

# Supporting Documents Checklist

## Broker use only

Find out what supporting documents are needed to move your client forward.

**To ensure a streamlined experience, only key details are needed at the time of application submission. Supporting documents will be requested to complete unconditional approval**

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### Applicant Details

Photo identification for all applicants (Driver's Licence and/or Passport)

Company / Trust documents (if applicable)

Certificate of Incorporation

Trust Deed and Trustee details

### Existing (Property To Be Sold)

Existing mortgage statement for refinance of facility

Copy of Contract of Sale (if sold)

Evidence of deposit received (if sold)

**OR**

Signed agency agreement (if property is listed)

Agent appraisal or sales estimate

Current mortgage statement showing balance and lender

Council rates notice

Building insurance (if required)

**New (Property Being Purchased)**

Copy of Contract of Sale

Evidence of deposit paid

Trust receipt and 6 months statement to show the source of the funds (if applicable)

Estimated settlement date

Council rates notice (if available)

Building insurance (required prior to settlement)

**Exit Strategy (Mandatory)**

*Bridgit requires a clear and realistic exit strategy. Sale proceeds must be sufficient to fully repay the bridge.*

Estimated sale price with supporting evidence

Expected timeframe for sale

**Income & Serviceability****PAYG / Self-Employed**

Recent payslips or

Most recent individual and company tax return plus notice of assessment for most recent two years

Accountant letter confirming income

**Assets & Liabilities**

Current mortgage statements (on all properties taken as securities)

Credit card limits

Personal loans / car loans (if applicable)

**Evidence of Funds**

Deposit (if not already paid)

Additional savings contribution

Stamp duty

Legal and settlement costs

Confirmation of source of funds (savings, equity, sale proceeds)

**Legal & Settlement**

Solicitor / conveyancer details

Authority to liaise with agent and solicitor

Signed loan documentation (once issued)

## Definitions

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<b>Applicant Details</b>	This section confirms the identity and legal structure of the borrower. It ensures Bridgit can correctly identify all applicants and verify any company or trust entities involved in the loan.
<b>Existing (Outgoing) Property</b>	This refers to the property that will be sold to repay the bridging loan. Documentation in this section demonstrates ownership, current debt levels, and progress toward sale, which forms the primary exit strategy for the loan.
<b>New (Incoming) Property</b>	This is the property being purchased using the bridging finance. Documents confirm the purchase details, settlement timing, and that the property is suitable security for the loan.
<b>Exit Strategy (Mandatory)</b>	The exit strategy explains how and when the bridging loan will be repaid, typically through the sale of the outgoing property. Bridgit places strong emphasis on a clear, realistic, and fully evidenced exit strategy.
<b>Income &amp; Serviceability</b>	This section provides comfort around the borrower's ability to manage the loan during the bridging period. While Bridgit is asset-focused, limited income verification may be required for responsible lending purposes.
<b>Assets &amp; Liabilities</b>	Assets and liabilities information provides a snapshot of the borrower's overall financial position. This allows Bridgit to understand existing commitments and confirm that all relevant debts have been disclosed.
<b>Funds to Complete</b>	This section confirms the borrower has sufficient funds available to complete the purchase, including deposit, stamp duty, and associated costs, and identifies the source of those funds.
<b>Bridgit Loan Acknowledgements</b>	These acknowledgements confirm the borrower understands the short-term nature of the loan, the use of capitalised interest, and the risks associated with bridging finance.
<b>Legal &amp; Settlement</b>	This section captures the professional details required to complete the transaction, including solicitors and conveyancers, and authorises Bridgit to coordinate with all parties through to settlement.

Additional information or documents may be requested depending on the applicant's circumstances.