

## Indicative Documentation Checklist (Commercial Finance)

### 1. Mandatory Verification of Identity – For All Applicants & Guarantors

Required

We are required to verify identity to meet lender, title office, anti-money laundering and other legal requirements.

### 2. Verification of Financial Position – For All Applicants & Guarantors

Completed Statement of Financial Position for all Directors/Borrowers (see template attached).

Required

Copy of last month's trading bank statements for the main operating account.

Not Applicable

#### b) Verification of Income

##### Business Applicants

For Directors

Copy of latest two (2) years' **Individual** Taxation Returns & ATO Notices of Assessment.

Required

Copy of latest two (2) years' **Business** Taxation Returns. *(All Entities where act as Director/Trustee)*

Required

Copy of latest two (2) years' **Business** Financial Statements. *(All Entities where tax returns exist)*

Required

Copy of Interim Financial Statements for all your trading entities.

If Applicable

Latest Aged Receivables/Payables Listing for all Trading Entities

Not Applicable

##### Where Rental Income from Property used for Serviceability

Copy of Rental Income Statement **or** Lease Agreement.

If Applicable

### 3. Other Supporting Information

#### Organisation Chart

Overview of Directorship/Ownership Interests of all companies in the Group/Borrowing Entity.

Required

#### Where Borrowing is a Refinance or Review of existing Mortgage(s) or Unsecured Debt(s)

Last Six (6) Months **Loan** Statements for existing term loans.

Required

Overview of all lending facilities - including letters of offer to confirm security arrangements.

Not Applicable

Copy of a Cashflow Forecast for the following 12 Months.

Not Applicable

Copy of a current ATO Tax Portal Statement for all registered entities.

Required

#### Asset being Purchased (If Applicable)

Copy of the Executed Contract of Sale / Purchase Invoice.

Not Applicable

Copy of Lease Agreements for existing business interests/locations.

Not Applicable

Where the Borrowing is for the purpose of Construction/Fit-Out?

Copy of the Building Contract, Building Plans, Specifications.

Not Applicable

Where the Borrowing Entity is a Trust

A Certified\* Copy of the Original STAMPED Trust Deed:

If Applicable

*\*A certified copy must contain the certification that the document is a true copy of the original. Individuals to certify include: Lawyers, Solicitors, Accountants, Doctors, Pharmacists.*

Notes

Additional documentation may also be required should the following apply in your circumstances:

- Borrowing via Superannuation Structure
- "Cash Out" on Refinancing.

*Finance Broking services provided by MCP Financial Services - Australian Credit Licence 385 476*

[www.mcpfinancial.com.au](http://www.mcpfinancial.com.au)