AltX Lending

DOCUMENT CHECKLIST - HORIZON MORTGAGES FULL DOC/ALT DOC

ALL APPLICATIONS

- ☐ Fully Completed Application Pack
- ☐ Servicing Calculator
- ☐ ID Requirements - Legible Copies of Borrowers ID (Broker Certified)
- ☐ Valuation
- ☐ Trust Deed (if applicable)
- ☐ If brokerage is being charged, please attach signed mandate with the borrowers signature as authority to pay and please send in an invoice after settlement for payment

INCOME ASSESSMENT

PAYG

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

Self Employed (Full Doc)

- ☐ Prime Product: Two years Tax Returns, Notice of Assessment and two years financials
- ☐ Near-Prime & Specialist Products: One Year Tax Return and Notice of Assessment

Self Employed (Alt Doc)

All Products:

- ☐ 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)

PURPOSE

Refinance

- ☐ (Comprehensive Credit Report) Check for adverse conduct - where evident, the appropriate explanation is required
- ☐ Copy of Council Rate Notice for the property offered as security

Purchase

- ☐ Full copy of the executed Contract of Sale including all special conditions
- ☐ Confirmation of funds to complete

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