

Reverse mortgage application supporting documents

Thank you for choosing Heartland as your reverse mortgage provider. Our team is committed to processing your application as efficiently as possible. To facilitate this, we will require certain documents from you, in addition to the completed **loan application form**. This checklist can assist in ensuring that you submit the required documents to Heartland, along with your completed application form.

- 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 not current legal name);
 - current drivers licence (front and back);
 - 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.

- Debt information** Latest statements for any debts/loans to be repaid at settlement (if applicable, including credit cards). Statements need to confirm the following information:
 - account name (in the name of the customer(s));
 - 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**.