Lender servicing attestation form

Lender ______________________________

Contact name ____________ Phone no. (____) ____________ Fax no. (____) ____________

Lender address ______________________________

City ____________ State ____________ Postcode ____________

I ______________________ confirm that:
(name of lender authorised representative)

- I am an authorised representative of the lender
- The information provided by me in this form is true and correct
- The lender's servicing methodology for residential loans complies with the requirements of the Australian Securities & Investment Commission and Australian Prudential Regulation Authority in connection with assessing a prospective borrower's ability to meet repayment obligations arising under a residential loan
- I understand that Helia Insurance Pty Limited (Helia) will rely on the information contained in this form, the lender's servicing methodology and the lender's assessments of serviceability in respect to a prospective loan when making offers of Lenders Mortgage Insurance to the lender
- I understand Helia's acceptance of the lender's servicing methodology may be reviewed and/or revoked by Helia at any time
- I will inform Helia of any material changes to the lender's servicing methodology for residential loans as soon as practicable
- I understand that an attestation confirming the servicing methodology will be required on an annual basis, on or around the yearly anniversary of the date of this attestation. Any changes that may materially impact the methodology may result in a review by Helia.

Servicing methodology

Question	Lender response
What is your servicing measure (NDI, NSR, NMS, DSR etc).	
What is your floor rate?	
What is your buffer rate?	
What is your credit card assessment rate?	
How are repayments for existing mortgages calculated (are repayments buffered or actual repayments)?	
How are repayments for existing other debts (PL, car loans etc) calculated (are repayments buffered or actual repayments)?	
Is negative gearing calculated on existing and / or new investment loans?	
Is there a breakdown of actual living expense categories or a single aggregated figure?	
Is there a breakdown of actual investment property expense categories or a single aggregated figure?	
If so, how many categories are listed as per above question?	
How are benchmark living expenses sourced? (i.e. HEM –Q#/YYYY)	
Is rental income shaded in the calculator? (If so what %)	
Is variable income shaded in the calculator? (If so what %)	
Does your calculator show a DTI result?	

Name ____________ Title ____________ Date ____________

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Signature of authorised representative

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