

AU INCOME	FOREIGN INCOME	SMSF	
<b>A: APPLICATION BASE</b>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	AAA Easy Refi Application Form wet-signed ( <i>delays in processing may occur if not provided</i> )
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	~ If loan term is extended beyond remaining term, broker must sign "explanation on terms & financial implications" on App Form Coversheet
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Exception Approval ( <i>if credit are unaware of prior exception review, delays may occur as they attempt to obtain new exception</i> )
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Colour Copy of Identification (must include passport and additional photo ID, front & back), as well as copies of supporting documents detailed in page 13 of application form
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Proof of Residential Address (via bank statement, utilities or local council/government document)
<input type="checkbox"/>	<input type="checkbox"/>	-	Home Country Credit Report for any country of residence within the last 6 years
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Exit strategy letter (if applicants are aged 55 or older)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Copy of Visa (where relevant)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Explanation letter for any adverse history (including late payments on the mortgage or city council rates or credit report)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Valuation fee payment. Payment must be made prior to submission so assessment is not delayed. Contact <a href="mailto:valuations@aaaafin.com.au">valuations@aaaafin.com.au</a> for quote and payment link to ensure correct amount received.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accountants Letter: Required when there is a company directorship that's not borrower or guarantor
<b>B: LOAN PURPOSE</b>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Last 12 months Loan Statements for property being refinanced ( <i>if not on Comprehensive Credit Report or in company name</i> ) evidencing original loan amount and loan term)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Copy of Recent Council Rates notice and confirmation that payments are up to date
<b>C: AUD INCOME DOCUMENTATION</b>			
<b><u>Self Employed: Trusts</u></b>			
<input type="checkbox"/>	<input type="checkbox"/>	-	Trust Deed ( <i>Settlement Requirement</i> )
<b><u>Commercial Property</u></b>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 months company bank statements ( <i>commercial property only</i> )
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed Lease Agreement ( <i>commercial property only</i> )
<b><u>Rental Income: Australian Property</u></b>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Latest Rental statements for property being refinanced ( <i>if Investment purpose</i> )
<b><u>Rental Income: Commercial</u></b>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 months Rental Statements