

# Residential Loan variation



Introducer number:

Deal number:

## Checklist

Please attach the following documents and information relating to your loan.

### All applications

- |  |   |
|--|---|
| <input type="checkbox"/> LMI premium calculation (if applicable) | <input type="checkbox"/> Serviceability calculation print out (if applicable) |
| <input type="checkbox"/> Fixed Rate Lock-in form (if applicable) | <input type="checkbox"/> Company and Trust Appendix (if applicable)           |

IF YOU ANSWER YES TO ANY OF THE QUESTIONS BELOW THE ASSOCIATED SUPPORTING DOCUMENTS MUST BE ATTACHED.

### Are applicants PAYG?

- Payslip less than 1 month old (if payslip does not contain ABN, evidence of salary crediting must be provided), PLUS
- Latest Group Certificate or Taxation Return for all applicants who have been in their current job for 6 months or more. (Last 2 years Group Certificate or Tax Returns required if less than 6 months in current job)

### Is one of the applicants a Trust?

- Trust Deed, PLUS
- Last two years full Taxation Returns of the Trustee, PLUS
- Company and Trust Appendix

### Is the application to purchase or release a property?

- Front page of the Contract for Sale/Contract Note (must show purchase/sale price, finance date, settlement date and any special conditions)

### Is this an application for debt consolidation?

- Last 6 months statements of loans being refinanced
- Last 3 months statements for credit/store cards being refinanced

### Are applicants self employed?

- Last two years full business/company Taxation Returns and financials, PLUS
- Last two years full personal Taxation Returns

### Is the following income applicable?

- Rental Income** – Letter/statement from Real Estate Agent confirming proposed/existing rental income or lease agreement
- Fully Maintained Car** – Letter from employer confirming the car is fully maintained
- Family Tax Benefit (Part A and B)** – Centrelink statements showing Part A and B payments
- Child Maintenance** – Copy of Agreement registered with the Child Support Agency

### Are you applying for a construction loan?

- Your executed Fixed Price HIA/MBA Building Contract, which must include all components of construction, and
- Copy of Council approved plans and specifications

### Is an applicant/guarantor being added?

- Applicant/Guarantor Identification Form (include copies of identification)

**Important Note:** To protect the privacy and security of personal information if a Borrower(s)/Guarantor(s) are being added and removed from the same loan account(s), to avoid disclosing personal details of parties being added or removed separate application forms are required.

Once completed, please return this form and all supporting documents to us at:

EMAIL: mortgage.assessment@ing.com.au

OR

MAIL: ING  
Variation Credit Assessment Team  
GPO Box 4094  
SYDNEY NSW 2001