

## Addendum to WA requirements in the National Mortgage Form Specification (nmfs\_v1\_5\_clean)

WA requires the following adjustments to the National Mortgage Form Specification (nmfs\_v1\_5\_clean) to enable replacement of the current mortgage forms available for paper lodgements with the National Mortgage form.

### 1. Page 7, Acceptance and Lodgement Scenarios

Replace the WA column:

	WA****
Scenario 1	YES
Scenario 2	YES
Scenario 1A	YES
Scenario 3	YES
Scenario 4	YES

with the following:

	WA****
Scenario 1	YES
Scenario 2	YES
Scenario 1A	NO
Scenario 3	NO
Scenario 4	YES

Replace the text:

“This is the intended position for WA – delays in introduction of appropriate legislation may impact the available scenarios when the National Mortgage Form is implemented.”

with the following text:

“Channels 1A and 3 will not be available unless legislation is changed in future to allow for certifications in the paper channel.”

**2. Page 8, Form Image**

Update to include facsimile number between Phone and Email

Mortgage Form version 1.1

**Lodger Details**

Lodger Code  
 Name  
 Address  
 Lodger Box  
 Phone  
 Fax  
 Email  
 Reference

For Office Use Only

**Preparer Details**

Name  
 Phone  
 Reference

**MORTGAGE****Jurisdiction****Privacy Collection Statement**

The information in this form is collected under statutory authority and used for the purpose of maintaining publicly searchable registers and indexes.

**Estate and/or interest being mortgaged**

Land Title Reference	Part Land Affected?	Land Description
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**Mortgage Date****Mortgagor**

Given Name(s)  
 Family Name

**Mortgagee**

Name  
 ACN/ARBN/ABN  
 Australian Credit Licence

The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

**Terms and Conditions of this Mortgage**

- (a) Document Reference  
 (b) Additional terms and conditions

Reference:

Page 1 of 2

**Mortgagor Execution**

Full Name of Witness	_____	Executed on behalf of Signer Name	_____
Witness Signature	_____	Signature	_____
Witness Address	_____	Execution Date	_____

**Mortgagee Execution**

Full Name of Witness	_____	Executed on behalf of Signer Name	_____
Witness Signature	_____	Signer Organisation	_____
Witness Address	_____	Signer Role	_____
		Signature	_____
		Execution date	_____

**3. Page 12, Section Requirements – Preparer Details – Preparer Details Panel [NEW]**

Insert new section between 'Lodger Details' and 'Title':

"Preparer Details"

**4. Page 12, Section Requirements – Mortgage Date – Mortgage Date Panel [NEW]**

Insert new section between 'Land' and 'Mortgagor':

"Mortgage Date"

**5. Page 12, Section Requirements – Lodger Details – Lodger Details Panel**

Replace the existing image:

<b>Lodger Details</b> Lodger Code Name Address Lodger Box Phone Email Reference	<div>For Office Use Only</div> <div>THE BACK OF THIS FORM MUST NOT BE USED</div>
--	--

with the following image:

<b>Lodger Details</b> Lodger Code Name Address Lodger Box Phone Fax Email Reference	<div>For Office Use Only</div> <div>THE BACK OF THIS FORM MUST NOT BE USED</div>
---	--

**6. Page 13, Section Requirements – Lodger Details – Lodger Code:**

Replace the text:

"WA: 3 characters followed by up to 12 numeric"

with the following text:

"WA: Up to 15 characters (alpha-numeric)"

**7. Page 13, Section Requirements – Lodger Details – Name:**

Append the following:

"(Except WA)"

to current text:

"If the Lodger Code has been supplied, this field should not be entered"

Replace the text:

"WA: Maximum of 255 characters"

with the following text:

"WA: Mandatory, maximum of 255 characters"

**8. Page 13, Section Requirements – Lodger Details – Address:**

Append the following:

"(Except WA)"

To current text:

"If the Lodger Code has been supplied, this field should not be entered"

**9. Page 14, Section Requirements – Lodger Details – Lodger Box:**

Append the following:

“(Except WA)”

To current text:

“If the Lodger Code has been supplied, this field should not be entered”

Replace the text:

“WA: Maximum of 4 numeric plus 1 character”

with the following text:

“WA: Maximum of 3 numeric plus 1 alphabetic characters”

**10. Page 14, Section Requirements – Lodger Details – Phone:**

Append the following:

“(Except WA)”

To current text:

“If the Lodger Code has been supplied, this field should not be entered”

**11. Page 15, Section Requirements – Lodger Details – Lodger Fax:**

Insert new row between Phone and Email for Fax as follows

Fax	<p>The fax number of the lodging person or organisation. The following jurisdictional restrictions apply to this field:</p> <p>ACT: Not used in ACT</p> <p>NSW: Not used in NSW</p> <p>NT: Not used in NT</p> <p>QLD: Not used in QLD</p> <p>SA: Not used in SA</p> <p>TAS: Not used in TAS</p> <p>VIC: Not used in VIC</p> <p>WA: Maximum of 20 characters</p>
-----	---

Note: Changes to legislation may be required to facilitate email notifications.

