

## LoanOne Submission Documents Checklist

<b>General requirement :</b>	Application Form	
	Broker verified and signed 100' ID (colored)	
	VISA	
	Verification of Identity Form	
	Equifax Credit Report	
	Income Documents*	
<b>New purchase:</b>	Contract of Sales	
	10% Deposit Receipt	
	Stamp Duty Receipt	
	Balance Confirmation or Gift Letter	
<b>Refinance:</b>	6 month Loan Statement	
	Council Rate Notice	
	3 month Loan Statement (if Debt consolidation)	
<b>Other documents if applicable :</b>	Boarding Letter	
<b>Applicants age 45 and above</b>	Exit Strategy	
<b>Cash Out</b>	Letter or Evidence for Cash Out	
	Up to 100k	Exclusive
	100k-200k	Provide Declaration
	Above 200k	Refer to Creditor
<b>Calculator</b>	<a href="https://www.genworth.com.au/">https://www.genworth.com.au/</a>	
	Serviceability Ratio : 1.1:1    Suggested input Hem *1.1	

### Income Documents\*

<b>PAYG</b>	Easy Doc, Plus, Alt	2 Payslips + 1 of following: Employment Letter, PAYG Summary, NOA
	Standard	2 Payslips+1-month salary credit
	Oversea	Oversea Employment Letter+3-month Bank Statement
<b>Self-Employment</b>	Last 2 years individual tax return	
	Last 2 years company tax return	
	Last 2 years financial statements	
	Last 2 years tax assessment notice	
<b>Rental Income</b>	Rental Statement	
	<b>OR</b> Privacy Lease + 6-month rental credit	