outsource FINANCIAL

PRE-ASSESSMENT CHECKLIST FOR AUDITORS

BROKER DETAILS

COMPANY NAME MORTGAGESOLUTIONSHQ PTY LTD

BROKER NAME SARAVANAN MOHANASUNDARAM **LOAN TYPE** Refinance

LOAN DETAILS

CLIENT ONE SHERIN JOSE **RESULT**

CLIENT TWO DHINA JOSEPH ANTONY

COMPLIANCE DOCUMENTS	YES	NO	COMMENTS
Is there a completed Compliance File Checklist on file?	✓		
Is there a completed Credit Guide and Privacy Consent Statement signed by the clients on file?	✓		
Is there a completed Client Profile and Recommendation (CPR)?	✓		
Is the Client Profile and Recommendation signed by you and the customer?	✓		
Is the date on the CPR no older than 90 days?	✓		
Is there a 3-lender product comparison showing in the CRP? If not, are there notes as to why not?	✓		
Is the product chosen on the completed and signed Client Profile and Recommendation consistent with one of the Lenders on the product provided in the comparison section?	✓		
Are all the fee sections completed on the CPR completed? If they are not complete, comment on what is missing.	✓		
If the CPR indicates a non-face to face interview, are there adequate diary notes to show that you have met the lender requirements and has followed the non-face to face interview policy?			NA
Did you sufficiently identify and verify the client's identity in line with their AML / CTF obligations? Is there a copy of the ID with the statement this is a true copy of the original which I have sighted and is it signed and dated?	✓		
Is there a Medicare card on file for each applicant?	✓		

COMPLIANCE DOCUMENTS	YES	NO	COMMENTS
Is there a fully signed and completed Employment Verification form on file confirming the client's employment / income has been verified by calling the employer?	✓		
For PAYG and Self-Employed clients Is there a screen shot evidencing the ABN Lookup of the employer/company?	✓		
For PAYG and Self-Employed clients Is there a screen shot evidencing the Google search of the employer/company?	✓		
For PAYG clients are there 3 months bank statements showing salary being deposited into their account as per the dates on the payslips?	✓		
For Self Employed clients is there a screen shot evidencing the Banned and Disqualified Search of the accountant?			NA
For Self Employed clients are all the questions adequately answered on the Employment Verification Form in relation to tax returns?			NA
Is the loan serviceability calculator on file & is it for the same value as the loan requested?	✓		
Is there a signed Lender application and Lender Checklist & are they consistent with the information in the CPR? (NOT MANDATORY AT THIS STAGE)	✓		
For PAYG Applicants are there two consecutive payslips less than 30 days old?	✓		
If the client is self-employed, is there evidence of the last two years personal, company and financial accounts, assessments and returns on file?			NA
Was the borrower's tax file number removed / blacked out on all documentation?	✓		
If the borrower is applying for a Low Doc Loan, is their sufficient enquiry/evidence which is consistent with the disclosure contained in the CNA e.g., Accountants Letter, BAS Statement, Self-Declaration etc?			NA
If the client is purchasing a property, is there a Contract of Sale on file? (Note in some states this is required to be signed and not in others.)			NA
If the client is purchasing a property is there 3-6 months evidence of Bank Statements showing savings history, held on file? (Is rental evidence in the statements – only to those lenders it is applicable to)			NA
If the client is refinancing an existing loan are copies of the last 6 months loan statements held on file (note some lenders only require 3 months)	✓		
If the loan is for construction, is there a copy of the fixed price contract and plans on file?			NA

If the client has an existing rental property, is there evidence of the rental income they receive, on file.	✓		
If the client is purchasing a rental property is there a rental letter from a real estate agent on file?			NA
Are there file notes provided in ioutsource and if not, is there a file notes template uploaded detailing in chronological order, the sequence of events & enquiries made with both client & financier?	✓		
Are there loan summary submission notes on file that explain to the Lender what the client requires and that outline their situation? (Check the Compliance Comments Tab)	✓		
If your file notes indicate the applicant/s were not competent in reading or writing English, is there a copy of an independent interpreter's certificate on file?			NA
If the client is an overseas borrower and their payslips are not in English, is there a translation on file by a certified translator?			NA
If the loan application was completed by a Power of Attorney, was that individual also sufficiently identified & verified in line with their AML/CTF obligations?			NA
If there is a guarantor on the loan, are there file notes verifying you met with the guarantor separately to meet their vulnerable persons requirements?			NA
Is the product selected a packaged loan If yes, have you provided justification of why this product suited the client? (Compliance Comments Tab).	✓		
Have you indicated that the loan is referred? If yes, has the referrer section of the CPR been completed correctly and is there a commission disclosed?	✓		
If the purpose of the loan is to refinance an existing loan has the refinancing section of the CPR been completed and does it demonstrate a benefit to the client?	✓		
If the purpose of the loan is to refinance is the Risk/Benefit Statement evident in the Recommendation / credit proposal section of the CPR?	✓		
If the loan includes an Interest only component, has the Interest only section of the CPR been completed?			NA
If the loan includes an Interest only component, is the Risk/Benefit Statement evident on the credit proposal?			NA

BROKER NAME	SARAVANAN MOHANASUNDARAM
SIGNATURE	Saravnan Mohanasundaram
DATE	16/10/2025