

COVER NOTES & CHECKLIST



Get in touch with us | **email** service@liberty.com.au | **phone** 13 11 33
alt. phone 03 8635 8888 | **fax** 03 8635 9999 | **web** liberty.com.au
post Service Team, Level 16, 535 Bourke St, Melbourne VIC 3000

APPLICATION

Loan number	<input type="text"/>	Applicant name	<input type="text"/>		
Loan amount	\$ <input type="text"/>	Adviser name/company	<input type="text"/>		
Product	<input type="text"/>	Risk grade	<input type="text"/>	LVR <input type="text"/> %	Rate <input type="text"/> %
Loan purpose	<input type="text"/>	Credit impaired*?	<input type="text"/>	Full Doc <input type="text"/>	Low Doc <input type="text"/>

*Credit impairment is classed as any infringement or any account (including rates) being in arrears or over the approved limit.

APPLICATION OVERVIEW

What is the specific purpose of this loan?

How will this loan benefit each applicant?

What other aspects of the deal do we need to be aware of?

Custom only: What was the details and cause of the credit impairment and why is this not going to be an issue in the future?

MINIMUM SUPPORTING DOCUMENTS

Standard:

- Completed and signed Application Form (All pages)
- Completed Introducer Declaration form (if applicable)
- Clear copy of ID (Driver's License or Passport)
- One month's personal bank statement (Custom only)
- Confirmation of Centrelink/CSA income

Purchase:

- Signed and executed Contract of sale
- Draft Transfer of Land (if applicable)
- Details/Evidence of funds to compete

Refinance:

- Last six months mortgage/personal/car loan statements
- Last three months credit card statements
- Most recent rates notice

Full Doc:

- PAYG - 2 most recent payslips
- Self Employed - 2 years personal and business tax returns

Low Doc:

- Last 6 months personal/business bank statements
- Last 2 quarters BAS or Accountant's letter

Private:

- Confirmation that the application is Non-NCCP
- Detailed exit strategy for when the facility expires

LMI:

- Deals services using correct LMI calculator
- Proof of First Home Buyer (if applicable)
- Details of deposit source
- Meets LMI Employment, Postcode and Security guidelines

CHECKLIST

- Statements for impairment
- Security is acceptable
- Employer phone
- Risk grade
- Servicing