

Loan Application Checklist

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

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

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 for Specialist / Specialist+ refinances only

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

Income documents

Prime

FULL DOC (PAYE)

2 most recent payslips OR employment letter

Any other income – provide most recent statements

FULL DOC (Self-employed)

2 years full financials OR 2 years personal and company tax returns

ALT DOC (Self-employed)

6 months business bank statements

Bluestone Accountant's Letter supported by P&L

Near Prime

FULL DOC (PAYE)

2 most recent payslips OR employment letter

Any other income - provide most recent statements

FULL DOC (Self-employed)

1 year full financials OR 1 year personal and company tax returns

ALT DOC (Self-employed)

6 months business bank statements AND EITHER

6 months most recent GST returns OR

Bluestone Accountant's Letter

Specialist and Specialist +

FULL DOC (PAYE)

2 most recent payslips OR employment letter

Any other income – provide most recent statements

FULL DOC (Self-employed)

1 year full financials OR 1 year personal and company tax returns

ALT DOC (Self-employed)

6 months business bank statements AND EITHER

6 months most recent GST returns OR

Bluestone Accountant's Letter

SAVE FORM NOW