

# SMSF Easy Refi Document Checklist

## Eligibility Criteria

### Pass the SMSF Easy Refi calculator

1. Current loan settled over 12 months ago - clean credit, conduct and CCR
2. Is the new Granite interest rate lower
3. Are the new repayments lower
4. Are lifetime repayments lower (unless extending term)
5. LVR does not exceed 80% LVR
6. Guarantor Credit Score >600
7. Investment Security (+ Owner Occ Commercial)
8. Security property must be rented 9 out of last 12 months - rented at time of app
9. Guarantors under 60 years old (over 55 must have exit strategy)
10. \$ for \$ Refinance + Costs

## Application

- Application Form (Generated via Loanapp/Simpology V2)
- Electronic Signature Certification of Completion (Generated via Loanapp/Simpology V2)
- Privacy Consent (Generated via Loanapp/Simpology V2)
- Broker Declaration (Generated via Loanapp/Simpology V2)
- Granite Loan Summary
- SMSF Easy Refinance Calculator

## SMSF Trust

- Certified SMSF Trust Deed
- Most recent years SMSF Tax Return
- Most recent years SMSF Financial Statement
- Most recent years SMSF Audit Report

## SMSF Corporate Trustee (Borrower)

- Equifax reports
- One of the following:
  - Certificate of Registration
  - ASIC Search

## Bare Trust

- Certified SMSF Bare Trust Deed

## Bare Trust Corporate Trustee (Guarantor)

- Equifax reports
- One of the following:
  - Certificate of Registration
  - ASIC Search

## Individual (Guarantor)

- Verification Of Identity
- Credit Report
- Certified ID

## Security Property

- One of the following:
  - Rental Statement showing 12 months of rental income;
  - SMSF Cash Management Account statements clearly showing 12 months of rental income;
- AND BOTH of the following:
  - Valuation Report;
  - Rates Notice

## Refinancing Liability

- SMSF Loan statement (12 Months) OR
- Both of the following:
  - SMSF Cash Management Account statements showing 12 months of SMSF Loan repayment;
  - Most recent SMSF Loan Statement