**12. Page 15, Section Requirements – Lodger Details – Email:**

Append the following:

“(Except WA)”

To current text:

“If the Lodger Code has been supplied, this field should not be entered”

Replace the text:

“WA: Not used in WA”

with the following text:

“WA: Maximum of 254 characters.”

**13. Page 16, Section Requirements – Lodger Details – Office use only box – Paper sides Message**

Append the following:

“WA: Forms generated through the Landgate website will not include this text but will replace it with detail required by Landgate when the form is eventually submitted. WA prefers duplex printing but will accept simplex printing”

to existing text:

“In all jurisdictions (except WA), this message reads “THE BACK OF THIS FORM MUST NOT BE USED”.”

**14. Page 20, Section Requirements – Lodger Details – Examples**

Replace the example:

WA example for a known customer:

**EXAMPLE**

Lodger Details	
Lodger Code	EFA141
Name	
Address	
Lodger Box	
Phone	
Email	
Reference	XYZ 12345

For Office Use Only

THE BACK OF THIS FORM  
MUST NOT BE USED

with the following examples:

**EXAMPLE**

WA example for a customer with street address and lodger/delivery box:

Lodger Details	
Lodger Code	
Name	COMMONWEALTH BANK OF AUSTRALIA
Address	QUADRANT BUILDING LEVEL 2, 1 WILLIAM ST PERTH WA 6000
Lodger Box	53B
Phone	08 6266 4083
Fax	08 9422 2555
Email	
Reference	

For Office Use Only

**EXAMPLE**

WA example for a customer with postal address and lodger/delivery box generated through Landgate website:

Lodger Details	
Lodger Code	
Name	FMS
Address	GPO Box 2513 Perth WA 6000
Lodger Box	22N
Phone	08 9225 5015
Fax	08 9225 5045
Email	
Reference	

For Office Use Only



Land Registry Identifier: 123456789ABCDEFGH

WA example for a customer with street address, lodger/delivery box and client reference, showing LR restricted area after lodgement:

EXAMPLE

**Lodger Details**

Lodger Code  
 Name MSA National – WA  
 Address Level 3, 45 St Georges Terrace  
 Perth WA 6000  
 Lodger Box 104L  
 Phone 08 6210 7000  
 Fax 08 9218 8715  
 Email  
 Reference BM:RB:2361311  
 JA Willis

For Office Use Only

**N354123 M**

15 Jun 2016 09:05:23 Perth



EXAMPLE

WA example for a customer with no lodger box customer pickup generated through Landgate website:

**Lodger Details**

Lodger Code  
 Name Some Body  
 Address 1 That Place  
 Perth WA 6000  
 Lodger Box 888V  
 Phone 08 1234 5678  
 Fax  
 Email somebody@thatisp.dot  
 Reference

For Office Use Only



Land Registry Identifier: 123456789ABCDEFGH

**15. Page 20, Section Requirements – Preparer Details**

Insert new section for defining Preparer Details as follows:

**Preparer Details**

The Preparer Details panel looks as follows:

**Preparer Details**

Name COMMONWEALTH BANK OF AUSTRALIA  
 Phone 1300 768 821  
 Reference 10814379

The following rules apply to the Preparer Details panel:

Applies to:	WA only – in all other jurisdictions, this panel is not visible.
Rules:	This section is not allowed to break across pages
Heading:	
Font:	Arial 11pt bold
Indent:	0.50 cm
Margin:	0.25 cm above, 0.10 cm below
Other lines:	

Font:	Arial 11pt – All upper case
Indent:	1.00 cm
Margin:	0.05 cm above, 0.05 cm below
Indent to data	3.50 cm
Field Descriptions:	
Name:	The name of the preparing person and organization. WA: Maximum of 255 characters
Phone:	The phone number of the preparing person or organisation. The following jurisdictional restrictions apply to this field: WA: Maximum of 20 characters
Reference:	An optional field for the preparer to add a case number, matter number or loan reference number. This is not used by the Land Registry and is simply an aide to assist the preparer in finding/filing the document. This field has a bottom margin of 0.25 cm. The following jurisdictional restrictions apply to this field: WA: Maximum of 255 characters
Mandatory items:	No items are individually mandatory. The combination of details must suitably identify the preparer of the mortgage.

**16. Page 20, Section Requirements, Jurisdiction – Allowed Values:**

Replace the text:

“The allowable values for the data part of this field are:

- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia
- ONE only is allowed to be entered.”

With the following text:

“The allowable values for the data part of this field are:

- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia
- Cocos (Keeling) Island
- Christmas Island



ONE only is allowed to be entered.”

**17. Page 22, Section Requirements – Estate and /or Interest Being Mortgaged – Jurisdictional Requirements:**

Replace the text:

“WA: FEE SIMPLE or free text”

with the following text

“WA: Must detail one or more of the following:

- FEE SIMPLE
- LEASE
- CARBON COVENANT
- CARBON RIGHT
- PROFIT A' PRENDRE
- TREE PLANTATION

When less than the whole of a proprietor's interest is being mortgaged. The portion being encumbered must be specified.”

