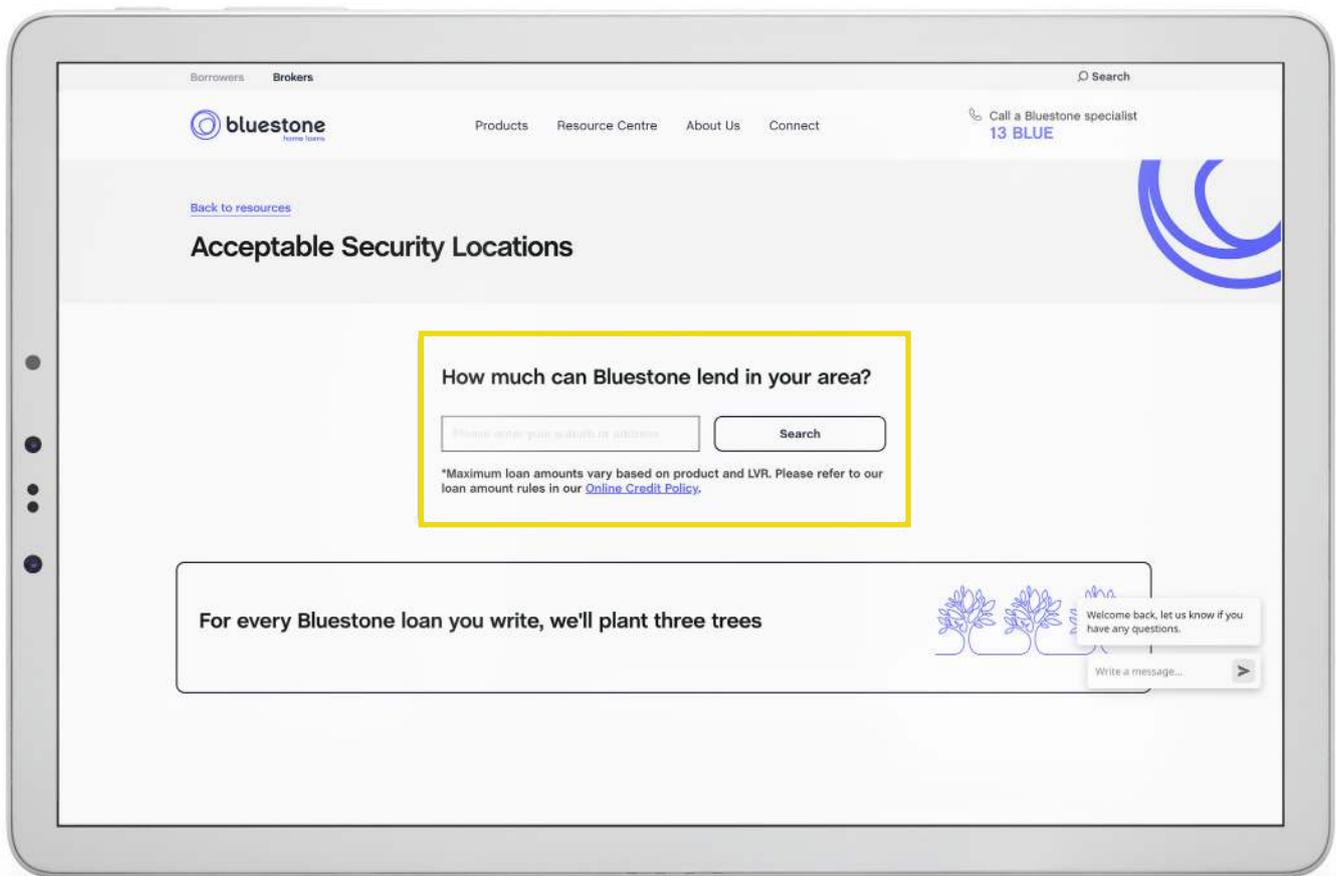


PropertyHub Valuation Ordering Guide



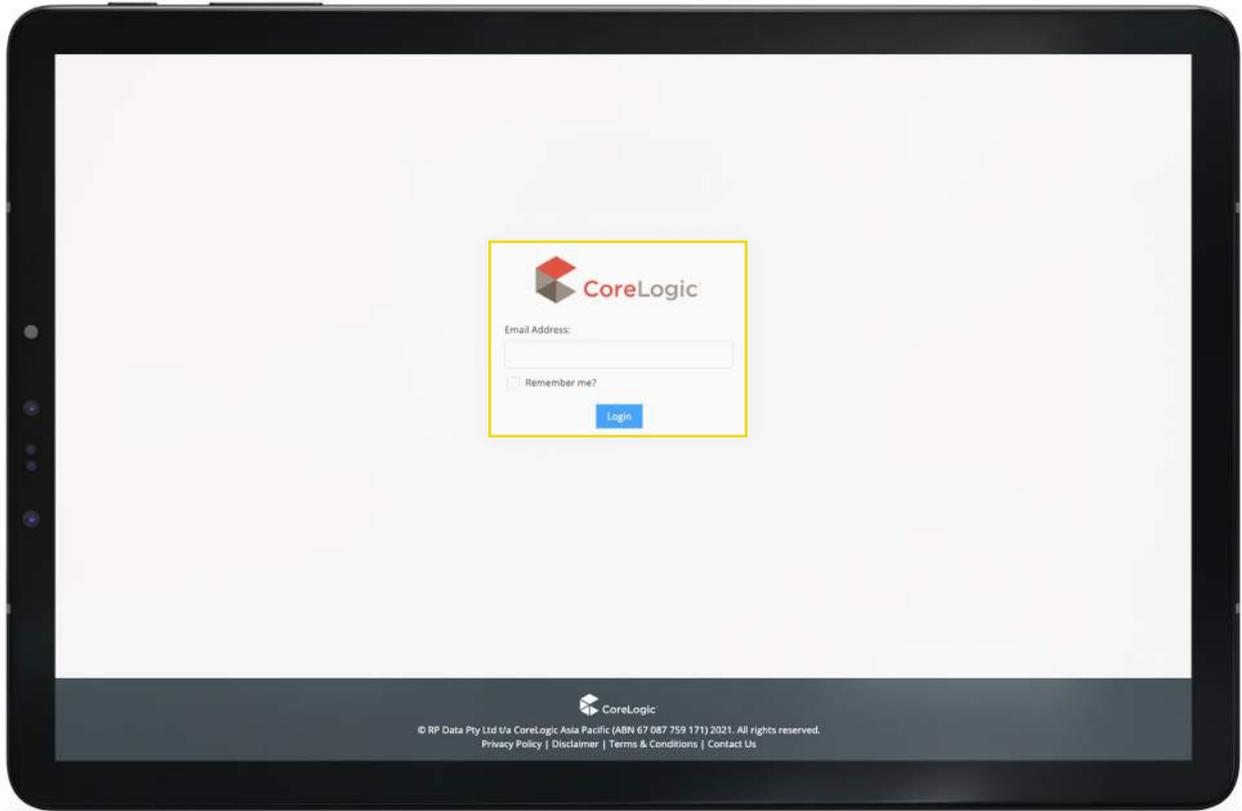
1

Always check the location of the property security of the loan with Bluestone's [Acceptable Security Location Tool](#) for location restrictions



