

online home loan approvals

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Quick Quotation

Business & Home Loan Centre est. 1985

bhome.com.au is the website of the
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ABN : 75 589 579 981

Guidelines

Applying for a **home or investment loan**? Having the following information at hand when you approach a lender will help you make a successful application.

- 1 A photocopy of the front page of the **contract of sale** if you have already decided on a property.
- 2 A copy of the **Certificate of Title** and/or a registered strata plan or plan of subdivision (if unregistered, you'll need a solicitor's or developer's letter stating the likely date of registration).
- 3 **Self-employed people** need to provide tax-agent income statements, income tax returns or assessment sheets and profit-and-loss statements certified by a registered accountant.
Not applicable for Low Documentation, No Documentation or Self Certified Loans.
- 4 If you are **paying out your existing mortgage** and starting up a new home loan, you'll need a **loan statement for the past 6 months** which states how much you still owe and proof of your past mortgage repayments.
- 5 Detail's of any **second income**, rental income, bonuses, allowances or benefits.
- 6 Photocopies of **statements** from all savings, cheque, loans and other credit card accounts.
- 7 Proof of **listed shares** and other asset holdings.
- 8 **Proof of identity**, such as copy of drivers license or passport.
- 9 A statutory declaration signed by any giver and receiver of **a gift**.
- 10 Those **building a house** should take a **copy of the property plan** and **the specification quotation** from a builder and/or a full price **building contract**, as well as any **council approved** planning and **building permits**.
- 11 **Owner-builders** should take copies of contracts with the builder, quotation prices and proof of public liability insurance.
- 12 If **selling your home** get copies of exchanged contracts of sale, solicitor's letter confirming a buyer or a copy of the sole agency agreement with the selling real estate agent.

SOURCE : Consumer and Business Affairs Victoria



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