



EQUITIMAX Requirements



Requirements - Loan Application

(A) INCOME CONFIRMATION

Letter from employer (income, time, non-probation)		RENTAL INCOME
Last 3 Most Recent PAYSLEIPS		Real Estate Statement
Last 2 Personal ATO Tax Assessments		Real Estate Estimate of rent letter
Last 2 Personal Tax Returns		Copy of the lease – 1 st page & Annex
Last 2 Business Tax Return		Copy of Statements showing regular deposit
Last 2 Business Profit & Loss and Balance Sheet		

(B) COMMITMENTS - BANK & LOAN STATEMENTS

Last 6 Months Savings Account Statements		Copy of original loan contract – if refinancing
Last 1 Months Credit Card Statement-		Copy of original facility agreement -refinancing
Last 1 Months Credit Card Statement-		
Last 6 Months Home Loan Statements		
Last 1 Months Personal Loan/Lease Statements		

(C) SALE / PURCHASE DETAILS

1 st Page of the Purchase Contract - <i>Your Conveyancer should be able to provide this.</i>		
1 st Page of the Sale Contract (<i>if you are selling your house</i>)		
Certificate of Title (ie Title Deeds)		

(D) ASSET CONFIRMATION

Council Rates Notice -		Share Certificate or Portfolio Statement
Council Rates Notice -		

(E) BANK'S IDENTIFICATION – FTRA 100 point check

Passport (70 points)		Medicare Card (25 points)
Birth Certificate (70 points)		Telephone Bill (25 points)
Driver's Licence (40 points)		Council Rates (25 points)
Credit Card (25 points)		Other Identification can be provided (See Equitimax)
<i>Not required if you are an existing client Some Banks such as ANZ and WBC require that you are identified in a branch.</i>		

(F) \$7,000 First Home Owners Grant

Original or Certified - Birth Certificate		<i>If you were born in Australia</i>
Original or Certified - Marriage Certificate (Deed Poll)		<i>If your name has changed since you where born</i>
Original or Certified - Citizenship Certificate & Passport		<i>If you where not born in Australia</i>