

Broker's Name Applicant's Name

Customer requires Offset Account Yes No Fast Refinance

The items in this checklist are required for the loan application to be placed in queue for assessment

A. APPLICATION FORM

- Broker notes Signed consent to all disclaimers, policies and declarations outlined
 Completed application form with broker & customer signatures* Customer owned exit strategy for Owner Occupied applicants over 55 years

Note signing must be **electronic** with digital signing certificate provided

! Please double check Application Form has been signed by all parties. Missing signatures will delay assessment.

B. IDENTIFICATION

Identification completed (Applicants)

- NextGenID, **OR**
 Interdependently certified ID and Identification Certification form, **OR**
 Face to face (in person); Section 3 of application form completed and signed and copies of certified ID provided

! Invalid ID will hold up your file. Please check expiry dates, names and addresses.

C. INCOME

PAYG:

- Most recent 2 payslips (latest no older than 30 days from app submission), containing at least 3 months YTD. Where 3 months YTD not available, last payslip from the previous FY required
 Employer letter (on letterhead with ABN etc.) showing gross income, frequency of payment, role or position, length of employment, type of employment
 Employment Contract showing gross base income and frequency of payment

Casual employees:

- 2 most recent computer generated payslips with the latest containing at least 6 months YTD (Latest payslips no older than 30 days from submission to MyState).

Payslips with less than 90 days YTD:

- Require the last payslip from the previous financial year

Where 6 months YTD isn't present on payslips we require one of the following:

- Final payslips from previous year showing YTD
 Previous financial year PAYG payment summary/income statement
 Previous financial year individual tax return plus ATO assessment notice

Family business employees:

- Latest taxation return or PAYG summary **PLUS** 2 latest payslips (Payment is to align with latest bank statement), **OR**
 Payslips plus 3 months bank statements showing regular salary payments

Bonus:

- 2 Completed financial years

! Please remove all TFNs

Commission:

- Payslips, Payment summary, employment letter or Similar (Must show minimum 6 months commission payments)

Overtime income, shift and penalty payment:

- Computer generated most recent payslip (at the time of submission) confirming at least 6 months year to date

If payslip doesn't show 6 months YTD then we require one of the following:

- Final payslips from previous year showing YTD
 Previous financial year PAYG payment summary/income statement
 Previous financial year individual tax return plus ATO assessment notice

Rental Income:

Please refer to our credit policy dependent on the scenario or refer to your BDM. Our policy is available at <https://brokers.mystate.com.au/credit-policy/>

Other Income:

- Centrelink Income Statement (most recent) and other Government income
 Child Maintenance Agreement registered with CSA (Max age 13 years) **AND** Bank Statements showing 3 months payment credit
 ADI dividend and interest. Latest 2 years financial tax returns required

Latest two years:

- 2 years individual tax return
 ATO notice of assessments
 Company returns, partnership returns, Trust returns, business financial statements
 Depreciation schedule
 Latest year returns with last 6 months BAS statements where annualized total sales (excluding GST) equals or exceeds the gross takings declared on the latest return

Self Employed / Company / Trust:

- Trust Deeds – Certified (if applicable)

D. LENDERS MORTGAGE INSURANCE (LMI) OR HGS APPLICATIONS

What is the proposed LVR? %

Where LMI is applicable, confirm the following points have been discussed and/or provided to the customer(s) by ticking the boxes:

- Discussion and understanding of what LMI is and that it covers the bank not the customer(s)
- The refund process has been explained
- Clear customer consent obtained to proceed with the application for credit, including LMI
- Customer(s) has/have been provided with an LMI Fact Sheet at time of application
- Customer(s) has/have been advised an LMI Declaration/Disclaimer will be provided as part of their contract pack, for signing by the customer(s)
- LMI premium calculator

For HGS Applications (Subject to availability):

- HGS Declaration
- Latest Notice of Assessment with tax file number removed
- Evidence of citizenship or permanent residency (birth certificate, passport, vevo or citizen certificate)
- Medicare Card/s

E. LOAN PURPOSE

Property Purchase:

- Contract of Sale – full copy, signed & dated (including all special conditions)
- Evidence of deposit paid

Refinance:

NB No statements required on debt consol where debt is reported on CCR (not applicable with FastRefi)

- Where account is not reported on Equifax CCR, 6 months' consecutive statements are required

Fast Refinance:

- MyState Fast Refi Loan Eligibility checklist
- Provide to customer, MyState Fast Refi Overview Summary Sheet
- Ensure payout figure is used using the Fast Refi Calculator
- Three months consecutive statements for loans being refinanced

Construction:

- Fully executed building contract - signed by applicants and builder
- Council Approved Plans (Incl. structural renovations requiring council approval, or if cash out >= \$100,000 a declaration of non-structural)
- Specification and schedule of payments (may be included in building contract)
- Building Permit
- Evidence of Deposit Paid
- Plumbing Permit – Tasmania only

F. APPLICANT'S CONTRIBUTION – PROPERTY PURCHASE / CONSTRUCTION

Genuine Savings:

Genuine savings (loans greater than 90% LVR and all HGS applications)

- Funds held or accumulated for a minimum of 3 months evidenced with statements in the name of at least one borrower **OR**
- 3 months rental ledger

Non Genuine Savings:

- Statutory Declaration of gift being non-repayable

FHOG:

- Executed FHOG Application forwarded to: brokersupport@mystate.com.au or upload to 'Additional Documents' card in AOL

Evidence of funds to complete – above 80% only:

- The most recent bank transaction statement (including running balance)

G. OTHER

- Brokerage Tax Invoice (if applicable)
- If Rate Lock is taken, provide proof of payment with loan submission and Fixed Rate Lock Request form.

Note: MSA National acting for MyState Bank for the Contact Details for all Discharge Forms. For each State's specific details go to: www.msanational.com.au/contact-us

NB: In addition to the above required supporting documents, additional supporting information may be required to provide clarity on assesment.