

Home Loan Application

Basic Information, Income & Statement of Position Checklist

Tick each box as you go — gather all documents before your appointment for a smooth process!

SECTION 1 — Your Personal Details

Full Legal Name	Date of Birth
Mobile Number	Email Address
Current Residential Address	

Identity Documents Needed

☐	Driver's Licence <i>(front & back)</i>
☐	Passport <i>(if no licence)</i>
☐	Medicare Card <i>(optional, but helpful)</i>

SECTION 2 — Employment & Income Type

What best describes your employment situation? (tick all that apply)

☐	PAYG — Full Time Employee <i>regular salary paid by an employer</i>
☐	PAYG — Part Time Employee <i>regular salary, set hours per week</i>
☐	PAYG — Casual Employee <i>variable hours, no guaranteed shifts</i>
☐	Self-Employed / Sole Trader <i>you run your own business</i>
☐	Company Director / Business Owner <i>you own & direct a company</i>
☐	Contractor / Freelancer <i>you work under contracts or ABN invoices</i>
☐	Receiving Centrelink / Government Benefits <i>e.g. Family Tax Benefit, Disability Support</i>
☐	Rental Income <i>income from an investment property</i>

☐ Other Income *pension, dividends, child support, etc.*

SECTION 3 — PAYG Employees — Documents to Provide

Skip this section if you are self-employed — go to Section 4

☐ Last 2 Payslips *must be dated within the last 60 days*

☐ Most Recent Group Certificate / Payment Summary *or ATO Income Statement (from myGov)*

☐ Employment Contract or Letter from Employer *confirming role, start date & salary*

If you have been in your job less than 12 months, also provide:

☐ Previous Payslips or Employer Reference Letter *to confirm employment history*

☐ Previous Group Certificate *from prior employer*

SECTION 4 — Self-Employed / Business Owners — Documents to Provide

Most lenders require 2 years of self-employment history to use this income

☐ Last 2 Years Personal Tax Returns *signed, lodged with ATO*

☐ Last 2 Years ATO Tax Assessments (NOA) *Notice of Assessment for each year*

☐ Last 2 Years Business Tax Returns *(if applicable)*

☐ Last 2 Years Financial Statements *Profit & Loss + Balance Sheet*

☐ Business Activity Statements (BAS) *last 4 quarters preferred*

☐ ABN Registration Certificate *confirming ABN is active*

☐ Accountant's Letter *confirming business trading status & income*

SECTION 5 — Other Income Sources

Rental Income

☐	Current Lease / Rental Agreement <i>signed by tenant</i>
☐	Last 3 Months Bank Statements <i>showing rent deposits</i>
☐	Property Manager Statement <i>(if managed by agent)</i>

Centrelink / Government Benefits

☐	Centrelink Income Statement <i>from myGov — dated within 90 days</i>
☐	Letter confirming benefit type and amount

Other Income (Child Support, Pension, Dividends, etc.)

☐	Court Order or CSA Assessment <i>(child support)</i>
☐	DVA / Pension Letters <i>(pension income)</i>
☐	Dividend Statements or Share Certificates <i>(investment income)</i>

SECTION 6 — The Property You Want to Buy

Property Address (if known) _____	
Purchase Price / Budget (\$) _____	Deposit Amount Available (\$) _____

What is the purpose of this loan? (tick one)

☐	Owner-Occupied — I will live in it
☐	Investment Property — I will rent it out
☐	Refinance — I am switching from another lender
☐	Not sure yet

SECTION 7 — Applying Alone or with Someone?

☐	Applying on my own (sole applicant)
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☐	Applying with my partner / spouse
☐	Applying with a family member or friend

💡 If applying with someone else, both applicants need to complete their own income & document checklist.

SECTION 8 — Statement of Position

List ALL assets and liabilities below — be as accurate as possible. Your broker uses this to assess your overall financial position.

PART A — ASSETS (What You Own)

Asset Type	Description / Details	Estimated Value (\$)	Notes
Savings / Cash		\$	
Term Deposit		\$	
Shares / ETFs		\$	
Superannuation		\$	
Motor Vehicle #1		\$	
Motor Vehicle #2		\$	
Home Contents		\$	
Owner-Occupied Property		\$	
Investment Property		\$	
Business Interest		\$	
Other Asset		\$	
TOTAL ASSETS		\$	

Asset Type	Description / Details	Estimated Value (\$)	Notes

Property Address Details (fill in if you own property)

Address of Owner-Occupied Property (if owned)	
Address of Investment Property (if owned)	
Estimated Property Value (\$)	Basis of Valuation (e.g. recent sales, council rates)

PART B — LIABILITIES (What You Owe)

Liability Type	Lender / Provider	Balance Owning (\$)	Monthly Repayment (\$)	Limit / Notes
Home Loan / Mortgage		\$	\$	
Investment Loan		\$	\$	
Credit Card #1		\$	\$	
Credit Card #2		\$	\$	
Personal Loan		\$	\$	
Car / Vehicle Loan		\$	\$	
HECS / HELP Debt		\$	\$	
Buy Now Pay Later		\$	\$	
Business Loan		\$	\$	
Overdraft / Line of Credit		\$	\$	

Liability Type	Lender / Provider	Balance Owning (\$)	Monthly Repayment (\$)	Limit / Notes
Tax Debt (ATO)		\$	\$	
Other Liability		\$	\$	
TOTAL LIABILITIES		\$	\$	

PART C — NET WORTH SUMMARY

Total Assets	Total Liabilities	Net Worth
\$	\$	\$

💡 Net Worth = Total Assets minus Total Liabilities. A positive figure means you own more than you owe — lenders view this favourably.

SECTION 9 — Extra Notes / Questions for Your Broker

This checklist is a guide only — your broker may request additional documents depending on your situation.