freedom COMMERCIAL

Commercial Property Loan Checklist

For Self-Employed Applicants

Self-employed applications take a little more paperwork, but they don't have to take more time. Get these together and we'll do the rest.

What to Send Us

- ○ Customer Fact Find (we'll send you this – it includes your assets and liabilities)
- ○ Contract of Sale. If you'll occupy the property yourself or there's no lease in place yet, send a rental appraisal instead
- ○ Two most recent payslips for each applicant, if you pay yourself a wage
- ○ Last two years of individual tax returns for each applicant
- ○ Last two years of business tax returns and financial statements, where applicable
- ○ Last two years of Notices of Assessment (NOA) for each applicant
- ○ Identification documents (standard lending requirements – we'll confirm what's accepted)

Worth Knowing

Your accountant will usually have your business financials and tax returns ready to go. A quick email to them saves a lot of back and forth.

If your structure is a company or trust, we may need the financials for that entity as well. Ask us and we'll confirm before you chase anything.

Lodged your tax returns but the NOA hasn't arrived yet? Let us know. There are ways around it.

What Happens Next

Send everything through and we'll check it over before it goes anywhere near a lender. If something's missing or a lender wants more, we'll tell you exactly what and why. No guesswork.

my MF

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This is a general guide only, lenders may ask for more.