

# Loan Application Checklist

This checklist is a guide to the standard mandatory documents required as part of your Bluestone application. For an accurate list of document requirements specific to your application, please refer to the Supporting Documents tab on your online lodgement and upload your documents directly onto your application.

## Application Documents

### Forms

- Application Story - include confirmation of the outcome on any credit enquiries in the last 12 months
- Signed Bluestone Customer Declaration
- Bluestone ID requirements - verification form and supporting ID documents (If borrowers have been Bluestone ID verified less than 2 years ago, this is not required)

### Statements

#### All applications

- Proof of conduct for primary place of residence - 6 months owner occupied mortgage statement OR 6 months rental ledger/statements.
- Evidence of living expenses - 3 months personal bank statements (for Specialist+ only)

#### Refinance

- Mortgages being refinanced - 6 months statements for all accounts
- Unsecured debts being refinanced - 1 month most recent statement

### Security

- Contract of sale (if purchase)

## Income Documents

### Employment income

#### PAYG

- 2 most recent payslips. If overtime is required, please refer to our overtime policy for more information

#### Self-Employed Full Doc

- Prime Product - 2 years tax return, NOA
- Non-Prime Products - 1 year tax return, NOA

#### Self-Employed Alt Doc

- All Products – One of - 6 months business bank statements, 6 months BAS OR Accountants Letter

### Rental Income

- Existing property – 1 month statement if the property is rented through a managing agent/real estate or 3 months rental credits on bank statements if private.
- Purchase property – Bluestone valuation will be relied on for proposed rental income where applicable

### Other Income

- Most recent statement on appropriate organisation letterhead (if applicable)
- Trust schedule to verify income from a Trust