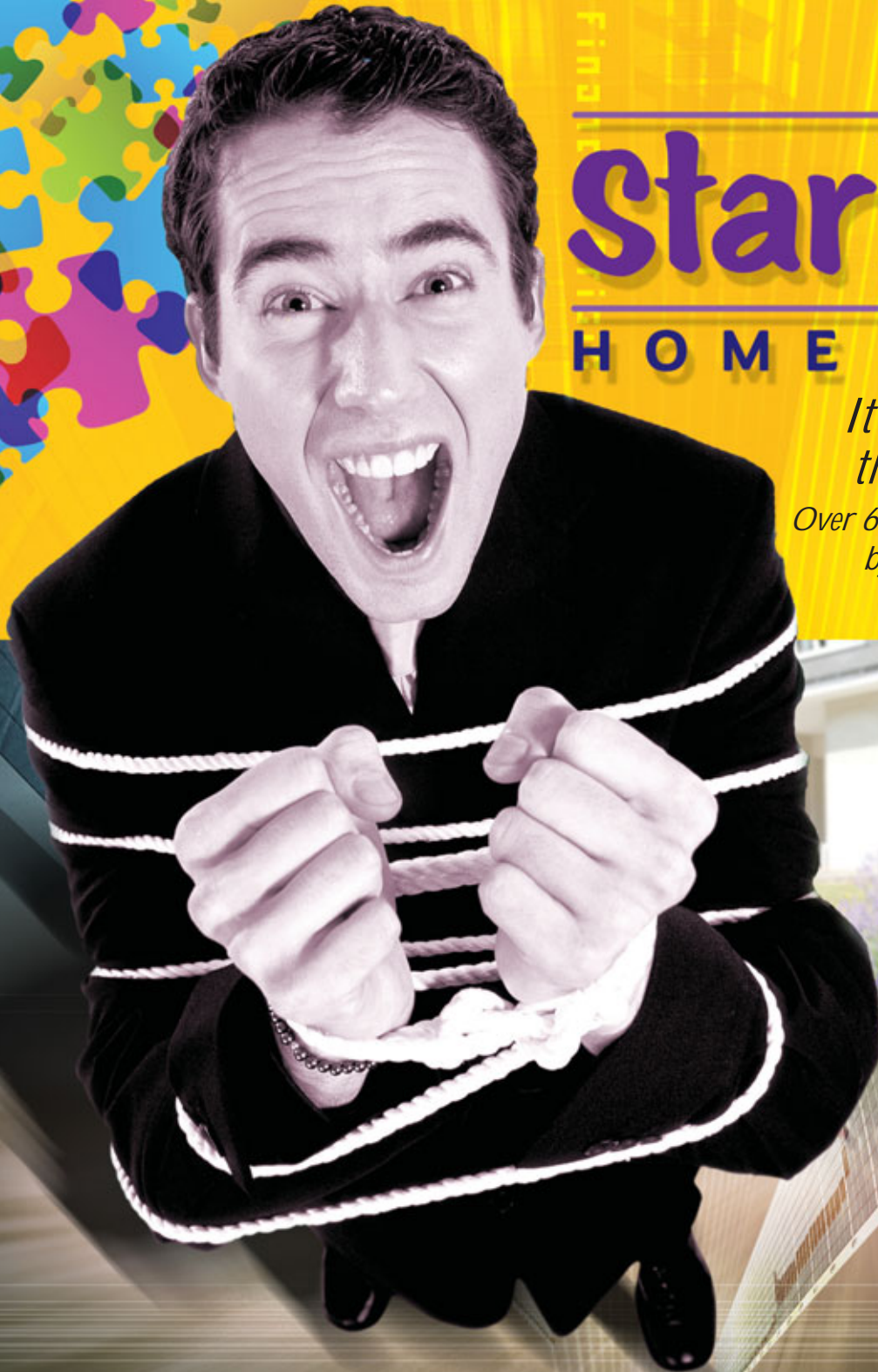


Has The  
Bank Said

# NO



FINANCIAL



## Starlight

HOME LOANS

*It doesn't have to be  
the end of the story.  
Over 60% of people knocked back  
by a bank can obtain a loan  
from a Specialist Lender*



**FastDEBTHelp**  
RECLAIM YOUR FUTURE

**Ph: 1800 825 010**

**Starlight**  
HOME LOANS





Once an issue has passed and you can move on, you will be assessed on your ability to effectively handle your proposed loan.

Banks are effectively prevented from handling anything but loans that have very minimal risk.

This was a result of the GFC where the failure of High Risk loans overseas caused a meltdown.

The regulations surrounding banks in Australia then got even tighter.

So it was left to Specialist Lenders to fill the niche left by this regulation.

Effectively banks cannot take the risks a specialist lender can, even if they wanted to.



*Please collect these Documents to Proceed*

# Home Loan Checklist

*To allow us to assist you when we meet, we will require 3 IDs for you and your partner:*

## Identification:

- Drivers Licence or Government Photo ID
- Passport
- Marriage Certificate
- Birth Certificate
- Medicare card

NB: Statements are only acceptable if they are originals or internet statements (no screen shots of internet banking home pages or transaction lists).

