

B&B 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.