



## **DEPOSIT BOND APPLICATION CHECKLIST**

### **Retirees WITHOUT Finance**

#### **Applicants:**

- ❑ DBA Application Form for Individual Applicant WITHOUT Finance to be fully completed and signed. For Applicants applying directly to DBA an application with original signatures must be received prior to release of the deposit bond. If applying through an accredited DBA Referrer then all forms bearing original signatures must be forwarded to DBA within 5 business days of lodgement.
- ❑ Photocopies of Identification equivalent to a 100 point ID Check eg Passport (70); Birth or Marriage Certificate (70); Driver's Licence (40); Medi-Care/Credit Cards (25)
- ❑ A copy of the Particulars of Sale & Special Conditions contained in the Contract for Sale or Lease of the property being purchased or leased
- ❑ To confirm ownership provide a copy of the Last Rates Notice on any existing property owned by the Applicant.
- ❑ If existing property is mortgaged copy(ies) of the last 3 months Loan Statements immediately preceding the date of application.
- ❑ Current Statements showing value of non-real estate assets such as Cash Savings Accounts or Managed Funds; Shares in Top 200 companies listed on ASX or equivalent Stock Exchanges.
- ❑ Income details may be requested subject to individual circumstances

#### **Guarantors:**

- ❑ All Guarantors must fully complete appropriate details and sign the application form. A separate Deed of Guarantee and Indemnity is also required to be signed by all parties. DBA will provide this once assessment has taken place. Guarantees may be provided for asset purposes only. Guarantors may be Co-owners of property or perhaps Director/Shareholders if Applicant is a Corporate entity; or Trustees on behalf of Trust Applicants.

#### **Trust Applicants:**

- ❑ Those Retirees utilising a Trust structure to acquire their home will need to provide a copy of the Trust Deed