

Checklist For:

Identification (FTRA) - For All Applicants & Guarantors

Copy of "100 Points" of Identification* (I.D.) for each Applicant & Guarantor (if applicable)

Mandatory ID: Copy of either [Passport OR Birth Certificate] (70 Pts) AND Medicare Card (25 Pts)

Secondary ID: Drivers' Licence (40 pts), Rates Notice (35 Pts), Credit Card (25 Pts), ATM Card (25 Pts), Utility Bill (15 Pts)

Alternative forms of Secondary ID is available upon request. Please contact MCP.

*Any document in a Maiden Name must be accompanied by a Marriage Certificate as issued by Births, Deaths & Marriages.

Property being Purchased

Copy of the Executed Contract of Sale (Signed Page and Sale Particulars Page / Contract Note).

Copy of the Receipt of Deposit from the Estate Agent.

Evidence of where Equity Contribution will come from - Bank Statement / Share Statement or Similar.

Your Solicitor /Conveyancer Contact Details (*note MCP offers Conveyancing Services*).

PAYG/Salaried Applicants

Copy of two (2) most recent consecutive Pay Slips (Non-Handwritten) showing Year to Date Earnings.

Copy of last PAYG Payment Summary (Group Certificate) or Taxation Return with Tax Assessment Notice.

If Requested or if Payslips not available - Letter from Employer (signed & dated) confirming employment status.

Include Length of Employment and Position (e.g. Full Time, Part Time, Base Salary etc)

It should confirm that no probation period applies, be dated, signed by Payroll on employer letterhead.

Self-Employed Applicants

Copy of latest two (2) years' Individual Taxation Returns & Australian Tax Office issued Notices of Assessment.

Copy of latest two (2) years' Business Taxation Returns. (*Include Entities where acting as Director/Trustee*)

Copy of latest two (2) years' Business Financial Statements. (*For all Entities where tax returns are prepared*)

Interim Financial Statements (*Prepared by your Accountant*) for your trading entities (if available).

Where Rental Income from existing Property used for Serviceability

Copy of Rental Income Statement or current Lease Agreement. (*Does not Apply to Purchased Property*)

Where Borrowing is a Refinance or Review of existing Mortgage(s) or Unsecured Debt(s)

Copy of last Six (6) Months Loan Statements for the Mortgage(s) to be reviewed. (*Not older than 4 weeks*)

Provide copies of 6 months Bank statements, and Internet statements to make up period from end of last available Bank or Institutional Issued Statement to within Last 4 Week period. Internet Statements by themselves are not acceptable.

Copy of a recent Rates Notice in respect of the Property(ies) to be reviewed.

Where the Borrowing Entity is a Company / Trust

A Copy of the Memorandum & Articles of Association for:

A Certified* Copy of the Original STAMPED Trust Deed for:

*A certified copy must contain the original certification that the document is a copy of the original. Certain individuals can certify documents including: Lawyers, Solicitors, Accountants, Doctors, Pharmacists, Police Officers. Please call MCP Group for other authorised members who can certify documents.

Notes

Send documents via:

- Email to: a.mac@mcpgroup.com.au;
- Facsimile: (03) 9620 2002;
- Mail to: MCP Group, Level 7, 520 Collins Street, Melbourne VIC 3000; or
- Drop off at the MCP office via appointment (please contact the finance team on (03) 9620 2001 for an appointment).