

Signing & Witnessing Requirements in Northern Territory

Paper Mortgages – when lodged in paper at the Land Titles Office and the mortgagor or mortgagee signing is a:

- **Natural Person**

If the mortgagor or mortgagee is a natural person signing in his or her own right, he or she must sign his or her usual signature in the place indicated on the form. The mortgagor or mortgagees' signature must be witnessed by a qualified witness as mentioned in Schedule 1 of the *Land Title Act* and the Registrar-Generals Directions.

- **Power of Attorney**

The mortgagor or mortgagee may execute the mortgage by his, her or its attorney, providing that the power of attorney has been registered with the Land Titles Office and authorises such an action. The execution clause for a mortgagor should state 'Executed for (name of mortgagor) by (name of attorney) under power of attorney (number of registered power of attorney document). The execution clause for a mortgagee should state 'Executed for (name of mortgagee) by (name and position of attorney) under power of attorney (number of registered power of attorney document). The signature of the attorney signing as the mortgagor or mortgagee must be witnessed by a qualified witness as mentioned in Schedule 1 of the *Land Title Act* and the Registrar-Generals Directions.

- **Company**

If the mortgagor or mortgagee is a body corporate, its execution must comply with any formalities prescribed by the statute under which it is incorporated and (if relevant) its constitution.

Execution in accordance with section 127 of the *Corporations Act* for either a mortgagor or mortgagee:

- Affix the seal and the affixing is witnessed by a sole director and secretary; or 2 directors of the company; or a director and company secretary of the company.
- Execute without using a common seal if the document is signed by a sole director and secretary; or 2 directors of the company; or a director and company secretary of the company.

- **Association**

Requirements for Associations vary depending on what is in accordance with the rules of the association however; office practice is to check that the mortgagor or mortgagee has:

- Affixed the seal and the affixing is witnessed by a person solely who states they are a public officer or;
- Affixed the seal and the affixing is witnessed by two people who state their title.

Further witnessing requirements:

Qualified witnesses as mentioned in Schedule 1 of the *Land Title Act* and Registrar-Generals' Directions must take reasonable steps to ensure that the person is the person entitled to sign the document, have the person execute the document in their presence and not be a party to the instrument.

The witness must sign his or her name and print his or her full name, address and business hours telephone number legibly beneath his or her signature.