2

Login at <https://propertyhub.corelogic.asia/>

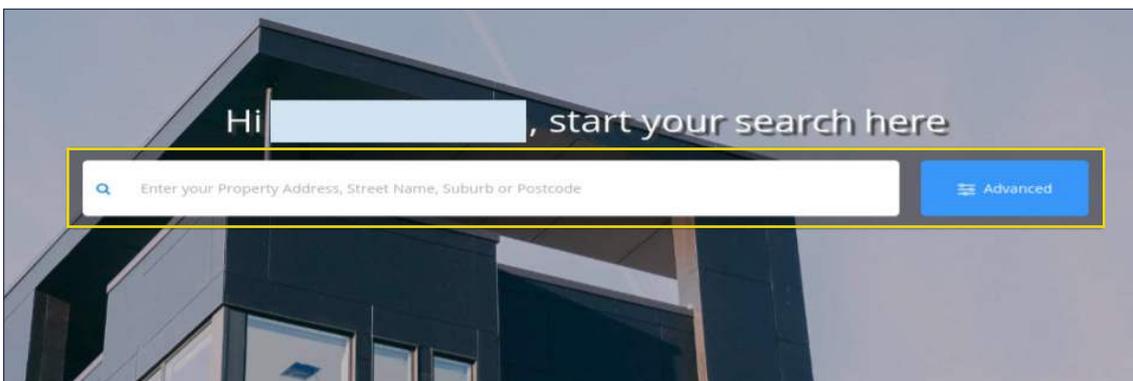


If you have never used the CoreLogic PropertyHub, you will need to complete the activation form that appears after entering your email address.



