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Documents Required

To handle your request quickly and accurately, we ask that you supply copies of the following items:

INCOME

If an employee (PAYG)

- Last 2 pay slips for all jobs **Plus** (Must show name, hourly rate, hours & YTD)
- Last group certificate (Now known as payment summaries)
- Or**
- Last 2 years personal tax returns

If Self Employed

- Last 2 years personal tax returns
- Last 2 years Business tax returns
- Last 2 years company financials
- Last 2 years "Notices of Assessment" from ATO

STATEMENTS

- Home / Investment loan statements (Most recent & not more than 3 wks old)
- Personal loan statements (Most recent & not more than 3 wks old)
- Credit card statements (Most recent & not more than 3 wks old)
- Savings account statements * (Most recent & not more than 3 wks old)
- Council Rate Notice(s) (Most recent for all existing properties)
- Copy of Purchase contract (Only when property being purchased known)

IDENTIFICATION

- Drivers Licence
- Passport or Birth Certificate
- Marriage certificate if your name has changed (e.g. marriage)
- Medicare Card

Any loan being refinanced requires statements for the last 6 months to be provided

OTHER INCOME

- Rental statements from agent (or lease agreement to verify rental income)
- Family allowance (Letter from DSS not more than 1 month old)
- Child support (Letter from Child Support Agency not more than 1 month old & must be evidenced into bank account)

*** Note: Anyone not currently holding property will be required to provide evidence of 5% genuine savings in bank accounts for the last 6 months.**

Lenders will not look at applications unless ALL requirements are provided