AltX Lending

DOCUMENT CHECKLIST - HORIZON MORTGAGES SMSF

ALL APPLICATIONS

- ☐ Fully Completed Application Pack
- ☐ Servicing Calculator
- ☐ Valuation
- ☐ Executed SMSF Trust Deed
- ☐ Security Trust Deed
- ☐ Verification of ID (VOI)

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)

- ☐ Two years recent tax returns for entities used for servicing purposes
- ☐ Two years recent financial statements for entities used for servicing purposes
- ☐ Two years tax returns for all individuals and matching Notice of Assessments (if reliant for servicing purposes)

Self Employed (Alt Doc)

Borrower Declaration plus one of the following:

- ☐ Accountants Declaration; OR
- ☐ Six Months Business Activity Statements (BAS); OR
- ☐ Six Months Business Bank Statements

SERVICEABILITY

Rental

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

PURPOSE

Refinance

- ☐ Six months loan statements for all mortgage facilities being refinanced (issued within six weeks of application)
- ☐ Three month statements for leases, personal loans, credit cards (issued within six weeks of submission)
- ☐ Check for adverse conduct – where evident, the appropriate explanation is required
- ☐ Copy of previously executed legal advice certificate
- ☐ 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

SMSF

Existing

- ☐ 12 months recent SMSF statement
- ☐ Two years recent financial statements for SMSF entities

New SMSFs

- ☐ 12 months of the retail Superannuation fund statements

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