

# Winery Mortgage Documentation Checklist



Client: \_\_\_\_\_

Required Prior to Quote      Required Prior to Approval

## Purchase

- Contract of Sale (signed by both vendor & purchaser). . . . .
- Receipt for paid deposit. . . . .
- Copies of marketing collateral provided by vendor. . . . .
- Completed funds required worksheet. . . . .
- Copy of liquor license/transfer documents. . . . .
- 3 years tax returns/financial statements (business being purchased). . . . .
- Business Plan. . . . .
- 12 – 36 month proposed financial projections. . . . .
- Copy of certificate of incorporation. . . . .
- Schedule of equipment (make, model, year etc) included in the purchase. . . . .
- Copy of vendor’s most recent depreciation schedule. . . . .
- List of lease/loan obligations included in the purchase. . . . .
- Evidence of sufficient funds to complete purchase. . . . .

## Refinance

- Past 12 months loan statements. . . . .
- Signed outgoing lender discharge authority. . . . .

## General Documents

- Completed & signed Podium Hospitality application form.. . . .
- Signed Podium Hospitality quote acceptance. . . . .
- Signed lender application form/declarations. . . . .
- 100 points ID (clear scanned copies). . . . .
- Resume highlighting relevant industry experience. . . . .
- Copy of trust deed/s. . . . .
- Detailed letter of explanation (if, past credit issues). . . . .

## Income Documents: Self-Employed

- Past 2 years individual tax returns. . . . .
- Most recent Notice of Assessment. . . . .
- Past 2 years business tax returns/financial statements. . . . .
- Recent ATO portal print out showing taxes up to date. . . . .
- Past 6 months bank statement (main trading account). . . . .

## PAYG

- Latest 2 payslips. . . . .
- Letter of Employment. . . . .
- 2014 Group Certificate. . . . .

## Rental Properties

- Copy of lease/lease schedule. . . . .
- Most recent managing agent rental statement. . . . .