money) showing regular rental credits to your account with the name of the managing agent evident

## SAVINGS AND TRANSACTION ACCOUNT HISTORY

- Account statement's and credit card statements for the last 3 full months confirming your savings and transactional history  
*\*Statements must have full name, account number and bank details*

## BORROWING PURPOSES

### If you are refinancing:

- Statements of the existing loan account/s being refinanced from other financial institutions showing at least six months' repayment history and 3 months repayment history for credit cards  
 Details of all costs and fees relating to payout figures or fees of your existing loans and releasing of all securities  
 Copy of your current Home Insurance Policy

### If you are purchasing a property:

- Copy of the 'Contract of Sale'  Details of your solicitor/conveyancer  Proof of deposit for property

### If you are a first home owner:

- If you are also applying for the First Home owners Grant, you will need to comply with the documentation requirements for a First Home Owners Grant application

## VELOCITY MEMBERSHIP

### To earn Velocity Points with your Reward Me Home Loan don't forget to join the:

- Velocity Frequent Flyer Program or provide us with your current Velocity Frequent Flyer Member Number

Thanks again for considering us.