

# Home loan refinancing checklist

*It's best to speak with a mortgage broker before deciding to refinance your home loan.*

## Standard supporting documents

- 100 points of identification including one primary document or at least one secondary document that includes a photograph.
  - Australian passport, or Australian birth certificate, or International passport (70 points)
  - Drivers licence (40 points if primary, 25 points if secondary)
  - Proof of age card (25 points)
  - Medicare (25 points)

## Complete discharge form

- Your mortgage broker can do this for you!*
- Most banks have their discharge form on their portal. We also have [a page](#) where we list the discharge banks from the lenders on our panel. We will fill this in for you so you just have to sign it.
- Some of the banks don't allow their discharge form to be provided other than to the client. In such cases, you can call them and ask for one.

## Settle old mortgage using funds from your new mortgage

- Submit discharge form to your old lender
- Submit a copy of the discharge form to your new lender
- Check the loan offer documents from your new lender before signing (you should receive the loan offer documents in 2-3 business days (longer depending on the lender)).

Our mortgage broker has access to information that could significantly reduce the interest on your mortgage. Call us on 02 9527 2230 or [enquire](#) online for further information.

Link to website: [Refinancing Your Home Loan](#)