AltX Lending

BRIDGING FINANCE DOCUMENT CHECKLIST

ALL APPLICATIONS

- ☐ Application via Online Application Form (https://bridgingapply.altx.com.au)
- ☐ ID Requirements – legible 100 points ID (broker Certified) where driver's license is provided must be both sides
- ☐ Valuation Report - Ordered through ValEx
- ☐ Assets & Liabilities Form
- ☐ Broker mandate - if required (to be signed by the borrowers)
- ☐ Cash Out - Evidence required for cash out greater than $250,000
- ☐ Rates Notice - Most recent rates notice for security property

EQUITY RELEASE LOAN (Income documentation not required)

- ☐ Exit Strategy - Written Exit Strategy from the borrower outlining where borrower/s will live post sale of their home (Email is fine)

BRIDGING LOAN

- ☐ Funds to complete / Evidence of deposit paid (if required)
- ☐ Contract of Sale - For the property being purchased
- ☐ Rental and Investment Income evidence by valuation, rent appraisal and/or tax return

INCOME ASSESSMENT (for end-debt only)

PAYG

- ☐ Two most recent payslips (issued within six weeks of application)
- ☐ Most recent PAYG summary or Notice of Assessment

Self Employed (Full Doc)

- ☐ Most recent year Tax Return/Financials & Notice of Assessment (NOA)

Self Employed (Alt Doc)

- ☐ Accountant's Declaration in standard format & Borrower Declaration; OR
- ☐ Six Months Business Activity Statements (BAS); OR
- ☐ Six Months Business Bank Statements

Rental

- ☐ Most recent rental statement (issued within 6 weeks of submission)
- ☐ Executed lease agreement or alternatively
- ☐ Two rental appraisals or valuation confirming rental income (purchases only)

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