**18. Page 25, Section Requirements – Estate and /or Interest Being Mortgaged – Examples:**

Replace the example:

**EXAMPLE**

WA specific example for mortgage of a lease:

---

Estate and/or interest being mortgaged  
LEASEHOLD AS TO LEASE A123456

---

**EXAMPLE**

WA specific example for life estate:

---

Estate and/or interest being mortgaged  
THE ESTATE FOR LIFE OF JOHN CITIZEN

---

**EXAMPLE**

WA specific example for fee simple in remainder:

---

Estate and/or interest being mortgaged  
THE ESTATE IN FEE SIMPLE IN REMAINDER OF JOHN CITIZEN UPON THE DEATH OF JOAN CITIZEN

---

**EXAMPLE**

WA specific example for the interest only of one proprietor as Joint tenant:

---

Estate and/or interest being mortgaged  
FEE SIMPLE AS TO THE INTEREST OF JOHN CITIZEN AS JOINT TENANT WITH JOAN CITIZEN

---

**EXAMPLE**

WA specific example for mixed fee simple and leasehold mortgage:

---

Estate and/or interest being mortgaged  
FEE SIMPLE AS TO THE LAND IN 1656-789 AND 2245-456 AND LEASEHOLD IN 2566-267

---

---

WA specific example for mixed fee simple and leasehold mortgage:

EXAMPLE

---

**Estate and/or interest being mortgaged**

FEE SIMPLE IN CT'S 2767-913, 1234-567 AND 2345-678 AND LEASEHOLD IN 1443-679 AND 2431-67

---

With

EXAMPLE

WA example for freehold land

---

**Estate and/or interest being mortgaged**

FEE SIMPLE

---

EXAMPLE

WA example for lease

---

**Estate and/or interest being mortgaged**

LEASE

---

EXAMPLE

WA example for plantation interest

---

**Estate and/or interest being mortgaged**

PLANTATION INTEREST

---

EXAMPLE

WA specific example for carbon right

---

**Estate and/or interest being mortgaged**

CARBON RIGHT

---

EXAMPLE

WA example for freehold land

---

**Estate and/or interest being mortgaged**

CARBON COVENANT

---

EXAMPLE

WA example for lease

---

**Estate and/or interest being mortgaged**

PROFIT A PRENDRE

---

EXAMPLE

WA specific example for mixed estate and interest

---

**Estate and/or interest being mortgaged**

FEE SIMPLE AND LEASE

---

EXAMPLE

WA example for freehold land

---

**Estate and/or interest being mortgaged**

FEE SIMPLE AS TO THE ONE UNDIVIDED HALF SHARE OF PROPRIETOR A

---

**19. Page 26, Section Requirements – Land – Land Title Reference – Jurisdictional Restrictions:**

Append the following:

Title Type	Prefix	Volume	Folio	Suffix	Example
Certificate of Title		Y	Y	Y	1234-123A
Certificate of Title		Y	Y		1234-123
Lands Copy Grant	LG	Y	Y	Y	LG1234-123A
Lands Copy Grant	LG	Y	Y		LG1234-124
Crown Lease	CL	Y	Y		CL1910-1 *
Country Enrolment	EC	Y		Y	EC1A
Country Enrolment	EC	Y			EC1
Town Enrolment	ET	Y		Y	ET1A
Town Enrolment	ET	Y			ET1
Country Grant	GC	Y	Y	Y	GC1-1A
Country Grant	GC	Y	Y		GC1-1
Town Grant	GT	Y	Y	Y	GT1-1A
Town Grant	GT	Y	Y		GT1-1
Crown Land Record	LR	Y	Y		LR3000-1
Memorial Book	MB	Y	Y		MB30-128
Permit	PE	Y	Y		PE1976-1
Railway Grant	RG	Y			RG1
Surface Right	SR	Y	Y	Y	SR1-198A
Surface Right	SR	Y	Y		SR1-198
Strata Plan	SP	Y			SP12345

\* CL has the folio followed by the volume.

Where the mortgage is over land yet to be registered – the existing parent title reference(s) should be included. Where the folio is blank a value of 0 will be applied to the existing text:

“WA: Land Title Reference must be in the form  
Prefix 2 characters (optional)  
Volume maximum of 5 numeric  
Separator “-“  
Folio maximum of 5 numeric  
Suffix of 1 character (allowed values are ‘A’ or blank)  
For example: 2767-913”

**20. Page 28, Section Requirements - Land - Land Description – Description:**

Replace the text:

“In ACT, QLD and NT, this column is mandatory in all cases.”

with the following text:

“In ACT, QLD, NT and WA, this column is mandatory in all cases.”

