

Mortgage Document Checklist

When applying for a mortgage there are some standard items you will be required to provide. Being prepared will assist in the quick and efficient processing of your mortgage application.

Go through the checklist below and collect as many documents as possible before coming in for your mortgage interview.

Document Checklist

<input type="checkbox"/>	Completed & signed application.
<input type="checkbox"/>	Confirmation of income (3 pay slips, letter from employer or copies of the last 2 years financial accounts if self-employed).
<input type="checkbox"/>	A fully signed copy of the Agreement for Sale & Purchase (signed by both parties).
<input type="checkbox"/>	A registered valuation being less than 3 months old and addressed to the lending institution.
<input type="checkbox"/>	Proof of deposit / equity (copies of bank statements, share certificates, letter of gifted deposit or most recent Kiwi Saver statement).
<input type="checkbox"/>	Copies of the last 3 months transactional bank statements (if looking for finance with an institution where you currently have no accounts).
<input type="checkbox"/>	Copies of the last 6 months mortgage statements (if looking to refinance from another financial institution).
<input type="checkbox"/>	Identification (copy of passport, drivers licence etc. – if looking to arrange finance with an institution where you currently have no accounts).
<input type="checkbox"/>	Copy of the Trust Deed (fully signed) if borrowing or security is to be in the name of a trust.
<input type="checkbox"/>	Copy of the Certificate of Incorporation and constitution if borrowing or security is to be in the name of a company.

