

Standard & Construction Home Loans Document Checklist

ZEUS

General Documentation

All Applications (submitted via simpology)

- Completed loan application form
- Electronic Signature Certification of Completion
- Privacy Consent
- Customer Needs Analysis
- Broker Loan Summary Sheet
- Servicing Calculator report

All Borrowers

- Completed digital consent (within simpology)
- Completed digital VOI (must show "passed") OR;
Manual VOI documents
 - Australian Birth Certificate (70 points)
 - Australian Drivers Licence (40 points)
 - Australian Passport (70 points)
 - Medicare Card (25 points)
 - Overseas Drivers Licence (20 points)
 - International Passport (70 points)
 - Manual VOI Form
- Written explanation for any arrears, defaults, or dishonored payments
- Title search (generated by simpology)
- Equifax Reports (CCR) (generated by simpology)
- Signed Exit Strategy letter (if any consumer is greater than 55 years of age)

Security Property Documentation

Established security

Purchase

- Contract of Sale; and
- Valuation report; and
- Proof of deposit paid; and
- Evidence of funds to complete

Standard Refinance

- Rates notice (showing no arrears)
- Valuation report

Rental income documentation (if used for servicing & no more than 60 days old on receipt by Zeus)

- Rental statements; or
- Bank statements; or
- Signed lease agreement (lease should be current); or
- Valuation report

ZEUS

Credit provided by Origin Mortgage Management Services, a trading name of Columbus Capital Pty Limited
ACN 119 531 252 Australian Credit Licence 337 303
Address: PO Box 1244, Sydney South NSW 1235 Telephone: 1300 380 549 Email: brokers@zeus.lmgldng.com.au

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Investment income (if used for servicing)

- Latest Personal Tax returns; and
- Latest 6 month bank statements; or
- Latest 6 months dividend notices

Other documentation (if used for servicing)

Government benefits: Official government documents for benefits (e.g., family tax benefits, paid maternity leave, social security, pensions) official documents (3 month bank statements evidence or showing credits)

Maternity leave payments: Employer letter confirming payment will continue until return to work (official letter and 3 month bank statements showing credits)

Business Entities: Accountant's Letter confirming either:

- Entities are trading profitably and meeting obligations
- Entities are not trading and have no liabilities

Existing Liabilities:

- Liabilities not on Credit Report
 - Last 3 months loan statements (If >3 months old include transaction listing)
 - Last 3 months credit card /store cards/LOC statements
- Debt consolidation
 - Latest loan statement (If >3 months old include transaction listing)

Other security rental income (not being purchases/refinance but used for servicing, evidence should be no more than 60 days old on receipt by Zeus)

- Rental statements; or
- Bank statements; or
- Signed lease agreement; or
- Valuation report

Equity Release / Cash Out

- Purpose of funds disclosed
- Valuation report (if applicable)

Income Documentation

PAYG Consumers

2 consecutive payslips (confirming income and employment, with the latest payslips within 60 days on receipt by Zeus;) and

Six weeks bank statements (showing regular salary , with the latest statement within 60 days old on receipt by Zeus.

Alternative Evidence (if only one of the required evidence, i.e. payslips or bank statements are available)

- Employment contract or
- Letter from employer (*on company letterhead, including annual income, length of employment, role or designation and employment type*)

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Additional Income Types

○ **For overtime, or shift allowances:**

- Eligible Occupations¹- Zeus will accept 100% of annualised year-to-date overtime and allowances income evidenced by any one of the following:
 - Most recent payslip
 - Most recent financial year ATO Income Statement
 - Year-to-date figure on a June payslip from the most recent financial year

(Eligible Occupations include: Ambulance Officer, Police, Firefighter, Nurse, Midwife, Paramedic, Border Force, Protective Services Officer, Medical Practitioner Training, Anaesthetist, Dermatologist, Emergency Medical Specialist, Obstetrician, Gynaecologist, Ophthalmologist, Paediatrician, Pathologist, Specialist Physician, Psychiatrist, Radiologist, Nurse Educator, Nurse Researcher, Dentist, Dental Specialist, Hospital Pharmacist, Industrial Pharmacist, Retail Pharmacist, Occupational Therapist, Optometrist, Physiotherapist, Speech Pathologist, Chiropractor, Osteopath, Podiatrist, Medical Diagnostic Radiographer, Radiation Therapist, Nuclear Medicine Technologist, Sonographer, Veterinarian, Dietitian, Naturopath, Acupuncturist, Natural Therapy Professionals, Audiologist, Orthoptist, Orthodontist.)