**21. Page 31, Section Requirements - Land - Land Description – Jurisdictional Restrictions:**

Replace the text:

“WA: Only entered when part land indicator is checked.”

with the following text:

“WA: Mandatory.

a) Must detail either

- the lot on plan as LOT <Lot number> ON <Survey type><Survey identifier> or <lot number>/<Survey type><Survey identifier>

The following shortened version of Survey Types are accepted

- D - Diagram
- DP - Deposited Plan
- P - Plan
- SP - Strata Plan

or

- historic reference as <District name> <Allotment type> <Prefix>{optional}<Number> as shown on title.
- b) If it is a share title (purple title) then the Land Description must be prefixed with the following wording:  
“AS TO <share amount> UNDIVIDED SHARES OF”
- c) If the title is a multiple lot title then the affected lots can be provided as
- a list of lot on survey LOT 12 ON DEPOSITED PLAN 123456, LOT 13 ON DEPOSITED PLAN 123456, LOT 14 ON DEPOSITED PLAN 123456, LOT 17 ON DEPOSITED PLAN 123456 AND LOT 22 ON DIAGRAM 654321
  - lots within a single survey can be grouped eg LOTS 12 – 14 AND 17 ON DEPOSITED PLAN 123456 AND LOT 22 ON DIAGRAM 654321
  - The word ON can be replaced by a forward slash and the word LOT can be omitted eg 1/SP1234
- d) WHERE the mortgage is over an interest on the title the following will be appended  
“AS TO <interest type> <interest number>, or if the interest is yet to be registered then  
“AS TO <interest type> DATED <interest execution date> (dd/mm/yyyy)
- e) or it can be a description of part of a lot  
e.g. Part of Lot 70 on Deposited Plan 40273, being those parts of the first floor of the building shown in Schedule 4 annexed to Lease J123456

## 22. Page 34, Section Requirements – Land – Examples:

Replace all existing examples with

EXAMPLE

WA specific example of mortgage of whole of land (FEE SIMPLE):

Land Title Reference	Part Land Affected?	Land Description
1234-567		6/D24425

EXAMPLE

WA specific example of mortgage of whole of land (FEE SIMPLE):

Land Title Reference	Part Land Affected?	Land Description
1234-567		LOT 6 ON DIAGRAM 24425

EXAMPLE

WA specific example of mortgage of whole of land (FEE SIMPLE):

Land Title Reference	Part Land Affected?	Land Description
1234-567		AVON LOCATION 50

EXAMPLE

WA specific example of mortgage of all lots from a multi lot title (FEE SIMPLE):

Land Title Reference	Part Land Affected?	Land Description
2808-263		LOT 3416 ON DEPOSITED PLAN 127956 LOT 3555 ON DEPOSITED PLAN 131533 LOT 1667 ON DEPOSITED PLAN 248698

**EXAMPLE**

WA specific example of mortgage of share title (FEE SIMPLE):

Land Title Reference	Part Land Affected?	Land Description
2229-181		1/160 UNDIVIDED SHARES OF LOT 1300 ON DIAGRAM 100611

**EXAMPLE**

WA specific example of mortgage of a lease yet to be registered (LEASE INTEREST):

Land Title Reference	Part Land Affected?	Land Description
2786-80		LOT 3416 ON DEPOSITED PLAN 127956 AS TO LEASE DATED 1/1/2017

**EXAMPLE**

WA specific example of mortgage of a registered plantation interest (PLANTATION INTEREST):

Land Title Reference	Part Land Affected?	Land Description
2786-80		7/DP71782 AS TO PLANTATION INTEREST M694618

**EXAMPLE**

WA specific example of mortgage of a carbon right yet to be registered (CARBON RIGHT INTEREST):

Land Title Reference	Part Land Affected?	Land Description
2786-80		LOT 3416 ON DEPOSITED PLAN 127956 AS TO CARBON RIGHT DATED 1/1/2017

**EXAMPLE**

WA specific example of mortgage of a portion of land:

Land Title Reference	Part Land Affected?	Land Description
2786-80	Y	PART OF LOT 4132 ON DEPOSITED PLAN 190658 SHOWN AS L2 ON DEPOSITED PLAN 65166

**EXAMPLE**

WA specific example of mortgage of multi lot, share title (FEE SIMPLE):

Land Title Reference	Part Land Affected?	Land Description
2793-123		½ UNDIVIDED SHARES OF LOT 8840 ON DEPOSITED PLAN 124274 LOT 9510 ON DEPOSITED PLAN 124538 LOT 10454 ON DEPOSITED PLAN 126781

**EXAMPLE**

WA specific example of mortgage with mixed fee simple and leasehold mortgage (FEE SIMPLE and LEASE INTEREST):

Land Title Reference	Part Land Affected?	Land Description
2808-263		LOT 3416 ON DEPOSITED PLAN 127956 AS TO LEASE M123456
2808-264		LOT 3555 ON DEPOSITED PLAN 131533
2808-265	Y	PART OF LOT 1667 ON DEPOSITED PLAN 248698 AS IS SHOWN HATCHED AND MARKED 'A' ON THE PLAN ATTACHED TO LEASE M123457

**23. Page 34, Section Requirements – Mortgage Date**

Insert new section for defining Mortgage Date as follows:

## Mortgage Date

The Mortgage Date panel looks as follows:

---

### Mortgage Date

---

The following rules apply to the Preparer Details panel:

Applies to:	WA only – in all other jurisdictions, this panel is not visible.
Rules:	This section is not allowed to break across pages
Panel size:	Height 0.90 cm
Description:	The mortgage date shows the contract date of the original mortgage.
Allowed Values:	Date should be provided in the following format dd/mm/yyyy
Heading:	
Font:	Arial 11pt bold
Indent:	0.50 cm
Margin:	0.25 cm above, 0.10 cm below
Other lines:	
Font:	Arial 11pt – All upper case
Indent:	Same line as heading, data field starts at an indent of 3.50 cm from the left edge of the panel.
Margin:	0.05 cm above, 0.05 cm below

#### 24. Page 35, Section Requirements – Mortgagor – Given Name(s):

Replace the following text:

“Mandatory for all jurisdictions where the mortgagor is an individual. Not used if mortgagor is an organisation.

