

APLS FINANCE SOLUTIONS

There are a few things we need from you before we can submit your loan application.

To make it easier for you, we've prepared this documentation checklist.

It would be helpful if you could provide the required documents as soon as possible to avoid any delays with the Loan Application.

CONTACT US

APLS Finance Solutions

Address:

Ground Floor
124 South Terrace
Adelaide SA 5000

Email:

admin@aplsfinance.com.au

Phone:

0420 307 846



DOCUMENTATION CHECKLIST

Applicant 1 Applicant 2

DETAILS OF PAYG INCOME

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 3 Current payslips confirming at least 3 months YTD |
| <input type="checkbox"/> | <input type="checkbox"/> | Most recent PAYG Summary |
| <input type="checkbox"/> | <input type="checkbox"/> | ATO Notice of Assessment |
| <input type="checkbox"/> | <input type="checkbox"/> | Tax return for the most recent financial year |
| <input type="checkbox"/> | <input type="checkbox"/> | Employment Letter stating commencement date & status (if newly commenced) |

Applicant 1 Applicant 2

SELF EMPLOYED

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Personal and associated company/trust/partnership tax returns for the last 2 financial years |
| <input type="checkbox"/> | <input type="checkbox"/> | ATO Notice of Assessment (Personal & Business) |
| <input type="checkbox"/> | <input type="checkbox"/> | Financial Statements (i.e. Profit and Loss Statement & Balance Sheet) |
| <input type="checkbox"/> | <input type="checkbox"/> | Interim Financial Statements |
| <input type="checkbox"/> | <input type="checkbox"/> | BAS Statements for previous quarters |

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CONFIRMATION OF DIRECTORSHIP

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Details of all companies you are a Director of |
|--------------------------|--------------------------|--|

Applicant 1 Applicant 2

CONFIRMATION OF ASSET

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Recent copy of Council or Water Rates Notice of all properties (residence & investment) |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of recent Superannuation statements |

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RENTAL INCOME / EXPENDITURE

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Lease Agreement for each of your investment properties. |
| <input type="checkbox"/> | <input type="checkbox"/> | Last 3 months rental statements issued by the managing real estate agent |
| <input type="checkbox"/> | <input type="checkbox"/> | Summary of monthly expenses for each of the investment properties |

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LIABILITIES

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of the last 3 statements for all your Credit Cards (including those with nil balance) |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of the last 3 statements for all your Store Cards (including those with nil balance) |
| <input type="checkbox"/> | <input type="checkbox"/> | Last 6 months statements for your home loan/s (including Investment Properties) |
| <input type="checkbox"/> | <input type="checkbox"/> | Last 6 months statements for any Business & Commercial loans you may have |
| <input type="checkbox"/> | <input type="checkbox"/> | Last 6 months statements for all investment loans such as shares etc... |
| <input type="checkbox"/> | <input type="checkbox"/> | Last 6 months statements for all other loans including Personal Loans, Car Loans, Loans as Guarantor, Hire Purchase/Lease, Interest Free Debt (ie GE, Lombard, Harvey Norman, Radio Rentals etc), Afterpay, ZipPay, Zipmoney, Certegy, OpenPay, ATO Debt Child Maintenance & HECS Debt. |

Applicant 1 Applicant 2

IDENTIFICATION

- | | | |
|--------------------------|--------------------------|------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Drivers Licence |
| <input type="checkbox"/> | <input type="checkbox"/> | Passport (and Visa, if applicable) |
| <input type="checkbox"/> | <input type="checkbox"/> | Birth Certificate |
| <input type="checkbox"/> | <input type="checkbox"/> | Marriage Certificate |
| <input type="checkbox"/> | <input type="checkbox"/> | Medicare Card |

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GENUINE SAVINGS

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of all bank statements for the past 3 months |
| <input type="checkbox"/> | <input type="checkbox"/> | Shares / Term Fixed Deposit statements |
| <input type="checkbox"/> | <input type="checkbox"/> | A letter from your Landlord's licensed real estate agent confirming that rent has been paid on time and in full for the preceding 12 months (if applicable) |

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LIFE INSURANCE & PROTECTION

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Details of any Life Insurance/Disability, Trauma Insurance cover & Income Protection |
|--------------------------|--------------------------|--|

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DOCUMENTATION CHECKLIST

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IF PURCHASING

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Full copy of contract of sale |
| <input type="checkbox"/> | <input type="checkbox"/> | ATO Foreign Resident Capital Gains Withholding Clearance Certificate from the seller (For foreign purchasers purchasing a property over \$750,000) |

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FOR A CONSTRUCTION

- | | | |
|--------------------------|--------------------------|---------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Full copy of contract of sale |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of fixed price building contract |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of council approval plans |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of Building Insurance |

Applicant 1 Applicant 2

CREDIT HISTORY

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Details of previous finance obtained for but did not proceed |
| <input type="checkbox"/> | <input type="checkbox"/> | Details of any defaults, bankruptcy, action from debt collectors, court judgements or legal proceedings. |
| <input type="checkbox"/> | <input type="checkbox"/> | Details of any difficulty you have experienced in meeting your financial commitments in the past 2 years |

Thank you for your assistance with providing the required documentation to us.

Whilst this checklist provides a thorough guide regarding the collection of information required for your loan application, all lenders have different requirements and we may need additional information from you at a later stage.

Please do not hesitate to contact me should you require any assistance with this Loan Application Documentation Checklist.