

## What you need to supply when applying for a home loan <sup>[1]</sup>



How do you actually apply for a Darwin home loan? What documentation do you need?

While getting approved for a home loan can be a long and drawn out process with the banks, going through Nick Kirlew Mortgage Broker is much easier. When you're ready to formally apply, we'll ask you a few questions—and ask for supporting documents. We'll then fill in the application on your behalf. Here's some of the things we'll need

### 1. IDENTIFICATION

We need to know you are you! We'll need copies of your licence and usually one other form of ID like a passport, birth certificate, medicare card or recent electricity bill.

### 2. YOUR INCOME

We'll ask for details about your income so we can calculate your borrowing power and determine the level of your repayments.

The best way to do this is to send us payslips from your employer. If you earn income from other sources, we'll ask for documentation around that too.

If you're self-employed, we may ask for a BAS statement.

### 3. WHAT YOU OWN

We'll ask you if you have a savings account, any shares, property or significant assets (e.g. caravan). We'll need supporting documentation to prove you own these things.

#### 4. WHAT YOU OWE

We'll ask for details on any liabilities you might have like personal loans, HECS debt, car loans or credit cards.

#### 5. Employment history

It's helpful to know where you are employed and what type of employment you have, e.g. full-time permanent or contract.

#### 6. OTHERS

Building a property. If you've already negotiated a contract, we'll need cost estimates and timelines or a copy of the builder's contract.

Receiving a gift (money) to help you buy your home? We'll need a letter from the party giving the gift, showing their contribution.

**For more information on a Darwin home loan from a Darwin mortgage broker call today on 0447 499 794. You can access our Mortgage Calculator [here](#) [2].**

- [Blog](#) [3]

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