

# Three simple steps to getting your home loan.

## 1. Let's get started

You're already halfway through this step — all that's left is to come along to the appointment.

Once we've worked out your needs and have your details we can usually approve your application right then and there or within 24 hours.

## 2. Let's get approval

We'll send the documents making you an offer of a loan. We need you to read, sign and return these so we can set up the loan, link your accounts and so on.

Depending on the loan or your situation, we may check a few things, like property valuations and whether you need mortgage insurance.

## 3. Let's get moving

Last of all, we'll fund your loan and send you a confirmation letter.

**Then it's time to celebrate.**



# Let's Get Started.

Thank you for enquiring about a Commonwealth Bank of Australia home loan. We've made an appointment to get the ball rolling:

Where: \_\_\_\_\_

Date: \_\_\_\_\_ Time: \_\_\_\_\_

## What to bring with you

For a straightforward home loan we need to see proof of your identity, income and how much you owe. Please bring photographic identification, such as your driver's licence or passport. If you own property, please bring along your current building insurance policy.

### **Regularly employed or on a pension?**

Unless your salary is paid into a Commonwealth Bank of Australia account bring copies of your bank statements for the last three months or two most recent payslips, or a letter from the Government body.

### **Self-employed?**

Bring along business/personal Tax Returns, financials and ATO assessment notices for the last 2 years. Please speak with your lender if this is not possible.

### **Receiving rental income?**

Bring a copy of the lease agreement, bank statements or a letter from a real estate agent.

### **Building a home?**

We'd like to see the formal building tender and the formal plans and specifications.

### **Financing a home?**

We'll need your last six months home loan statements. Depending on the loan, you may want to bring along a copy of the contract of sale, if available. Bring along one month's statements for any credit cards or latest personal loan statements.

### **Monthly Living Expenses**

Calculate your current living expenses and consider any changes you may choose to make (if any) to your living expenses, if your loan is approved. Living expenses are the amount of money you need to maintain a reasonable standard of living, including expenses such as food, transportation, clothing, utilities, education & health care. We'll ask you for the amount during the interview.

## That's how it works

We're looking forward to getting together and arranging your loan as quickly as possible.