When combined with the Family Name, this must contain the full legal entity name of the mortgagor.

Can span multiple lines.”

With the following:

“Mandatory for all jurisdictions where the mortgagor is an individual (Except WA where it is optional for individuals with a single name). Not used if mortgagor is an organisation.

When combined with the Family Name, this must contain the full legal entity name of the mortgagor.

Can span multiple lines.”

#### 25. Page 37, Section Requirements – Mortgagor – ACN/ARBN

Insert the text:

“WA: If the mortgagor has an ABN, the title of the data line must be set to “ABN” and the ABN entered. The ABN must be 11 characters. If both ABN and ACN are provided, then the last 9 characters of the ABN must be the provided ACN.

If there is no ACN, ABN or ARBN this line is omitted.”

Following the text  
“If there is no ACN or ARBN, this item is omitted”

26. Page 38, Section Requirements – Mortgagor – Address

Insert new row between Street Type and Locality as follows:  
“• Street Suffix (18 alphanumeric characters – **defined list**)”

27. Page 43, Section Requirements – Mortgagor – Examples

Replace:

EXAMPLE

WA specific example for an individual mortgagor with an Australian street address:

Mortgagor	
Given Name(s)	JONATHAN LIVINGSTONE
Family Name	EAGLE
Address	
Street No.	25
Street Name	MIDLAND
Street Type	HIGHWAY
Locality	MIDVALE
State	WA
Postcode	6056

With:

EXAMPLE

WA specific example for a single name individual mortgagor with an Australian street address:

Mortgagor	
Given Name(s)	JONATHON LIVINGSTONE
Family Name	EAGLE
Address	
Street Number	10
Street Name	WALTER
Street Type	ROAD
Street Suffix	EAST
Locality	MORLEY
State	WA
Postcode	6062

Include additional examples as follows:

**EXAMPLE**

WA specific example for an individual mortgagor acting in the capacity of executor with a postal delivery address:

<b>Mortgagor</b>	
Given Name(s)	FREDERICK JAMES
Family Name	BLOGGS
Address	
Delivery Type	PO BOX
Number	45
Locality	MIDVALE
State	WA
Postcode	6056
Capacity	AS EXECUTOR OF THE WILL OF JOHN CITIZEN

**EXAMPLE**

WA specific example for an individual mortgagor acting in the capacity of administrator of a deceased estate with an overseas address:

<b>Mortgagor</b>	
Given Name(s)	WILLIAM JOHN
Family Name	BUNTER
Address	
Address Line 1	10 DOWNING STREET
Address Line 2	LONDON
Address Line 3	SW1A 2AA
Address Line 4	ENGLAND
Capacity	AS ADMINISTRATOR OF THE ESTATE OF JOHN CITIZEN, DECEASED

**EXAMPLE**

WA specific example for a single name individual mortgagor with a postal delivery address:

<b>Mortgagor</b>	
Given Name(s)	
Family Name	PRINCE
Address	
Delivery Type	PO BOX
Number	1234
Locality	EAST PERTH
State	WA
Postcode	6004

## 28. Page 45, Section Requirements – Mortgagee – Given Name(s):

Replace the following:

“Mandatory for all jurisdictions where the mortgagee is an individual.  
When combined with the Family Name, this must contain the full legal entity name of the mortgagee.  
Can span multiple lines.”

With the following:

“Mandatory for all jurisdictions where the mortgagee is an individual (Except WA where it is optional for individuals with a single name).  
When combined with the Family Name, this must contain the full legal entity name of the mortgagee.  
Can span multiple lines.”



29. Page 37, Section Requirements – Mortgagee – ACN/ARBN

Insert the text:

“WA: If the mortgagee has an ABN, the title of the data line must be set to “ABN” and the ABN entered. The ABN must be 11 characters. If both ABN and ACN are provided then the last 9 characters of the ABN must be the provided ACN.

If there is no ACN, ABN or ARBN this line is omitted.”

Following the text

“If there is no ACN or ARBN, this item is omitted.”

