

Home Loan Application Checklist



Getting ready to apply for a home loan?

Here's what we'll need to see:

- If you are a wage earner, provide three recent consecutive payslips, the latest being not less than one month old
- If you are self-employed, provide three years of financial statements and tax returns, business and personal
- Most recent complete bank statements that show ongoing wage deposits and savings, covering a minimum period of three months
- Current Centrelink income statement (if relevant)
- Proof of any child support you receive or pay (child support letter and bank statement, if relevant)
- Details of any rent received (rental statement) or paid (history statement), if relevant
- Most recent statements for all home loans, personal loans, car loans, investment loans, business loans, credit cards, interest free store accounts and any other debts (please note, if you wish these to be paid out by gmcu, please provide six consecutive months statements)
- Property rates notice (showing Capital Improved Value)
- Identification (copies of drivers licence, passport or birth certificate, Medicare Card)

This information will be used to make an assessment of loan affordability and eligibility.

Dependant on your situation, there may be more information needed; however this will be discussed during your loan appointment with a lender.

gmcu offers competitive rates as well as experienced, responsible lenders and staff who understand our region. We're here to help you through the process.



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