

Pre-Approval Checklist - Step by Step Guide

1. Proof of Identity

- ☐ Driver's licence, Passport, or other official photo ID
- ☐ If only one photo ID, add secondary ID (e.g. Medicare card, birth certificate, utility bill, Centrelink card)
- ☐ Driver's licence, Passport, or other official photo ID

2. Proof of Income

- ☐ Two latest payslips or a letter from employer
- ☐ If self-employed: two years' tax returns and latest ATO Notice of Assessment
- ☐ Centrelink payment statements (if applicable)
- ☐ Rental income documents (e.g. lease agreement or rental appraisal letter)
- ☐ Bonus, overtime, or allowance income proof

3. Proof of Expenses

- ☐ Current rent or board statements
- ☐ Recent council rates, water bills, electricity and gas bills
- ☐ Details of ongoing expenses (e.g. school fees, child support)

4. Assets and Deposit

- ☐ Savings account statements (3 months minimum)
- ☐ Statutory declaration for gifted deposit (if applicable)

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- ☐ Letter from solicitor if using property settlement as deposit
- ☐ Superannuation statements, share certificates, vehicle insurance statements
- ☐ Rates notices for any owned investment properties

5. Liabilities

- ☐ Current mortgage statements (last 3 months)
- ☐ Latest statements for car/personal loans, credit/store cards (3 months)

6. Other Documents (If applicabe)

- ☐ Property: Contract of Sale, Certificate of Title, Transfer of Land
- ☐ Construction: Council-approved plans, building contract, specs
- ☐ Refinancing: Property details and recent loan statements

At Triple O Finance, we're committed to simplifying the process for professionals across Australia. Whether you're a first-home buyer or upgrading your property, we provide tailored loan strategies, lender policy expertise, and a stress-free experience from start to settlement.

Need help getting pre-approved? [Contact Triple O Finance for a free assessment.](#)