

AU INCOME FOREIGN INCOME SMSF

A: APPLICATION BASE

- AAA Easy Refi Application Form wet-signed (*delays in processing may occur if not provided*)
- ~ If loan term is extended beyond remaining term, broker must sign "explanation on terms & financial implications" on App Form Coversheet
- Exception Approval (*if credit are unaware of prior exception review, delays may occur as they attempt to obtain new exception*)
- 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
- Proof of Residential Address (via bank statement, utilities or local council/government document)
- Home Country Credit Report for any country of residence within the last 6 years
- Exit strategy letter (if applicants are aged 55 or older)
- Copy of Visa (where relevant)
- Explanation letter for any adverse history (including late payments on the mortgage or city council rates or credit report)
- Valuation fee payment. Payment must be made prior to submission so assessment is not delayed.
Contact valuations@aaafin.com.au for quote and payment link to ensure correct amount received.
- Accountants Letter: Required when there is a company directorship that's not borrower or guarantor

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B: LOAN PURPOSE

- Last 12 months Loan Statements for property being refinanced (*if not on Comprehensive Credit Report or in company name*) evidencing original loan amount and loan term)
- Copy of Recent Council Rates notice and confirmation that payments are up to date

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C: AUD INCOME DOCUMENTATIONSelf Employed: Trusts

- Trust Deed (*Settlement Requirement*)

Commercial Property

- 3 months company bank statements (*commercial property only*)
- Signed Lease Agreement (*commercial property only*)

Rental Income: Australian Property

- Latest Rental statements for property being refinanced (*if Investment purpose*)

Rental Income: Commercial

- 3 months Rental Statements