

Privet | Documents checklist

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Documents lenders commonly ask for when assessing a property-secured loan. Requirements differ between lenders and loan types, so ask each lender for its own list.

Identity and entity

- ☐ Photo identification for each borrower, director and guarantor
- ☐ Company extract and constitution, if borrowing through a company
- ☐ Trust deed and any variations, if borrowing through a trust
- ☐ SMSF trust deed and bare trust documents, if relevant
- ☐ Organisation chart showing who owns and controls each entity

Security property

- ☐ Certificate of title or title search
- ☐ Contract of sale, if purchasing
- ☐ Current rates notices
- ☐ Leases, rent roll and tenancy schedule for income-producing property
- ☐ Building insurance certificate of currency
- ☐ Any existing valuation reports

Financial position

- ☐ Statement of assets and liabilities
- ☐ Statements for existing loans secured over the property
- ☐ Recent tax returns and financial statements, or an accountant's letter, as the lender requests
- ☐ ATO portal statements, if there is a tax debt
- ☐ Evidence of funds to contribute

Purpose and exit

- ☐ A short written summary of the purpose of the loan
- ☐ Evidence of the exit: sale contract, listing agreement, refinance letter or other
- ☐ A backup exit if the first one is delayed

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