

# Lenders Loan Instruction Checklist



PREVENT REWORK. PROTECT SETTLEMENT TIMELINES. MAINTAIN CONTROL.

Use this checklist **before submitting loan instructions for legal documentation** to reduce delays, reissues, and settlement risk.

1

# Get The Instructions Right The First Time

Before submitting instructions, confirm the following details are complete, accurate, and clearly recorded:



## FEES

- ☒ All fees are included
- ☒ No duplicate fees
- ☒ Each fee clearly states the correct payee
- ☒ Fee descriptions align with the loan structure and lending product
- ☒ Fees recorded in instructions match internal systems and fee schedules



## SECURITY ADDRESS

- ☒ Street number is correct
- ☒ Street name and street type are correct
- ☒ Suburb, state, and postcode are accurate
- ☒ Address matches the valuation, rates notice, and contract of sale



## PROPERTY TITLE DETAILS

- ☒ Lot and plan details are correct
- ☒ All security properties are included
- ☒ Accessory lots (eg car parks, storage cages) are identified
- ☒ Title details match valuation reports, rates notices, and contracts

# 2

## Align Key Loan Data Before Submission

At this stage, you are not **correcting missing information**. You are confirming that the **same information appears consistently everywhere** it has already been recorded.



### CROSS CHECK BEFORE SUBMISSION



Instruction notes



Internal product and loan systems



Valuation reports



Rate notices



Contracts of sale



### COMMON ALIGNMENT CHECKS



Fees match exactly across all systems and documents



Security address details match across all sources



Property Title details are consistent, including accessory lots and recorded encumbrances



If information looks correct in one place but different in another, stop and resolve it before submission.

# 3

## Identify and Escalate Non Standard Matters Early

Not every loan should enter the standard documentation workflow.



BEFORE SUBMISSION, CONSIDER  
WHETHER THE MATTER INCLUDES:



Complex or unusual title



Multiple or accessory lots  
with inconsistent source  
documentation



Encumbrances requiring legal  
assessment



Securities with non-standard  
ownership or property types



Any aspect that may require  
additional legal review



IF YES:



Escalate the matter upfront



Separate it from standard  
workflow



Provide full supporting  
documents at submission



Early identification allows legal teams to assess complexity before documents are produced, reducing amendments, re-execution, and settlement disruption.

# 4



# Final Pre Instruction Submission Check

Before clicking send or submit, ask yourself:



Are the instructions  
complete and  
accurate?



Does the same  
information match  
everywhere it  
appears?



Have any non-  
standard elements  
been identified and  
escalated?

If the answer to all three is yes, your file is positioned for faster  
documentation and stronger settlement certainty.