

1. DOCUMENT CHECKLIST

ALL APPLICATIONS

- Application Form and Privacy Consent – Fully complete, signed and dated
- Loan Submission Pack – Fully complete, signed and dated
- Broker Notes (including commentary on anything complex, for example split loan requirements, multiple households, etc)
- ORDE Servicing Calculator (*Based on servicing position, 3 months bank statements may be required to verify expenses*)
- 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

Residential, Prestige, Commercial, HBU & Retained Stock

PURCHASE

- Contract of Sale - Fully signed and dated
- Evidence of Funds to Complete / Deposit Paid

REFINANCE / DEBT CONSOLIDATION (statements required for accounts being repaid only)

- Recent six (6) months statements - Home Loan / Business Loan / Line of Credit / Overdraft
- Recent three (3) months statements - Personal Loan / Credit Card
- Copy of Council Rate Notice for the property offered as security

PAYG INCOME (Tax file numbers must be removed from all supporting documents)

- Two (2) most recent pay slips; AND
- ONE of - Income Statement from MyGov / Employment Letter / Evidence of 3 months salary credits

SELF-EMPLOYED INCOME – FULL DOC (Tax file numbers must be removed from all supporting documents)

- Most Recent (1) year Company and Individual Tax Returns including Notice of Assessments AND
- Most Recent lodged BAS OR 3 months trading statements where tax return \geq 6 months old

SELF-EMPLOYED INCOME – ALT DOC

- Self-Certified Income & Repayment Declaration AND
- Accountants Declaration OR Recent six (6) months BAS OR Recent six (6) months Trading Statements

RENTAL INCOME

- If rented via Agent: Recent Real Estate Rental Statement, or Current Lease Agreement
- If private rental: Current Lease Agreement (if held) AND 3 months statements evidencing Rental Credits

OTHER INCOME (acceptable pensions, family payments and child support for children aged \leq 13 years)

- Recent Centrelink Statement / Child Support Agency Statement. Pensions and CSA require recent three (3) months statements

TRUST BORROWER / GUARANTOR (Discretionary Family Trust / Fixed Trust / Hybrid Trust / Unit Trust)

- Trust Deed - Fully signed, dated, and certified (must also be stamped if the trust was established in NSW, VIC, Tas or NT)

Expat & Non-Resident

PAYG INCOME (Tax file numbers must be removed from all supporting documents)

- Two (2) most recent pay slips; AND
- Employment Letter; AND
- Evidence of 3 months' salary credits

SELF-EMPLOYED INCOME – FULL DOC (Expat Only)

- Most Recent (2) years Company and Individual Tax Returns and Financials
- Company Registration confirming Directorship & Shareholding

GENERAL

- All foreign language documents to be translated by a NAATI approved translator
- Australian bank account where rental payments and loan repayments are made
- Must have an agent or power of attorney in favour of an Australian Resident (residing in Australia) or Australian Legal firm appointed to received legal notice on the behalf of the borrower.
- Credit Report from appropriate credit reporting agency of Resident Country to be supplied

Bridging

GENERAL	
<input type="checkbox"/>	Purchase Contract of Sale - Fully signed and dated
<input type="checkbox"/>	ORDE Bridging Calculator
<input type="checkbox"/>	Address of property to be sold <input type="text"/>
<input type="checkbox"/>	Has property sold or will sell prior to Formal Approval <input type="checkbox"/> Yes <input type="checkbox"/> No
IF RESIDUAL DEBT	
<input type="checkbox"/>	Income documents as per standard Residential – Full Doc or Alt Doc

SMSF

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"/>	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.
ADDITIONAL REQUIREMENTS	
<input type="checkbox"/>	Please provide the individual name and firm of the financial planner who assisted in developing the SMSF investment strategy. If self-completed, please provide an overview of the applicants' experience/qualifications. <input type="text"/>

Residential Construction

GENERAL	
<input type="checkbox"/>	Income documents as per standard Residential – Full Doc or Alt Doc
<input type="checkbox"/>	Proposed Builder (<i>Please note Parent Builder where sub-contractor relationship exists</i>) <input type="text"/>
INITIAL ASSESSMENT	
<input type="checkbox"/>	Fixed Price Build Contract OR
<input type="checkbox"/>	Formal Build Tender including proposed drawdown schedule
<input type="checkbox"/>	Final Plans
<input type="checkbox"/>	Final list of Specifications
<input type="checkbox"/>	Quotes and details of any works being completed outside of build contract e.g. pool, driveway, landscaping etc.
<input type="checkbox"/>	Copy of Planning Permit / Development Approval (as required)
PRIOR TO SETTLEMENT	
<input type="checkbox"/>	Signed Fixed Price Build Contract
<input type="checkbox"/>	Building Permit or state equivalent
<input type="checkbox"/>	Stamped and signed Drawings/Plans by Surveyor
<input type="checkbox"/>	Builders Domestic Certificate of Insurance, including general works and public liability
<input type="checkbox"/>	Builders Warranty Insurance (HIA / QBCC)
<input type="checkbox"/>	Builders Acknowledgement that drawdowns will be paid in line with ORDE's Valuer/Quantity Surveyor instructions
<input type="checkbox"/>	Builders Invoice Claim