

# Helia LMI checklist



Complete the following questionnaire to determine whether Resimac is able to approve LMI for this loan on behalf of Helia (applies to all Insured Prime loans).

<input type="text"/>	<input type="text"/>
Borrower name/s	Loan number
<input type="text"/>	<input type="text"/>
Originator name (company)	Completed by (your name)

## Delegated Underwriting Authority (DUA) checklist

Complete the DUA checklist below:

Complies with the Resimac Credit Risk Manual Policy & Procedures document dated to November 2023 (or as amended from time to time).	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
Maximum aggregate exposure per borrower, insured by Helia for Resimac does not exceed \$5m.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
Maximum loan amount of \$2m where the LVR is less than or equal to 95% for owner occupied loans.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
Maximum loan amount \$2m where the LVR is less than or equal to 90% for investment loan.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
Maximum loan amount of \$1m where the LVR is greater than 90% to less than or equal to 95% for investment loan.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
Maximum loan amount of \$1.15m where the LVR is greater than 90% to less than or equal to 95% for owner occupied loan (Quickstart loan).	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
Maximum loan amount \$1,000,000 where maximum LVR is 90% inclusive of LMI capitalisation (SMSF loan).	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
A fully independent valuation from a (Resimac approved) panel valuer has been (or will be) completed.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
DUA exposure less than or equal to \$1m where the LVR is greater than 90% to less than or equal to 95% for investment loan.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
DUA exposure less than or equal to \$2m.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use
Credit Bureau reports reveal no prior default, judgement or bankruptcy.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	<input type="checkbox"/> Office use

### Exclusions

The following are excluded from the DUA process and will be subject to full Helia review:

- Prior defaults non-financial institutions >\$500 in aggregate.
- All prior defaults with recognised financial institution.
- Any prior judgement, writ or bankruptcy.
- National Rental Affordability Scheme (NRAS).
- Any Resimac flow proposals previously declined by Helia.
- Non-resident loans (unless a legal spouse of an Australian citizen or permanent resident).
- Any loan with a base LVR greater than 95% LVR.
- Any loan with a base LVR greater than 80% where the security is located on the Helia DUA Excluded Property Location list dated to December 2023 (updated from time to time).

# Helia LMI checklist



## DUA property listing

NSW	QLD	SA	TAS	WA
2835	4413	5722	7467	6225
2880	4415	5725	7469	6429
	4455			6430
	4615			6432
	4680			6440
	4715			6442
	4716			6713
	4717			6714
	4718			6718
	4719			6720
	4720			6721
	4721			6722
	4722			6728
	4723			6751
	4737			6753
	4741			
	4742			
	4743			
	4744			
	4745			
	4746			
	4804			
	4805			
	4825			
	4874			

## Loan submission

In the absence of any 'No' responses or exclusion, submit the loan application together with this LMI checklist to Resimac. Resimac will then assess if it is able to approve LMI for this loan on behalf of Helia.

**NOTE - This LMI checklist only provides a guide to Helia's requirements and does not constitute an LMI approval. Originators DO NOT have authority or permission to approve LMI on behalf of Resimac Limited.**

## Resimac office use only

Loan application qualifies for Helia DUA criteria:  Yes  No

Signature

Date:

Name in print

Reference no.