

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



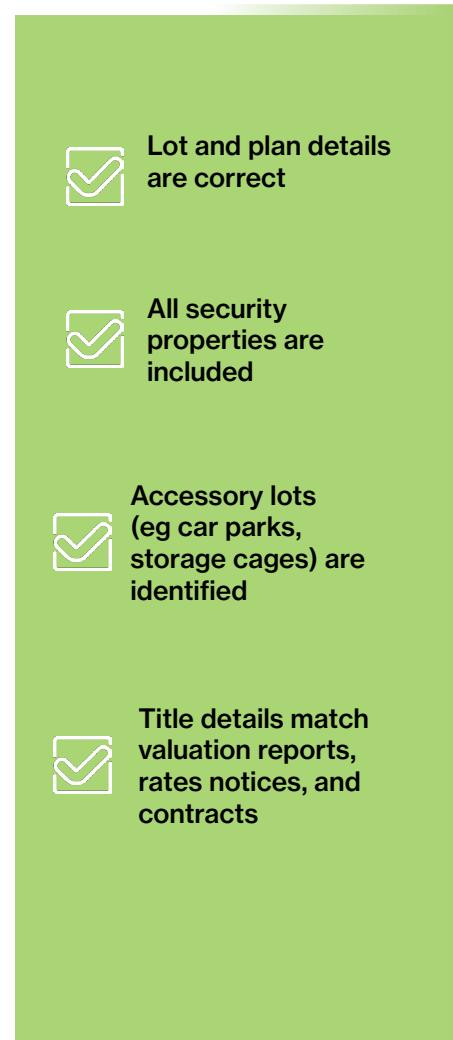
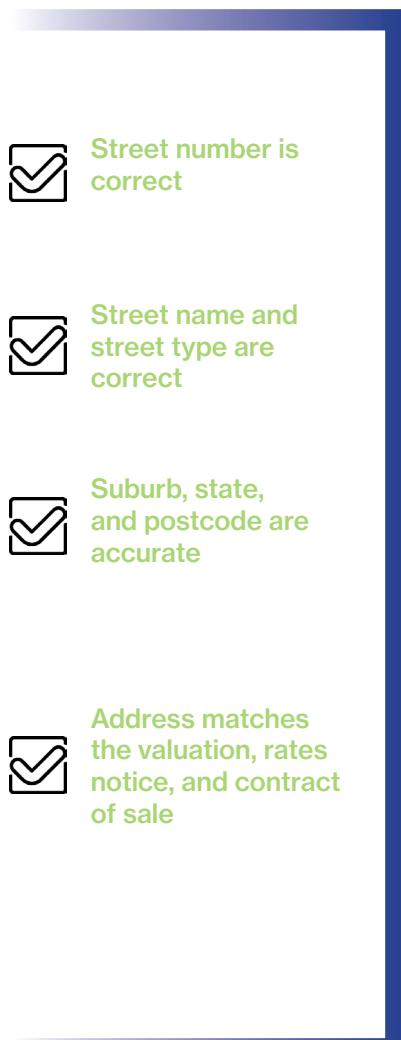
All security properties are included



Accessory lots (eg car parks, storage cages) are identified



Title details match valuation reports, rates notices, and contracts



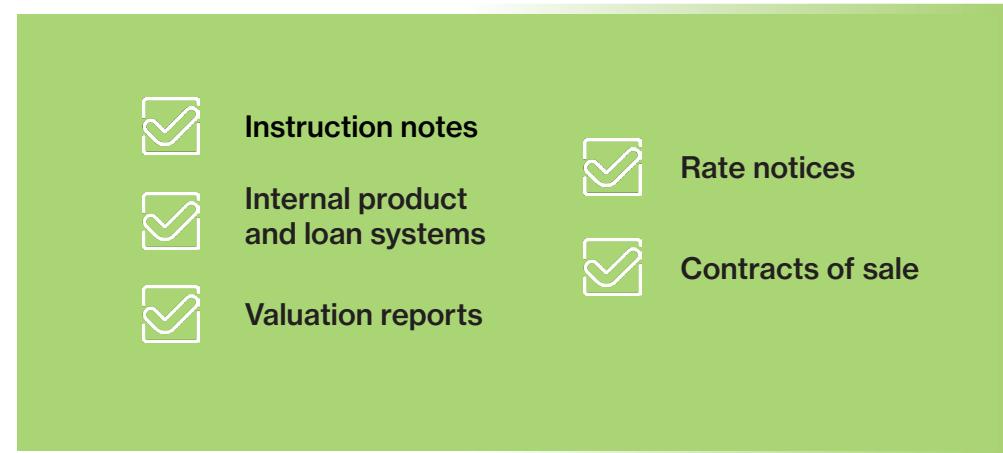
2

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



COMMON ALIGNMENT CHECKS



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.