



Phone 0800-334-338

Loan Application Checklist

For when you have purchased (Sale & Purchase Agreement signed).

- Focus Financial Home loan application form. Please complete pages 1,3 and 4.
- Declaration form. Please read and sign.
- Terms of Engagement. Please read and sign page 5.
- Disclosure Statement. Please read and retain for your records.
- Three months bank statements* on your day to day account (where income is credited to).
- Six months bank statements* on your savings account.
- Six months loan statements (if refinancing from another lender)
- Confirmation of deposit (if funds not sitting in your savings account).
- Photocopy of driver's license (both sides) or passport.
- Payslips to confirm income. Last three are sufficient or copy of employment contract.
- Confirmation of rental income. Tenancy Agreement or rental assessment.
- Copy of Sale and Purchase Agreement.
- Copy of EQC scope of works (Christchurch residents only).
- Copy of Registered Valuation (please check to see if this is required).
- Copy of trust deed (only if the purchase is to be in a family trust name)
- Confirmation of full house insurance.

IF YOU ARE SELF-EMPLOYED - all of the above plus:

- Last two years financial accounts. Or most recent if in business for less than two years.
- Three months bank statements on your business account.

* Internet banking printouts are fine, however please ensure these show running balances and are not in spreadsheet format.