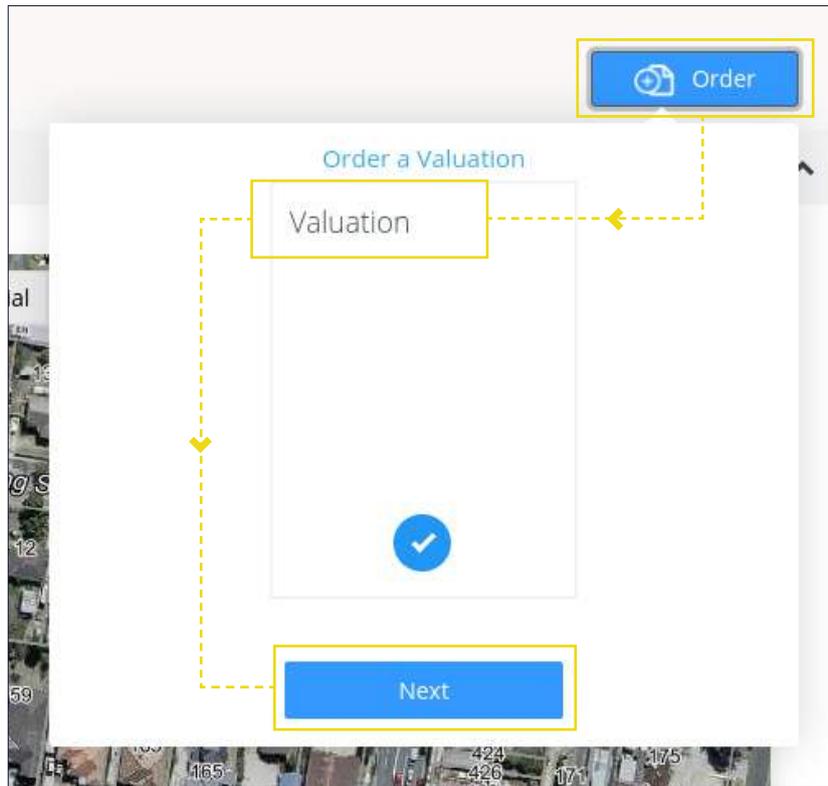
3

Search for property address.



4

Select 'Order' > 'Valuation' > 'Next'



5

Choose Bluestone from the lender list, scroll down to 'Next'



i At this point, we will ask you to register for access if you don't currently have access to both PropertyHub and Bluestone. Then, our team will update your profile and reply to you confirming that we have set up your access to PropertyHub and you are good to go.

Answer the business rules questions as accurately as possible as this affects the type of valuation that will take place.

Business Rules Questions

Tell us about the property and loan
By answering the questions accurately you will help ensure that the valuation type you ordered is correct and does not need re-processing later.

Property Information

Q1 Property Type *
Please select a property type

Q2 Property Value *

Loan Information

Q3 Loan Amount (for this security only) * Calculated LVR Ratio: -%

Q4 Loan Purpose (for this security only) *

Q5 Do any of these apply? The land area is greater than 5 acres
 Vacant Land
 Is a unit or apartment in a building greater than 10 storeys

Q6 Terms & Conditions * I confirm that the information given in this form is true, complete and accurate

Q1 - Property Type

- › Select a property type from the available options.
- › If there is no suitable option (e.g. commercial premises), it's because Bluestone does not currently lend on that property type.

Q2 - Property Value

- › Enter the estimated value for the property (or contract price if a purchase) that will be provided to the valuer.
- › Note - free valuations are only available on estimated values up to \$2m, so a higher estimate will result in a quote.

Q3 Loan Amount

- › Enter the application loan amount.
- › Note 1 - PropertyHub will cross-check the security address with the Bluestone Acceptable Security Locations tool. Valuations outside the location LVR restrictions and stated maximum loan amounts will be rejected.
- › Note 2 - the question states 'for this security only.' If more than one security is being offered, enter a loan amount that is reflective of the overall LVR, or the system may reject the request. (e.g. for a loan of \$500,000 on two securities both worth \$500,000 the overall LVR is 50%, but entering \$500,000 in the tool will calculate an LVR of 100% and reject the request).

