

Property Loan Application Checklist



property@avantifinance.co.nz
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PLEASE READ

For **all** applications, please provide a clear diary note, along with the supporting information to be supplied in a **single** email application. This helps ensure we can efficiently assess an application and minimise the amount of additional information requests and re-works. Email to property@avantifinance.co.nz

1. Customer Name

2. Please ensure you've provided:

Diary Note – must be clear and include goals/objectives, suitability of Avanti, what Avanti products and loan terms have been selected, affordability (with breakdown of income and expenses used), borrowing structure, and a clear exit for the age/stage of the borrower(s) or bridging/short term loan requests.

Signed and dated authority and declaration

Applicants fully completed and signed statement of position

Signed privacy document to allow credit and other checks to be completed

Photo identification (clear and current, with signature)

Current income verification, which could include:

Last three pay slips (PAYE applicants)

Financial accounts – including most recent financial year (self-employed applicants)

IR summaries – including current financial year (overtime/bonus/commission income)

Employment contract (contractors or recent change in employment)

GST returns, plus audit trail including the most recent financial year

Accountant's verification letter (Avanti version)

Please advise if credit cards are repaid in full each month

3. Additional information that may be requested:

Sale and Purchase Agreement signed and dated

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Yes

☐

No

Registered Valuation

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Yes

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No

Building Inspection Report

☐

Yes

☐

No

Full Copy of a Trust Deed if a Trust is involved

☐

Yes

☐

No

Rental Agreements/Appraisal

☐

Yes

☐

No

Any other supporting documents

☐

Yes

☐

No

1-3 months of current transactional statements business and personal (for all main transactional accounts) may be requested if required to demonstrate servicing

☐

Yes

☐

No

1-3 months of current transactional statements for mortgage or debts being refinanced or consolidated may be requested

☐

Yes

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No

Relevant Notes