

BORROWER CHECKLIST

CONSTRUCTION & COMMERCIAL



100 Point ID

Passport including VISA

Drivers License

Other

CONSTRUCTION

Latest month personal transaction statement
Latest month loan transaction statement for all personal loans
6 months loan statement (if land loan with other financial institution)
Fixed price building contract
Building plans & specifications
Home warranty insurance
Builder's license & insurance certificate

SELF EMPLOYED

Last 2 years tax returns (business & personal)
Business profit & loss
Business balance sheet
Tenancy Agreement/
Rental Statement for all investment properties (or)
Real Estate Agent letter confirming estimated rental income
Last 1 year tax returns & Notice of Assessment (business & personal)

PAYG

PAYG - permanent full/part time
2 Recent pay slips

CASUAL & CONTRACTING

2 Recent pay slips
Last year group certificate
Last month Family Assistance Payment (Centre Link)

COMMERCIAL PURCHASE

Vendor profit & loss report
Cash flow forecast or Accountant prepared over 12 months broken up month by month
Business Plan including roster, owners working hours and role within the business
Resume(s)
Signed Confidentiality Waiver
Last 2 pay slips
Last 2 years tax returns
Funds to complete & savings statement(s)
Lease agreement copy
Business valuation at applicant(s) cost

FRANCHISE PURCHASE

Vendor's accountant prepared profit & loss report
Vendor's accountant prepared Balance Sheet
Cash flow forecast or Accountant prepared over 3 years broken up month by month
Business Plan including roster, succession plans, owners working hours and role within the business
Shop KPI comparisons against your Cash Flow Forecast
Signed Confidentiality Waiver
Copy of the Franchise Agreement if prepared
Lease agreement copy
Franchise Agreement