Q4 Loan Purpose

- › Enter the purpose of the loan.

Q5 - Do any of these apply?

- › You will then be asked three qualifying questions
 - Is the land area greater than five acres?
 - Is the land vacant?
 - Is this a unit or apartment in a building greater than 10 storeys?
- › These three qualifying questions reflect some fundamental security rules in place at Bluestone. If your customer's security meets any of these three criteria, we are unable to offer a loan (and therefore a valuation).

Q6 - Terms & Conditions

Once you are happy that all the questions have been answered correctly, tick the T&C's box.

Click 'Next'

7

PropertyHub will automatically determine the appropriate valuation type. The policies on the left are maximum thresholds only

CoreLogic AVM

<=75% LVR

EMV: <=\$1.5m Metro NSW/VIC

<=\$1m Other Metro

<=\$750k Non-Metro

CoreLogic AVM

An Estimated Value Report provides an estimated value of a property, based on property data and statistical modelling.

 On Account

RP Desktop

<=80% LVR

EMV: <=\$2m Metro NSW/VIC

<=\$1m Other Metro

<=\$750k Non-Metro

RP Desktop

A Desktop Valuation (EVR) is completed by a fully qualified valuer using up-to-date property data.

 On Account

Short Form

<=90% LVR; Please refer to our Online Credit Policy for List of Acceptable Securities

Residential Short Form

A Freehold Title Mortgage Valuation provides in depth inspection and analysis of the subject property, the market conditions and the special...

 ~~\$220.00~~ \$0.00 Buy Report

 Fees associated with AVM/Desktop Vals are automatically covered by our corporate account

AVMs and EVRs policy summary

Policy item	Details
Product Eligibility	Prime and Near Prime
AVM Maximum LVR	75%
EVR Maximum LVR	80%
Maximum security value	<ul style="list-style-type: none">• \$2m in NSW/VIC Metro• \$1m in other metro, and select non-metro areas (speak to your BDM for more details)• \$750k other non-metro
Excluding	<ul style="list-style-type: none">• Non arms-length transactions• Any property located in NT
Other notes	<ul style="list-style-type: none">• Max Forecast Standard Deviations (FSD) of 12% for AVMs

Disputing a valuation figure

You can dispute a short-form valuation by providing us with 3 comparable sales that support a higher sale price, are no more than 6 months old and were not used in the original valuation. We will send this evidence to the valuer who will review their original assessment and determine whether to amend their report.

AVM and EVR valuations use computer-generated data and don't include a site visit. These reports can't be challenged, but a borrower can choose to pay for a short-form valuation to be used in both our assessment and dispute process, even if our policy requires only an AVM or EVR.

If a short-form valuation is ordered after an AVM or EVR has been received, the short-form valuation will be used for the application regardless of the outcome.

8 Enter Customer and Access Contacts

Instruction Details

Customers

First Name *

Last Name *

Phone Numbers

Email

Access Contacts

Copy Customer Details

Contact Type

First Name *

Last Name *

Company Name

Phone Numbers *

Email

9

Attach a contract of sale for all purchase requests, otherwise upload all documents as usual. Add comments/instructions in the comment box as needed.

The screenshot shows a web form with two main sections: 'Attachments' and 'Comments'. In the 'Attachments' section, there is a label 'Select document to upload.' followed by a 'Browse' button. Below this is a large text input field for 'Description'. The 'Comments' section has a label 'Comment' followed by a large text input field. At the bottom of the form, there are four buttons: a red '< Back' button, a blue 'Cancel' button, a blue 'Save as Draft' button with a checkmark icon, and a blue 'Next >' button.

10

On free valuations (AVM/Desktop/Discounted Short Forms), hitting 'Next' will finalise/order your valuation request. A valuer will automatically be assigned and PropertyHub will provide updates as the order progresses.

The confirmation page features a green checkmark icon and the text 'Your Order is Confirmed' and 'We will let you know the status of your valuation'. Below this is the title 'Residential Short Form - Reference Number'. The page displays 'OWNERS ESTIMATE VALUE:' and 'LOAN PURPOSE: Purchase'. A location 'VIC 3168' is shown with a house icon and the text '3 / 1 / 2 / -'. A table lists the order items:

Residential Short Form	\$440.00 \$0.00
TOTAL	\$0.00

Prices in Australian Dollar and includes GST