*Statements must clearly show name of Lender and full account number, as well as your name and address.*



## Statements Needed: (if Applicable)

*Please provide statements for all of the following debts/accounts/ongoing bills that you and your partner have from the below list:*

### Home Loans

Statements for the last 12 months  
(If refinancing or 2nd Loan)

### All Bank Accounts

Statements for last 6 months

### Car Loans/Leases

Statements for the last 6 months

### Personal Loans

Statements for the last 3 months

### Credit & Store Cards

Statements for the last 3 months

### Any Other Debts

Your most recent statement for each  
TAX, Centrelink, Child Support

### Council and Water Rates (both)

Most recent rates notice for all properties/land currently held

### Rental Statements (investment properties only)

Statements for the last 2 months

### Latest Superannuation Statement



## Income **PAYG** Income Earners

*(wages paid to you by your employer,  
not for sub-contractors working  
off an ABN)*

### All of the following

- Last 3 payslips  
(must be computer generated & show year to date totals on income, tax & superannuation)
- Employer PAYG Summaries  
(Group Certificates)  
(For last financial year, for all jobs held during that time)

## Self Employed Fully Verified

### Sole Traders

Last 2 years FULL & lodged tax returns/Notice of Assessments

### Partnerships

Last 2 years FULL & lodged tax returns/Notice of Assessments for individuals & for the partnership

### Companies

Last 2 years FULL & lodged tax returns/Notice of Assessments and Last 2 years full financials, including profit & loss statements

- OR -

## Self Employed Unverified (Low Doc)

- Last 6 Months BAS Statements
- Last 6 Months of Business Banking Statements
- Letter from your Accountant (on letterhead) stating income drawn from the business

## Other Income

- Latest Centrelink statement for Family Tax Benefit Part A & B  
(Must be dated within the last 4 weeks & show name and address on statement)
- Latest Centrelink statement for any Pension entitlements dated within last 4 weeks  
(Must be dated within the last 4 weeks & show name and address on statement)
- Latest Centrelink statement for any Child Support received  
(Must be dated within the last 4 weeks & show name and address on statement)  
NB: Centrelink statements can be requested through your online account in the 'Documents and Statements Tab → 'Request a Document' tab.

**Any other Income Provide proof EG: Rental income from investment property/Pensions/Superannuation or Insurance etc.**

Whilst we acknowledge this can be a lot of information required, we cannot proceed to application without it

# Have Your Budget Ready

## Income Details

Weekly  Fortnightly  Monthly

Source of income (net after tax)	You	Partner	Combined
Wages & salary (after tax) - 1st job	\$	\$	\$
Wages & salary (after tax) - 2nd job	\$	\$	\$
Wages & salary (after tax) - 3rd job	\$	\$	\$
Centre Link benefits & Pensions	\$	\$	\$
Child support and maintenance received	\$	\$	\$
Rental Income	\$	\$	\$
Business Income	\$	\$	\$
Any other source	\$	\$	\$
<b>INCOME TOTAL</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

## All Loans, Cards, Rentals

Creditor Name	Type of debt	Owing	Credit Limit	Arrears/ Defaults	Joint	Refinance	Monthly Payment
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<b>TOTAL</b>	\$						



Total Income Brought Over	You	Partner	Combined
Total	\$	\$	\$

Expense Details					<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
	You	Partner	Old Position	New Position			
Mortgage payments	\$	\$	\$	\$			
Rates and Strata Fees	\$	\$	\$	\$			
Rent/board	\$	\$	\$	\$			
Electricity, Gas & Water	\$	\$	\$	\$			
Telephone - mobile, home, internet, pay tv	\$	\$	\$	\$			
Car payments to secured creditor	\$	\$	\$	\$			
Car rego, insurance, maintenance	\$	\$	\$	\$			
Health insurance	\$	\$	\$	\$			
Other insurance	\$	\$	\$	\$			
Child Care	\$	\$	\$	\$			
School fees and expenses	\$	\$	\$	\$			
Child support & maintenance payments	\$	\$	\$	\$			
Payments to other secured creditors	\$	\$	\$	\$			
Rental payments for household goods	\$	\$	\$	\$			
Payments to other unsecured creditors	\$	\$	\$	\$			
Other household expenses (please detail)	\$	\$	\$	\$			
<b>WORKING ACCOUNT SUB TOTAL</b>	\$	\$	\$	\$			
Groceries	\$	\$	\$	\$			
Entertainment, alcohol, cigarettes etc	\$	\$	\$	\$			
Clothes, shoes, hairdressers etc	\$	\$	\$	\$			
Other expenses for children (sport, music, presents)	\$	\$	\$	\$			
Medical/Chemist	\$	\$	\$	\$			
Car fuel	\$	\$	\$	\$			
Transport & expenses	\$	\$	\$	\$			
Incidentals	\$	\$	\$	\$			
<b>WEEKLY SPENDING SUB TOTAL</b>	\$	\$	\$	\$			
<b>EXPENSES TOTAL</b>	\$	\$	\$	\$			
<b>SURPLUS +/-</b>	\$	\$	\$	\$			

# Debt Consolidation

with

**Starlight Home Loans  
and Fast Debt Help**

*Found yourself in a Difficult  
Financial Situation.*

Consolidating Debt using the equity in your home may be possible, even if you have been knocked back by the bank. Once debts becomes problematic, have gone to collections, or you have Tax Debt, generally speaking the banks are out of the picture.

But as long as your home has sufficient equity to qualify and a consolidation of all the debts will fix the situation, we can generally help.

We also we have other ways of getting the debt under control. Quite often we can negotiate with creditors so that we have an arrangement in place, that will buy time before we can arrange a refinance. We can even reduce debt to fit an approved finance amount.



**FastDEBTHelp**  
RECLAIM YOUR FUTURE

P H O N E  
**1800 825 010**

[www.FastDebtHelp.com.au](http://www.FastDebtHelp.com.au)  
[www.StarlightHomeLoans.com.au](http://www.StarlightHomeLoans.com.au)  
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Credit License 388809 ABN 94 145 613 056

  
**Starlight**  
HOME LOANS



*Dreams can come true*