

Addendum to the NSW requirements in the National Mortgage Form Specification (nmfs_v1_5_clean)

NSW requires the following adjustments to the National Mortgage Form Specification (nmfs_v1_5_clean) to enable replacement of the current mortgage forms available for lodgement.

The change is to allow mortgagors to provide name change Justifications in a National Mortgage for electronic lodgements.

A National Mortgage lodged in paper must not include any reference to name change Justifications. Where a change of name of the mortgagor is required in a paper lodgement, a Change of Name dealing should be lodged together with the National Mortgage. A National Mortgage with reference to a name change Justifications will not be accepted in paper lodgement channels

1. Page 36, Mortgagor Panel to be updated to include the additional text in the Name on Title Reason for Difference row. As follows:

Name on Title Reason for Difference	<p>Only applicable in VIC and NSW – omitted in other jurisdictions.</p> <p>For NSW this is applicable only for electronic lodgements. Justification must be omitted for paper lodgements.</p> <p>These 2 lines appear under the Given Name(s) and Family Name, or the Name (for an organisation), if the mortgagor name does not match the name on title. These lines are indented 1cm more than the Given Name(s) and Family Name, or the Name lines. i.e. the heading is at an indent of 2.00cm and the data at 6.55cm.</p> <p>The “Reason for Difference” in VIC can be one of the following list:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Adoption of new name <input type="checkbox"/> Amalgamation - Hospitals - Registered proprietor(s) may still exist - Registrar holds satisfactory evidence <input type="checkbox"/> Amalgamation - Hospitals - Registered proprietor(s) may still exist Approved abbreviation <input type="checkbox"/> Change of incorporated name <input type="checkbox"/> Deed Poll <input type="checkbox"/> Error in Register <input type="checkbox"/> Legislative change - Company - Registered proprietor(s) may still exist - Registrar holds satisfactory evidence <input type="checkbox"/> Legislative change - Company - Registered proprietor(s) may still exist <input type="checkbox"/> Legislative change - Non Company - Registered proprietor(s) may still exist - Registrar holds satisfactory evidence <input type="checkbox"/> Legislative change - Non Company - Registered proprietor(s) may still exist <input type="checkbox"/> Marriage <input type="checkbox"/> Merger or takeover - Registered proprietor(s) may still exist - Registrar holds satisfactory evidence <input type="checkbox"/> Merger or takeover - Registered proprietor(s) may still exist <input type="checkbox"/> Resumption of maiden name <input type="checkbox"/> Sale or transfer of enterprise - Registered Proprietor(s) may still exist - Registrar holds satisfactory evidence <input type="checkbox"/> Sale or transfer of enterprise - Registered Proprietor(s) may still exist <p>For example (individual):</p> <table style="margin-left: 40px;"> <tr> <td>Given Name(s)</td> <td>Mary Elizabeth</td> </tr> <tr> <td>Family Name</td> <td>Smith</td> </tr> <tr> <td>Name on Title</td> <td>Mary Elizabeth Brown</td> </tr> <tr> <td>Reason for Difference</td> <td>Marriage</td> </tr> </table>	Given Name(s)	Mary Elizabeth	Family Name	Smith	Name on Title	Mary Elizabeth Brown	Reason for Difference	Marriage
Given Name(s)	Mary Elizabeth								
Family Name	Smith								
Name on Title	Mary Elizabeth Brown								
Reason for Difference	Marriage								

For example (organisation):

Name	XYZ Pty Ltd
Name on Title	ZZZ Pty Ltd
Reason for Difference	Change of incorporated name

The "Reason for Difference" in NSW can be one of the following list:

- Adoption of New Name
- Approved Abbreviation
- Change of Name
- Incorporated Name Change
- Legislative Change
- Marriage
- Organisation Re-structure
- Resumption of Maiden Name

For example (individual):

Given Name(s)	Mary Elizabeth
Family Name	Smith
Name on Title	Mary Elizabeth Brown
Reason for Difference	Marriage

For example (organisation):

Name	XYZ Pty Ltd
Name on Title	ZZZ Pty Ltd
Reason for Difference	Incorporated Name Change