

Lenders mortgage insurance Proposal checklist

Documentation required to be sent to Helia for LMI proposals submitted via email or eLMI Portal (except e-form)

- A completed Helia LMI proposal form
- A copy of the completed loan application
- A copy of the serviceability calculation used in your loan assessment
- Full valuation report, or approved alternative, no more than 90 days old (only required if Valex ID not provided)
- Lenders supporting notes. If outside of Helia's LMI Underwriting Standards and Guidelines, supporting comments outlining the strengths of the LMI proposal is also required.

Note: The loan application must satisfy your credit policies and all associated regulatory requirements. Helia reserves the right to request more detailed information or supporting documents for any LMI proposal. In addition to the documents detailed above, other documentation is obtained as part of your loan approval process. They do not need to be sent to Helia unless requested or considered appropriate under your duty of disclosure, however, must be retained on the lender file.

For further information, please refer to the LMI Underwriting Standards and Guidelines located on our website helia.com.au

For enquiries, please contact the Helia Customer Service Centre on 1300 661 118 or by email at underwritingsupport@helia.com.au

Have you provided your customer with a LMI fact sheet?