

**Addendum to the South Australia (SA) requirements in the National Mortgage Form Specification (version 1.5 clean) updated 10 September 2019**

SA requires the following adjustments to the National Mortgage Form Specification (Version 1.5 clean) to remove the provision for witnessing. This change is made to reflect that there are no witnessing requirements for mortgages under the *Real Property Act 1886*.

The National Mortgage Form Specification should be updated as follows:

Pg 109	<p>Mortgagor Witnessing Requirements for Full Paper (Scenario 1)</p> <ul style="list-style-type: none"><li>• Individual (Mortgagor) South Australia – No</li><li>• Individual (Attorney (under PoA)) South Australia – No</li><li>• Corporation (Attorney (under PoA)) South Australia – No</li><li>• Other Organisation (Attorney (under PoA)) South Australia – No</li></ul> <p>This will result in sub-panel for Mortgagor Witness Executions (page 65) being hidden for South Australia in all scenarios.</p>
Pg 66	<p>Mortgagor Witness Certifications</p> <ul style="list-style-type: none"><li>• Applies to – remove ‘SA’</li><li>• Rules – remove ‘in SA, the value of this field is: Signed in my presence by the mortgagor who is either personally known to me or has satisfied me as to his or her identity.’</li></ul>