30. Page 46, Section Requirements – Mortgagee – Address

Insert new row between Street Type and Locality as follows:

- Street Suffix (18 alphanumeric characters – **defined list**)”

31. Page 55, Section Requirements – Mortgagee – Examples

Include additional example as follows:

WA specific example for a single name individual mortgagee with a postal delivery address:

**Mortgagee**

Given Name(s)

Family Name PRINCE

Address

Delivery Type PO BOX

Number 1234

Locality EAST PERTH

State WA

Postcode 6004

EXAMPLE

**EXAMPLE**

WA specific example of multiple mortgages (individual and corporate) holding in mixed tenancy:

---

<b>Mortgagee</b>	
Given Name(s)	JOHN JAMES
Family Name	LENDER
Address	
Floor Type	
Unit Type	
Street No.	123
Street Name	MIDLAND
Street Type	HIGHWAY
Locality	MIDLAND
State	WA
Postcode	6056
<b>Tenancy (inc. share)</b>	Joint Tenants 1/2
Given Name(s)	JANE
Family Name	DOE
Address	
Unit Type	UNIT
Unit No.	15
Street No.	12
Street Name	FIRST
Street Type	AVENUE
Locality	MAYLANDS
State	WA
Postcode	6054
Name	SMALL BANK LIMITED
ACN	012012012
Australian credit licence	123456
Address	
Street No.	1
Street Name	ST. GEORGES
Street Type	TERRACE
Locality	PERTH
State	WA
Postcode	6000
<b>Tenancy (inc. share)</b>	Tenants in Common 1/2

---

**EXAMPLE**

WA specific example of other organization as mortgagee:

---

<b>Mortgagee</b>	
Name	MINISTER FOR EDUCATION
ACN	
Australian credit licence	
Address	
Property Name	DUMAS HOUSE
Floor Type	FLOOR
Floor No.	10
Unit Type	
Street No.	2
Street Name	HAVELOCK
Street Type	STREET
Locality	WEST PERTH
State	WA
Postcode	6051

---

**32. Page 61, Execution Requirements – table defining requirements by jurisdiction and lodgement channel:**

Replace the following:

	<b>Full Paper</b> Scenario 1	<b>Paper Lodge</b> Scenarios 1A & 3	<b>Paper Acceptance</b> Scenarios 1A & 2	<b>Electronic Lodge</b> Scenarios 2 & 4	<b>Electronic Acceptance</b> Scenarios 3 & 4
<b>WA</b>	Mortgagor & Mortgagee	Mortgagee	Mortgagor	Mortgagee (using Digital signature)	Mortgagor

with:

	<b>Full Paper</b> Scenario 1	<b>Paper Lodge</b> Scenarios 1A & 3	<b>Paper Acceptance</b> Scenarios 1A & 2	<b>Electronic Lodge</b> Scenarios 2 & 4	<b>Electronic Acceptance</b> Scenarios 3 & 4
<b>WA</b>	Mortgagor & Mortgagee	N/A	Mortgagor	Mortgagee (using Digital signature)	Mortgagor

Remove the following note:

“This is the intended position for WA – delays in introduction of appropriate legislation may impact the available scenarios when the National Mortgage Form is implemented.”

Add the following note:

“For WA introduction of appropriate legislation may result in changing Full Paper to Mortgagor & Mortgagee and Paper Lodge to Mortgagee.

Note: introduction of such legislation is required to enable scenarios 1A & 3.”

after existing note:

“Jurisdictions will be legislating to allow the acceptance of paper mortgages, executed only by the mortgagee, at different times. Those with “N/A” against them will not have this functionality available when the National Mortgage Form is introduced.”

**33. Page 64, Mortgagor Certifications – Applies to**

Update text from

“NSW only – in all other jurisdictions, this panel is not visible.”

to now read

“NSW and WA only – in all other jurisdictions, this panel is not visible.”

**34. Page 65, Mortgagor Certifications – Rules**

Append to text

“In NSW, the value of the certification text in this panel is:

Certified correct for the purposes of the Real Property Act 1900 by the National Mortgage Form – Design Specification version 1.5 65 mortgagor or their representatives.”

the following

“In WA, should a duplicate title currently exist then the following statement must be included:

By signing this panel, I the registered Proprietor request the non-issue of a duplicate certificate(s) of title for the land above described.”

### 35. Page 82, Execution Requirements – Mortgagor Execution – Examples

**EXAMPLE**

WA specific example individual mortgagor, signed by mortgagor; title is NDI and staying NDI:

#### Mortgagor Execution

		Executed on behalf of JOHNATHON LIVINGSTONE E	
Full Name of Witness	_____	Signer Name	JOHNATHON LIVINGSTONE EAG
Witness Signature	_____	Signature	_____
Witness Address	_____	Execution date	_____
Witness Occupation	_____		
Witness Contact detail	_____		

**EXAMPLE**

WA specific example individual mortgagor, signed by mortgagor; allowing for issuing in paper channel:

#### Mortgagor Execution

BY SIGNING THIS PANEL, I THE REGISTERED PROPRIETOR REQUEST THE NON - ISSUE OF A DUPLICATE CERTIFICATE(S) OF TITLE FOR THE LAND ABOVE DESCRIBED.

