SceneFin*

Mortgage Loan Application Checklist – Resident Loan

Mortgage Manager Name	Brand Name
Primary Borrower	Your Reference
Date	

This submission includes the following supporting documents

- ☐ Loan Application form* - fully completed, signed and dated
- ☐ Signed privacy consent form*
- ☐ Serviceability Worksheet* and Credit Note
- ☐ Equifax Reports (for each individual / company / trust / other related entities - whichever is applicable)*
  Note: recent enquiries must be addressed
- ☐ Valuation (attached / ordered)
- ☐ Employment searches & Accountant searches
- ☐ Signed Exit Strategy (applies for all applicants aged 55 years old and over)
- ☐ Completed cover sheet

Borrower Identification*

- ☐ 'KYC & VOI Identification Form' completed, signed
- ☐ Certified Identification documents attached

Identification method (choose one of the below):

- ☐ *Face-to-face*: All IDs must be clear, certified, noting certification date, certifier's name, and certifier's occupation/ certification and all documents are attached.
- ☐ *Electronic KYC*: ensure the identification process follows Scene Finance Guidelines and all documents are attached.
- ☐ *IDYOU*: ensure the identification process follows IDYOU Guidelines and all documents are attached.

Loan Purpose - Supporting Documents*

Documentation required to validate loan purpose

- ☐ Full copy of Contract of Sale signed and dated (for new purchase - if any)
- ☐ 6 months loan statements (for refinance or debt consolidation)
- ☐ Signed Discharge Authority for outgoing bank / financial institution (if applicable)

Proof of Income* (*tick relevant borrower type documentation*)

PAYG borrower must provide:

- ☐ 2 of 3 most recent consecutive payslips or letter of employment
- ☐ Latest 3 month bank statements from a financial institution in the name of the employee showing regular salary credits from the employer
- ☐ Where the applicants' income includes casual employment, regular overtime, shift allowances, bonuses or commissions, then the current and previous years PAYG payment summaries or tax return will be required to substantiate the applicants income.
- ☐ PAYG employment verification completed (note probation period if applicable)

Employment verification:

To validate the employment and income documentation if computer generated payslips are not available, the following verification must be completed:

- ☐ Obtain employer's contact details through an independent source
- ☐ Check employers company existence via an ABN or ASIC search. If further enquiry is required an ASIC check on the company can be completed.
- ☐ Verbal confirmation of role, income, length of employment with the employer may be required by Scene Finance depending on individual loan circumstances.
- ☐ Check income with documentation provided

Scene Finance reserves the right to complete verbal employment checks as outlined above on any application.

Self-employed borrower

- ☐ Self-employed personal tax returns for the last 2 years (TFN removed)
- ☐ Self-employed personal notice of tax assessment for the last 2 years (TFN removed)

Other income / savings (all borrower types)

- ☐ Evidence of funds to complete (sufficient to cover borrowers contributions)
- ☐ Evidence of additional income (e.g. bonus, rental income, dividends, government payments etc. - if applicable)

Additional Supporting Documents

For Alt Doc Borrowing

- ☐ Self-employed Income Declaration Form
- ☐ If greater than 70% LVR, two of the three supporting income documents (Accountants Letter and/or 6 months BAS and/or last 6 months Trading Satements)
- ☐ If lower than 70%LVR, one of three supporting documents (Accounts Letter and/or 6 months BAS and/or 6 months Trading Statements)

*We require NAATI certified translation for unlisted countries