Connective Bridge

Equity Release Home Loan 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)
- [ ] Trust Deed and Trustee details

Existing Property

- [ ] Current mortgage statement showing balance and lender
- [ ] Building insurance (required prior to settlement)

New (Property Being Purchased, if applicable)

- [ ] Copy of Contract of Sale
- [ ] Evidence of deposit paid
- [ ] Estimated settlement date
- [ ] Building insurance (required prior to settlement)

Exit Strategy (Mandatory)

- [ ] Confirmation and verification customers have adequate equity to downsize, sell other properties, utilise other assets or have income beyond retirement that can service the loan

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 (for Purchase of New Property, if applicable)	☐	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 (if applicable)
	☐	Authority to liaise with agent and solicitor (if applicable)
	☐	Signed loan documentation (once issued)
Advice	☐	Independent Financial Advice or Sophisticated Investor Certificate
	☐	Independent Legal Advice (prior to settlement, if required)

Definitions

Applicant Details	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.
Existing Property	This refers to the property the borrower already owns and will be used as security for the loan. Documentation in this section confirms the current mortgage position and that the property is adequately insured ahead of settlement.
New (Property Being Purchased)	This is the property being purchased using the loan proceeds (if applicable). Documents confirm the purchase details, settlement timing, and that the property is suitable security for the loan.
Exit Strategy (Mandatory)	The exit strategy explains how the loan will ultimately be repaid at or before the end of the loan term. Bridgit places strong emphasis on a clear, realistic, and fully evidenced exit strategy.
Income & Serviceability	This section provides comfort around the borrower's ability to manage the loan during the loan term. While Bridgit is asset-focused, limited income verification may be required for responsible lending purposes.
Assets & Liabilities	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.
Evidence of Funds	This section confirms the borrower has sufficient funds available to complete the purchase (where applicable), including deposit, stamp duty, and associated costs, and identifies the source of those funds.
Legal & Settlement	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.