

DOCUMENT CHECKLIST

Please refer to the document categories relevant to the loan purpose and applicants' income type.

A ALL APPLICATIONS
<input type="checkbox"/> Application Form and Privacy Consent – Fully complete, signed and dated <input type="checkbox"/> Loan Submission Pack – Fully complete, signed and dated <input type="checkbox"/> Broker Notes (including commentary on anything complex, for example split loan requirements, multiple households, etc) <input type="checkbox"/> ORDE Servicing Calculator (<i>Based on servicing position, 3 months bank statements may be required to verify expenses</i>) <input type="checkbox"/> ORDE Customer Identification Checklist and Broker certified identification / IDYou / Australia Post VOI - For existing ORDE customers, ID documents are required when the application introduces a new security to ORDE financial
B PURCHASE
<input type="checkbox"/> Contract of Sale - Fully signed and dated <input type="checkbox"/> Evidence of Funds to Complete <input type="checkbox"/> Evidence of Deposit Paid
C REFINANCE / DEBT CONSOLIDATION (statements required for accounts being repaid only)
<input type="checkbox"/> Recent six (6) months statements - Home Loan / Business Loan / Line of Credit / Overdraft <input type="checkbox"/> Recent three (3) months statements - Personal Loan / Credit Card <input type="checkbox"/> Copy of Council Rate Notice for the property offered as security
D PAYG INCOME (Tax file numbers must be removed from all supporting documents)
<input type="checkbox"/> Two (2) most recent pay slips; <u>AND</u> <input type="checkbox"/> ONE of - Income Statement from MyGov / Employment Letter / Evidence of 3 months salary credits
E SELF-EMPLOYED INCOME – FULL DOC (Tax file numbers must be removed from all supporting documents)
<input type="checkbox"/> Most Recent (1) year Company and Individual Tax Returns including Notice of Assessments <u>AND</u> <input type="checkbox"/> Most Recent lodged BAS OR 3 months trading statements where tax return \geq 6 months old
F SELF-EMPLOYED INCOME – ALT DOC
<input type="checkbox"/> Self-Certified Income & Repayment Declaration <u>AND</u> <input type="checkbox"/> Accountants Declaration OR Recent six (6) months BAS OR Recent six (6) months Trading Statements
G RENTAL INCOME
<input type="checkbox"/> If rented via Agent: Recent Real Estate Rental Statement, or Current Lease Agreement <input type="checkbox"/> If private rental: Current Lease Agreement (if held) <u>AND</u> 3 months statements evidencing Rental Credits
H OTHER INCOME (acceptable pensions, family payments and child support for children aged \leq 13 years)
<input type="checkbox"/> Recent Centrelink Statement / Child Support Agency Statement. Pensions and CSA require recent three (3) months statements
I SELF MANAGED SUPER FUND (SMSF) (Tax file numbers must be removed from all supporting documents)
<input type="checkbox"/> SMSF Trust Deed - Fully signed, dated, and certified <input type="checkbox"/> SMSF Bare / Custodian Trust Deed - Fully signed, dated, and certified <input type="checkbox"/> Broker to confirm which suitably qualified individual developed the current SMSF investment strategy (eg. Financial planner) <input type="checkbox"/> If new SMSF: Recent one (1) year Industry Super Fund Statements and, if available, SMSF transaction account statement <input type="checkbox"/> If existing SMSF: Most Recent SMSF Financials <input type="checkbox"/> If existing SMSF: Recent twelve (12) months SMSF Cash Management Statements (showing super contributions) If PAYG: Two (2) most recent pay slips; <input type="checkbox"/> If owner occupied Commercial SMSF: Recent one (1) year company financials, individual tax returns and notices of assessment.
J TRUST BORROWER / GUARANTOR (Discretionary Family Trust / Fixed Trust / Hybrid Trust / Unit Trust)
<input type="checkbox"/> Trust Deed - Fully signed, dated, and certified (must also be stamped if the trust was established in NSW, Vic, Tas or NT)