

## MORTGAGE CHECK LIST

- ZEST APPLICATION FORM
- INCOME CONFIRMATION 3 x (Pay slips, Financial Accounts etc)
- BANK STATEMENTS (6 months for new purchases or refinances)
- SALE and PURCHASE AGREEMENT (Only required for a new house purchase)
- REGISTERED VALUATION (If required)
- CLIENT IDENTIFICATION (Only required if new to the bank)
- PROOF OF DEPOSIT (Only required if making a new purchase)
- GIFT CERTIFICATE (Only required if receiving a gifted deposit)
- TRUST DETAILS (Required if borrowing through a trust)
- CERTIFICATE OF INCORPORATION (Required if borrowing through a company)

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