		Executed on behalf of JOHNATHON LIVINGSTONE EAGLE	
Full Name of Witness	_____	Signer Name	_____
Witness Signature	_____	Signature	_____
Witness Address	_____	Execution date	_____
Witness Occupation	_____		
Witness Contact detail	_____		

EXAMPLE

WA specific example individual mortgagor, signed by mortgagor; paper channel:

### Mortgagor Execution

BY SIGNING THIS PANEL, I THE REGISTERED PROPRIETOR REQUEST THE NON - ISSUE OF A DUPLICATE CERTIFICATE(S) OF TITLE FOR THE LAND ABOVE DESCRIBED

Executed on behalf of JOHNATHON LIVINGSTONE EAK

Full Name of Witness \_\_\_\_\_ Signer Name \_\_\_\_\_

Witness Signature \_\_\_\_\_ Signature \_\_\_\_\_

Witness Address \_\_\_\_\_ Execution date \_\_\_\_\_

Witness Occupation \_\_\_\_\_

Witness Contact detail \_\_\_\_\_

EXAMPLE

WA specific example organisation mortgagor, executed (under common seal) by authorised officer; title is NDI and staying NDI:

### Mortgagor Execution

THE COMMON SEAL OF  
HOUSING AUTHORITY  
was hereunto affixed in the presence of

\_\_\_\_\_  
Authorised Officer

\_\_\_\_\_  
Authorised Officer  
Eugene George Bowden

MICHAELA GERARDETH GALE



EXAMPLE

WA specific example organisation mortgagor, executed under power of attorney; title is NDI and staying NDI:

### Mortgagor Execution

Executed on behalf of ORGANISATION ABC LIMITED

Under power of attorney M123456

Signer Name \_\_\_\_\_ ATTORNEY NAME \_\_\_\_\_

Signer Organisation \_\_\_\_\_ ORGANISATION ABC LIMITED \_\_\_\_\_

Signer Role \_\_\_\_\_ MANAGER \_\_\_\_\_

Signature \_\_\_\_\_

Execution date \_\_\_\_\_

### 36. Page 86, Section Requirements – Mortgagee Execution – Mortgagee Certifications - rules

Replace the text:

“For WA, in the “Full Paper” channel, where the mortgagor executes the mortgage, the following certifications are required when the mortgagee is signing/certifying on their own behalf:  
1, 4, 5”

with the following text

“For WA, in the “Full Paper” channel, where the mortgagor executes the mortgage, one of the following verification of identity statements is to be included:

a) Where the mortgagee is signing:

**“Western Australian Registrar and Commissioner of Titles Joint Practice: Verification of Identity Mortgagee’s Statement**

The Mortgagee named in this Mortgage:

- a. Has taken all reasonable steps to verify the identity of the natural person/s being the Mortgagor/s or the natural person/s who sign/s on behalf of the Mortgagor/s.
- b. Reasonably believes that those natural person/s have been identified.
- c. Reasonably believes that those natural person/s has/have the authority to deal with the interest in land the subject of this Mortgage.”

b) Where a lawyer acting on behalf of the mortgagee/s is signing:

**“Western Australian Registrar and Commissioner of Titles Joint Practice: Verification of Identity Mortgagee’s Statement**

I <Full Name of Lawyer> act for the Mortgagee named in this Mortgage.

I reasonably believe that the Mortgagee:

1. Has taken all reasonable steps to verify the identity of the natural person/s being the Mortgagor/s or the natural person/s who sign/s on behalf of the Mortgagor/s.
2. Reasonably believes that those natural person/s have been identified.
3. Reasonably believes that those natural person/s has/have the authority to deal with the interest in land the subject of this Mortgage.”

Replace the text:

“For those jurisdictions (NSW, SA, VIC, WA) that allow mortgages to be lodged through the “Paper Lodge” channel (where only the mortgagee signs the mortgage lodged with the Land Registry, certifying that they hold a mortgage granted by the mortgagor), the required certifications are listed below depending on whether the mortgagee is represented by a lawyer or conveyancer or if they are representing themselves. Where the mortgagee is signing on their own behalf, the following certifications are required:

4, 5, 6

with the following text

“For those jurisdictions (NSW, SA, VIC) that allow mortgages to be lodged through the “Paper Lodge” channel (where only the mortgagee signs the mortgage lodged with the Land Registry, certifying that they hold a mortgage granted by the mortgagor), the required certifications are listed below depending on whether the mortgagee is represented by a lawyer or conveyancer or if they are representing themselves. Where the mortgagee is signing on their own behalf, the following certifications are required:

4, 5, 6

### 37. Page 103, Execution Requirements – Mortgagee Execution – Examples

Include examples as follows:

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WA specific example individual mortgagee, signing on their own behalf; scenario 1A & 3 (should changes to legislation to allow certifications in the paper channel be introduced in the future):

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#### **Mortgagee Execution**

1. The Certifier has retained the evidence supporting this Registry Instrument or Document.
2. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.
3. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents:

- (a) has taken reasonable steps to verify the identity of the mortgagor; and  
 (b) holds a mortgage granted by the mortgagor on the same terms as this Registry Instrument or Document.

Full Name of Witness	_____	Executed on behalf of PRINCE
		Signer Name PRINCE
Witness Signature	_____	Signature _____
Witness Address	_____	Execution date _____

EXAMPLE

WA specific example organisation mortgagee, executed (under seal) by authorised officer; scenario 1A & 3  
 (should changes to legislation to allow certifications in the paper channel be introduced in the future):

#### Mortgagee Execution

1. The Certifier has retained the evidence supporting this Registry Instrument or Document.
2. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.
3. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents:
  - (a) has taken reasonable steps to verify the identity of the mortgagor; and
  - (b) holds a mortgage granted by the mortgagor on the same terms as this Registry Instrument or Document.

