

Bring To Interview:

First check with your bank or broker that you are in a position to borrow.

Copy of last year's tax returns for you and your spouse, if you have a business or other structures please also bring their tax returns and financial statements.

Children's Dates of birth

Current pay slip

Copy of the Contract and the contact details for your solicitor.

Contact details for your mortgage broker

Details of your current property borrowings

- a) the type of loan ie interest only, line of credit etc
- b) how much you owe on each loan
- c) What the borrowings for each loan were used to buy

A list of your other borrowing commitments (amount owing and monthly payment) such as credit cards, car repayments and store credit

A rough outline of your assets ie estimated value of your home

Try to find out the date construction was finished on the property you intend to buy, the same with any extensions or major renovations. Council may be able to give you this.

While you are quizzing Council find out how much the rates are likely to be

Body corporate fees

Water Rates

An estimate of the Square Metres covered by the property you are looking to buy

Ask your employer whether they would pay your superannuation contributions into your own SMSF

A recent statement of how much you have in superannuation and how much your employer contributes

It would be helpful to know what sort of life and income insurance cover you have.