

Commercial Supporting Document Checklist

VALUATION ORDERING

- ☐ I have ordered a valuation on <https://propertyhub.corelogic.asia/>, or
- ☐ I authorise Pepper to debit my credit card for payment of the valuation fee payable in relation to this application.
- ☐ I have provided my credit card details via bit.ly/2qqFX1Y and received a token number:

Token No:

CHECKLIST (INFORMATION TO INCLUDE WITH THIS APPLICATION)

☐ **Commercial Application Form**

Form must be fully completed with all relevant supporting documents including Pepper Serviceability Calculator attached - Not required for Lease Doc. The turnaround time for this application may be impacted if submitted with incomplete or omitted information.

☐ **Identification Verification**

Please provide a completed Pepper Customer Identification Form for each borrower, guarantor and individual beneficial owner with clear copies of ID (attached to this form).

☐ **Security Valuation**

☐ Upon fee payment authority being completed, Pepper will order the valuation

☐ **Trust Deeds**

- ☐ Certified copies of Trust Deeds (where applicable)
- ☐ Certified associated Deed of Amendments

☐ **Refinance / Debt Consolidation:**

Statements for loans being refinanced (only required if Comprehensive Credit Reporting does not have repayment history available):

- ☐ 3 months for all non-mortgages,
- ☐ 6 months for mortgages and
- ☐ 12 months for loans with other non-conforming lenders.

☐ **Discharge Authority**

Please provide a completed discharge authority form for refinance applications. This will assist in a quicker settlement.

☐ **Commercial Lease Agreement**

☐ Full copy of the current commercial lease agreement

☐ **Purchase Transaction**

- ☐ Contract of Sale which includes the purchaser(s), purchase price and conveyancer or solicitor details acting on behalf of applicants
- ☐ Funds to Complete

INCOME EVIDENCE (NOT REQUIRED FOR LEASE DOC)

☐ **PAYG Income Evidence:**

Either two documents from Group A or one document from Group A plus one document/check from Group B.

- ☐ Group A: 1. Most recent computerised payslip (dated within 4 weeks of application date)
2. Evidence of last 3 months salary credits into a bank account in the Applicant's name.
- ☐ Group B: 1. Most recent ATO Payment Summary; or
2. Most recent tax return; or
3. Most recent tax assessment notice; or
4. Employment Letter on the business's letterhead
5. Employment check completed by Pepper or Mortgage Manager

Please note that for applicants in casual employment and the payslip YTD is <6months, or for applicants relying on other variable, income types, (bonus, commission, overtime) they will be required to utilise either options 1,2, or 3 from Group B in addition to a Group A document.

☐ **Self Employed Income Evidence (Full Doc):**

- ☐ Recent 2 years lodged Tax Returns and either;
- ☐ Last 2 years of Notice of Assessment, or
- ☐ Last 2 years of Financial Statements.

☐ **Self Employed Income Evidence (Alt Doc):**

- ☐ Pepper Self Employed Income Declaration Form
- ☐ Plus **one** of the following:
 - ☐ Six months Business Activity Statements (BAS),
 - ☐ Six months Business Bank Statements, or
 - ☐ Fully completed Pepper Accountant Letter (N/A for loans >\$3.0M)

☐ **Rental Income**

- ☐ Most recent agent rental statement, or
- ☐ Agent tenancy agreement, or
- ☐ Three-month bank statements and lodged tax return confirming rental income, or
- ☐ Rental appraisal (if applicable) if the property is not currently tenanted