

# REVERSE MORTGAGE

## Application Supporting Documents

Thank you for choosing Heartland Seniors Finance for your client's reverse mortgage.

Our team is committed to processing applications as efficiently as possible. To facilitate this, please consult this checklist to ensure that all required documents are submitted along with the **fully completed and signed** application form.

**Please note: Omission of required documents will cause delays in processing.**

### ❑ Identification

To confirm the date of birth, legal name and residential address of each applicant, and any person authorised to sign on behalf of any applicant under a Power of Attorney or Administration Order (where applicable), a copy of identification is required.

Examples of acceptable documents:

- Birth Certificate with Change of Name or Marriage Certificate if surname changed;
- Current Drivers Licence;
- Current Passport;
- Centrelink Income Statement with date of birth showing;
- A Government issued ID Card; or
- Citizenship Certificate.

### ❑ Rates Notice

Copy of **latest** Rates Notice for the security property.

### ❑ Insurance

Copy of **latest** Insurance Renewal Notice for the security property.

### ❑ Proof of Income

One of the following, for each applicant:

- Current bank statement, including account name, for the **last 2 months**;
- Recent Centrelink Income Statement; or
- Payslips for the **last 2 months**.

### ❑ Valuation Fee

Section 14 of the application form is completed.

### ❑ Debt Information

**Latest** statements for any debts/loans to be repaid at settlement (if applicable). Statements need to confirm the following information:

- Account name;
- Current balance of debt;
- Payment/BPAY details; and
- Credit limit, if credit card or overdraft.

### ❑ Power of Attorney or Administration Order

Copy of Power of Attorney/Administration Order document (if applicable) – this must be Registered with the Land Titles Office (excluding Victoria – if Victorian, Heartland requires an originally Certified Copy).

### ❑ Body Corporate Fees

Copy of **latest** confirmation of Body Corporate fees, Strata Levies, and any other ongoing charges for the security property (if applicable).

### ❑ Tenancy Agreement

A copy of the lease agreement if there are any tenants living at the security property.

### ❑ Discharge Authority

If there is an existing mortgage on the Title then the bank's discharge authority will need to be completed and signed by all account holders.

If you are unable to provide any of the above documents, please provide further details using the *Additional Notes* section of the application form.

If you have any questions, please contact our Broker Support Team on 1300 662 865 or [brokers@seniorsfinance.com.au](mailto:brokers@seniorsfinance.com.au).

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