

# Loan Application Checklist

Bluestone.

NOTE: DOWNLOAD AND SAVE FORM TO YOUR DESKTOP BEFORE FILLING OUT

This form is to be used as part of your Bluestone mortgage application. Please ensure all mandatory documents are included with your initial loan submission and email to: [lending@bluestone.net.nz](mailto:lending@bluestone.net.nz)

## Introducer details

Adviser name:

Company name:

Customers name:

## Application documents

### Mandatory loan documents to be attached

- Signed Loan Application (electronically completed)
- Hand signed Declarations (dated within 30 days)
- Complete Diary notes with clear requirements and objectives
- ID for all applicants (with signatures that match declaration)
- Sale & Purchase agreement (if applicable)
- Latest income documents – (refer below)
- Trust deed (if applicable)
- Bluestone Servicing Calculator
- BANK STATEMENTS REQUIRED (PREFERABLY FROM ILLION)
- Most recent 3 months personal bank statements for all applicants
- Most recent 6 months mortgage statements on owner occupied or
- Most recent 6 months rental statements from property manager or 6 months transactional statements clearly showing rent paid (if renting)
- Most recent 6 months mortgage statements for all loans being refinanced
- Most recent statements for all debts being refinanced

### Other supporting documents

- Registered valuation via Valocity
- Current council rates notice (if refinance)
- Address verification (utility / phone bill)

NOTE: Due to COVID-19 this list is not exhaustive and we may ask for further supporting documentation.

The information in this publication is current as at 1 July 2020 and subject to change at any time. Bluestone Mortgages NZ Limited (1234924) (FSP181884), Level 5, 125 Queen Street, Auckland, 1010 New Zealand as Manager for the Lender, NZGT Custodians (Bluestone) Limited (1262490) (FSP40011) [www.bluestone.net.nz](http://www.bluestone.net.nz) | 0800 668 333 | [lending@bluestone.net.nz](mailto:lending@bluestone.net.nz)

## Income documents

### Prime

FULL DOC (PAYE)

- 2 most recent payslips OR employment letter
- Any other income – provide most recent statements

FULL DOC (Self-employed)

- 6 months business bank statements AND
- 2 years full financials OR  2 years personal and company tax returns

ALT DOC (Self-employed)

- 6 months business bank statements AND
- 12 months personal and company tax returns

### Near Prime

FULL DOC (PAYE)

- 2 most recent payslips OR employment letter
- Any other income - provide most recent statements

FULL DOC (Self-employed)

- 6 months business bank statements AND
- 12 months full financials OR  12 months personal and company tax returns

ALT DOC (Self-employed)

- 6 months business bank statements AND
- 6 months most recent GST returns

### Specialist and Specialist +

FULL DOC (PAYE)

- 2 most recent payslips OR employment letter
- Any other income – provide most recent statements

FULL DOC (Self-employed)

- 6 months business bank statements AND
- 12 months full financials OR  12 months personal and company tax returns

ALT DOC (Self-employed)

- 6 months business bank statements AND
- 6 months most recent GST returns

**SAVE FORM NOW**

The information in this publication is current as at 1 July 2020 and subject to change at any time. Bluestone Mortgages NZ Limited (1234924) (FSP181884), Level 5, 125 Queen Street, Auckland, 1010 New Zealand as Manager for the Lender, NZGT Custodians (Bluestone) Limited (1262490) (FSP40011) [www.bluestone.net.nz](http://www.bluestone.net.nz) | 0800 668 333 | [lending@bluestone.net.nz](mailto:lending@bluestone.net.nz)