

# Loan Application Checklist

In order for us to process your application quickly and efficiently, please use this Checklist to ensure we have the correct information - this will also help achieve the best outcome from the lender for you.

I acknowledge that as part of the loan process, insurance requirements will be discussed

*Please return the following completed and signed documents:*

- 1. Tony Mounce Mortgages & Insurance Application Form – please complete and sign
- 2. Customer Declaration and Authorisation – please read and sign
- 3. Terms of Engagement – please read and sign
- 4. Insurance Questionnaire and Acknowledgement – please complete and sign
- 5. Disclosure Statement – please read and retain for your records

*Please provide the following information:*

- 6. Bank Statements – latest three months statements from all accounts in the same format as a posted statement
- 7. Bank Statements – latest three bank statements for business account if self employed
- 8. Proof of Income – three most recent, consecutive payslips for salary/wages
- 9. Proof of Income – last two years of financial statements and IR3's if self-employed
- 10. Loan Statements – last six months loan statements
- 11. Proof of Address – utility bill, rates bill, insurance bill etc. dated within the last three months
- 12. Proof of Identity – two forms of photo ID for each applicant (Inc. residency status) e.g. drivers licence, passport
- 13. Proof of Deposit – E.g. KiwiSaver, Home Start Grant, savings, gifting certificate

*Please provide the following information if available and/or required:*

- 14. Sale and Purchase Agreement
- 15. Registered Valuation
- 16. Tenancy Agreements and/or Rental Assessments
- 17. Family Trust Deed
- 18. EQC Scope of Works – if security property is in Christchurch, plus builder's sign off for repairs completed
- 19. Proof of Comprehensive Insurance on property/ies being offered as security
- 20. Building Contract, Builder's Risk Insurance, Building Consent