



The Self-Employed Loan Checklist

Your step-by-step guide to securing a home loan—without the stress.

Being self-employed gives you freedom — but it can make getting a home loan feel harder than it should be.

Banks often look for payslips, regular income, and lengthy tax returns — things that don't always tell the full story of your business success.

At Logan Home Loans, we specialise in helping business owners, contractors, and sole traders secure the finance they deserve. This checklist will show you exactly what you need (and what you don't), so you can move forward with confidence.

Step 1 Identify Your Loan Type

Low-Doc Loans Ideal if you don't have up-to-date financials. Use BAS, bank statements, or an accountant's letter.

Full-Doc Loans

For borrowers with recent tax returns and financials, offering access to sharper rates.

Step 2 Gather Your Core Documents

	Document	Notes
■	Driver's licence and/or passport	For ID certification
■	ABN and GST registration	Must be active for at least 1-2 years
■	BAS statements (last 4 quarters)	Demonstrates consistent income
■	Business bank statements (6–12 months)	Shows cash flow patterns
■	Accountant's letter	Confirms income and business performance
■	Tax returns & financials (if available)	Increases lender options
■	Personal bank statements (3 months)	For living expense verification
■	Existing loan statements (if refinancing)	Helps assess liabilities

Step 3 Avoid These Common Mistakes

- Mixing business and personal transactions
- Waiting until tax time before seeking pre-approval
- Only applying through your main bank
- Forgetting to update ABN or GST registration
- Thinking you need "perfect" paperwork before applying

Step 4 Boost Your Chances of Approval

- Keep BAS and bank statements up to date
- Separate business and personal expenses
- Pay ATO and super obligations on time
- Maintain consistent business turnover
- Speak to a specialist broker early — not after rejection

Step 5 Get Personalised Help

You're already one step ahead just by being here. Now, let's find out exactly what **you** can borrow — and which lenders are the best fit for your business structure.

Book Your Free Self-Employed Loan Strategy Session

We'll review your documents, explain your options, and create a plan to get you approved smoothly.

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About Logan Home Loans

At Logan Home Loans, we believe every Australian — especially those who are self-employed — deserves a fair shot at owning their dream home. We know that traditional lenders don't always understand the unique income patterns of business owners, freelancers, and contractors. That's where we come in.

With a deep understanding of self-employed lending, we take the time to get to know you — not just your paperwork. Our goal is to find smart, flexible finance options that suit your goals, lifestyle, and future plans.

We're passionate about making finance simple, transparent, and stress-free. Whether you're buying your first home, refinancing, investing, or growing your business, we'll guide you every step of the way with honesty, integrity, and care.



Based in Queensland

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