THE COMMON SEAL OF  
 HOUSING AUTHORITY  
 was hereunto affixed in the presence of

*[Signature]*  
 Authorised Officer

*[Signature]*  
 Authorised Officer  
 Eugene George Bowden

MICHAELA GERARDETH GALE

EXAMPLE

WA specific example organisation mortgagee, executed under power of attorney; scenario 2 & 4:

#### Mortgagee Execution

1. The Certifier has taken reasonable steps to verify the identity of the mortgagee.
2. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.
3. The Certifier has retained the evidence supporting this Registry Instrument or Document.
4. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.
5. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents:
  - (a) has taken reasonable steps to verify the identity of the mortgagor; and
  - (b) holds a mortgage granted by the mortgagor on the same terms as this Registry Instrument or Document.

Executed on behalf of WESTPAC BANKING  
 CORPORATION LIMITED

Under power of attorney N987654

Signer Name	CERTIFIER NAME
Signer Organisation	SUBSCRIBER ORGANISATION
Signer Role	_____
Signature	_____
Execution date	_____

EXAMPLE

WA specific example individual mortgagee, signing on their own behalf; scenario 2, 4 & 1 (should changes to legislation to allow certifications in the paper channel be introduced in the future):

#### Mortgagee Execution

1. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents, has taken reasonable steps to verify the identity of the mortgagor.
2. The Certifier has retained the evidence supporting this Registry Instrument or Document.
3. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.

Full Name of Witness	_____	Executed on behalf of FRED BLOGGS	
		Signer Name	FRED BLOGS
			_____
Witness Signature	_____	Signature	_____
			_____
Witness Address	_____	Execution date	_____
			_____

EXAMPLE

WA specific example individual mortgagee has representative signing on their behalf, scenario 2, 4 & 1 (should changes to legislation to allow certifications in the paper channel be introduced in the future):

#### Mortgagee Execution

1. The Certifier has taken reasonable steps to verify the identity of the mortgagee.
2. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.
3. The Certifier has retained the evidence supporting this Registry Instrument or Document.
4. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.
5. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents:
  - (a) has taken reasonable steps to verify the identity of the mortgagor; and
  - (b) holds a mortgage granted by the mortgagor on the same terms as this Registry Instrument or Document.

	Executed on behalf of MARY CITIZEN
Signer Name	LAWYER NAME
	_____
Signer Organisation	LEGAL PRACTICE NAME
	_____
Signer Role	AUSTRALIAN LEGAL PRACTITIONER
	_____
Signature	_____
	_____
Execution date	_____
	_____



EXAMPLE

WA specific example individual mortgagee, signing on their own behalf; scenario 1 VOI Statement:

### Mortgagee Execution

#### Western Australian Registrar and Commissioner of Titles Joint Practice: Verification of Identity Mortgagee's Statement

The Mortgagee named in this Mortgage:

1. Has taken all reasonable steps to verify the identity of the natural person/s being the Mortgagor/s or the natural person/s who sign/s on behalf of the Mortgagor/s.
2. Reasonably believes that those natural person/s have been identified.
3. Reasonably believes that those natural person/s has/have the authority to deal with the interest in land the subject of this Mortgage.

Full Name of Witness \_\_\_\_\_

Executed on behalf of FRED BLOGGS

Signer Name \_\_\_\_\_

FRED BLOGS

Witness Signature \_\_\_\_\_

Signature \_\_\_\_\_

Witness Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Execution date \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

EXAMPLE

WA specific example individual mortgagee having a representative signing on their behalf, scenario 1 VOI Statement:

### Mortgagee Execution

#### Western Australian Registrar and Commissioner of Titles Joint Practice: Verification of Identity Mortgagee's Statement

I LAWYER NAME act for the Mortgagee named in this Mortgage.

I reasonably believe that the Mortgagee:

1. Has taken all reasonable steps to verify the identity of the natural person/s being the Mortgagor/s or the natural person/s who sign/s on behalf of the Mortgagor/s.
2. Reasonably believes that those natural person/s have been identified.
3. Reasonably believes that those natural person/s has/have the authority to deal with the interest in land the subject of this Mortgage.

Executed on behalf of MARY CITIZEN

Signer Name \_\_\_\_\_

LAWYER NAME

Signer  
Organisation \_\_\_\_\_

LEGAL PRACTICE NAME

Signer Role \_\_\_\_\_

AUSTRALIAN LEGAL  
PRACTITIONER

Signature \_\_\_\_\_

Execution date \_\_\_\_\_

### 38. Page 106, Address Field Defined Lists – Street Suffix

Insert new table between Street Type and Floor Type as follows;

CENTRAL	LOWER	OFF	UPPER
DEVIATION	MALL	ON	WEST
EAST	NORTH	OUTER	
EXTENSION	NORTH EAST	SOUTH	
INNER	NORTH WEST	SOUTH WEST	