

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)

☐ Home Loan Application Form

Form must be fully completed with all relevant supporting documents including Pepper Serviceability Calculator attached. 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

- ☐ Please provide a valuation carried out by a Pepper Panel Valuer ordered through Pepper Customer Ordering Valuation tool, or
- ☐ Upon fee payment authority being completed, Pepper will order the valuation

☐ 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):

☐ Prime or Specialist Applications:

Provide either of the following for all relevant parties:

- ☐ Last 2 years lodged Tax Returns and last 2 years Notice of Assessment/s or
- ☐ Last 2 years of Financial Statements signed by a registered tax agent or Accountant.

☐ Near Prime or Near Prime Clear Applications:

Provide either of the following for all relevant parties:

- ☐ Last 1 year tax returns and Notice of Assessment, or
- ☐ Last 1 year Financial Statements signed by a registered tax agent or Accountant

☐ 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 Specialist Loans >\$1.5M or Specialist Plus loans)

☐ **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

☐ **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.

☐ **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

☐ **Fixed Interest Rate Lock Request (for fixed rate loans only)**

Please provide a customer completed and signed fixed interest rate lock authority form if the customer wishes to lock in a fixed interest rate.