- All Other Occupations- Zeus will accept 100% of annualised year-to-date overtime and allowances income evidenced by any one of the following:

- Most recent payslip (minimum of three months salary evidence, Capped at 120% of previous year's overtime and allowances income); or
- Most recent financial year ATO Income Statement; or
- Year-to-date figure on a June payslip from the most recent financial year

○ **For Casual employment:**

- 2 consecutive payslips (confirming income and employment, with the latest payslips within 60 days on receipt by Zeus;) and
- Six weeks bank statements (showing regular salary , with the latest statement within 60 days old on receipt by Zeus.

- **For bonuses or commissions:** Zeus will accept 100% of actual bonuses and commissions income evidenced by any one of the following:

- Most recent payslip with Year-to-date bonuses and commissions (not annualised);or
- Most recent financial year ATO Income Statement; or
- Year-to-date figure on a June payslip from the most recent financial year

○ **For fixed term contract employment:**

- Employment contract; and
- 2 consecutive payslips (confirming income and employment, with the latest payslips within 60 days on receipt by Zeus;) and
- Six weeks bank statements (showing regular salary , with the latest statement within 60 days old on receipt by Zeus.

Employment by Family Member

- 2 consecutive payslips (confirming income and employment, with the latest payslips within 60 days on receipt by Zeus;) and
- Six weeks bank statements (showing regular salary , with the latest statement within 60 days old on receipt by Zeus; and
- Most recent tax return or ATO assessment notice

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Self-Employed Consumers

Professional Self-Employed

- Latest personal tax return; and
- Associated tax assessment notice or accountant's letter confirming lodgement

Other Self-Employed (excluding Professional Self-employed)

- Latest personal tax returns; and
 - Associated personal tax assessment notices or accountant's letter confirming lodgement; and
 - Latest business tax returns; and
 - Associated business tax assessment notices or accountant's letter confirming lodgement; and
 - Latest year's business financial statements
- If tax assessment notices >15 months old, then;
 - Two most recent Business Activity Statements (BAS)
 - Tax returns acceptable up to 21 months old
 - Business must be trading \geq 24 months

Construction

Off the plan purchase

- Contract of Sale (dated \geq 6 months before application)
- Valuation report confirming 100% completion
- Comparable sales (outside development)
- As is valuation** (acceptable only for reno/home improvement where **loan \leq 90% of land value**;

Construction Purchase

- Builder's quotation or tender document (if fixed price contract not yet executed)
- Draft plan/specification
- Evidence of genuine savings (no savings plans)
- Executed fixed price building contract (prior to settlement)
- Prior to First Progress Payment to Builder
- Builder's licence
- Council-approved and stamped plans
- Any additional costs outside contract
- Insurance documents:
 - Public Liability Insurance (\geq \$5M)
 - Building Insurance

Valuation Requirements

- As-Is Valuation: Only if no major structural changes; otherwise on-completion valuation

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Progress Payments: Before each drawdown

Builder's progress payment request:

Consumer's signed approval of payment request

Valuer's recommendation for payment

Confirm loan covenants and arrears status

Prior to final payment:

- Builder's final progress report signed by consumer
- Council/Private Certifier compliance or occupancy certificate
- Engineer's certificate (if applicable)
- Survey report (if applicable)
- Insurance policy (not cover note) with lender interest noted

Home Renovations

For major renovations only (bathroom, kitchen, pool, garage):

- Valuation required
- Loan condition to confirm funds used for stated purpose

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