

# Supporting Document Checklist

## Resimac Prime & Resimac Specialist

In order for your client(s) application to proceed to the assessment stage, we will require the following documents to be provided, as applicable. Note: The below items are mandatory in order to progress to assessment (where applicable).

### INFORMATION TO INCLUDE WITH EVERY RESIMAC APPLICATION

- Completed application form signed by all applicants
- Signed Privacy Consent for all applicants
- Fully completed Living Expense Declaration
- Serviceability Calculator
- Identification documents for all applicants and guarantors on the loan and completed Customer ID Form
- Exit Strategy - In writing via a direct email or a signed and dated letter, from the applicant/s where the loan term will exceed the expected retirement age
- Detailed loan submission notes clearly identifying the borrowers requirements & objectives

### IF PAYG (REQUIRED)

- Proof of PAYG income
  - 2 current Computerised Payslips, plus one of the following:
    - Latest Tax Assessment Notice (TFN must be deleted)
    - Latest PAYG Payment Summary / Group Certificate (TFN must be deleted)
    - Bank Statements (that confirm the last 3 months salary credits)
- If PAYG Contractor, please also provide:
- Employment Contract

### IF SELF-EMPLOYED (REQUIRED)

- Proof of self-employed income
- Full Doc**
- Last 2 years certified tax returns and tax assessment notices (business and personal tax returns where applicable)
- Alt Doc**
- Declaration of financial position (signed by each applicant and guarantor, where applicable), plus one of the following:
    - Accountant's Letter (not available where ABN less than 12 months)
    - 3 months business bank statements
    - 6 months lodged ATO Business Activity Statements

### IF REFINANCING (REQUIRED)

- Proof of Mortgage Loan Conduct (6 months statements required)
- Unsecured debts being consolidated (Prime - 6 months loan statements, 3 months credit card statements **or** Specialist - 1 month loan or credit card statement)
- Copy of most recent Council Rate Notice for all security properties

### OTHER INCOME (REQUIRED)

#### Child Support

- Proof of receipt of maintenance for a continuous period of at least 6 months (Prime) or 3 months (Specialist) by way of savings statements, and Child Support Agency letter to confirm the maintenance agreement

#### Centrelink Benefits

- Evidence of Centrelink benefits being received by way of Centrelink statement

#### Proof of Rental Income (one of the following:)

- Most recent rental statement from Real Estate Agent; or
- Last 3 months Bank Statements to confirm rental credits

### IF PROPERTY BEING PURCHASED

- Copy of the Contract of Sale
- Proof of funds to complete