

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 Home Loan mortgage application. Please ensure all mandatory documents are included with your initial loan submission and email to: lending@bluestone.net.nz.

Introducer Details (please fill in all fields)

Adviser name:		Company name:	
Customer's 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)

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)

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 EITHER**

12 months personal and company tax returns **OR** Bluestone Accountant's Letter

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 EITHER**

6 months most recent GST returns 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)

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 EITHER**

6 months most recent GST returns Bluestone Accountant's Letter