End to End Process

~1 to 3 hours

~24 hours

Varies**
(led by valuation)

~24 to 48 hours

~1 to 2 days After term sheet is signed ~24 hours
After signed docs are returned and verified

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Scenario Assessment

Indicative Lending
Approval (ILA)

Order Valuation/
Submit Application

Assessment Complete

Loan document issued

Settlement

- Scenario submitted along with initial information for assessment
- Resimac assess scenario, conducts Q&A, provide feedback and/or quote
- Upon acceptance of the quote, Resimac will finalise any outstanding details
- An Indicative Lending Approval is sent with pricing and fees to the broker
- Commitment & Valuation fees are paid by the borrower
- Valuation report is ordered; formal application is submitted with other documents for credit assessment
- Valuation report is received, and credit assessment is completed
- Approval decision is determined, and term sheet is issued to broker for review and to arrange signature with borrower
- Once term sheet is signed, our solicitor is instructed to draft the loan and related documents
- Final document set is issued to the broker's solicitor for review and execution

- Executed documents received and checked
- PEXA workspace arranged
- Settlement is booked with the solicitors and funds are dispersed

- Borrower entity & ABN
- Story, exits, use of funds
- Property address
- Preferred term & loan structure (i.e. prepaid interest, monthly IO or monthly PI repayments)
- Brokerage % (up to 3.3%)

- Mortgagor details
- Broker entity & ABN
- Full names of directors/guarantors
- Signed application and privacy form
- 2x IDs (100 pts, min. driver Licence + Medicare)
- 12m loan statements (refinance, debt consolidation) or Contract (purchase, investment)
- Trust deed (if borrower is a trust)

- Signed term sheet
- Declaration of solvency, company minutes, shareholder resolution (templates provided)
- Accountant's letter for servicing (templates provided); not required if interest is prepaid over the full term
- Certified Trust deed (if borrower is a trust)
- DOP (for 2nd mortgage)

- Land tax assessment
- Latest council and water rates
- Property insurance COC with Resimac as interested party
- Other documents as required by the solicitor
- Hard copy wet signed loan documents received; e-sign organised by the borrower's solicitor is also acceptable under certain circumstances.
- All required documents uploaded to PEXA

Note ** Requirements and timings may vary subject to the scenario and credit assessment



Document & information required **

Brokers are notified every step of the process; our communication channel is open directly with the decision makers

Resimac is committed to delivering outcomes for our brokers on time, with certainty and no surprises



Resimac Valuation Panel across Residential and Commercial Properties.

Property Hub	Firm	Residential	Commercial
Υ	Opteon	Y	Υ
Υ	JLL	Y	Y
Υ	Herron Todd White (HTW)	Y	Y
Υ	Preston Rowe Patterson	Y	Y
Υ	CBRE	Y	Y
Υ	Acumentis	Υ	Y
Υ	WBP Group	Y	Y
Υ	Knight Frank	Y	Y
N	Ray White	Y	N
N	JPM	Υ	Υ
N	Maclean Gladstone	Υ	Υ
N	Property Logic	Υ	Υ
N	M3 Property	Υ	Υ
N	Egans	Υ	Υ
N	Hymans	Υ	Υ
N	Charter Keck Cramer	Υ	Y
N	Accord	N	Y
Υ	Horrigan Kamitsis Valuers	N	Υ

Note: Current as of August 2025, valuers are updated from time to time. Valuers not on the Propertyhub/Cotality platform are emailed directly by the Resimac SBL or credit team