



NATIONAL MORTGAGE FORM DESIGN SPECIFICATION

Version 1.3

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Introduction

This document specifies the requirements for producing a mortgage form compatible with all states and territories in Australia. It can be used by financial institutions to define how their mortgage processing systems will print a mortgage and by suppliers of conveyancing case management systems that may need to print mortgage forms.

The document is split into 4 sections:

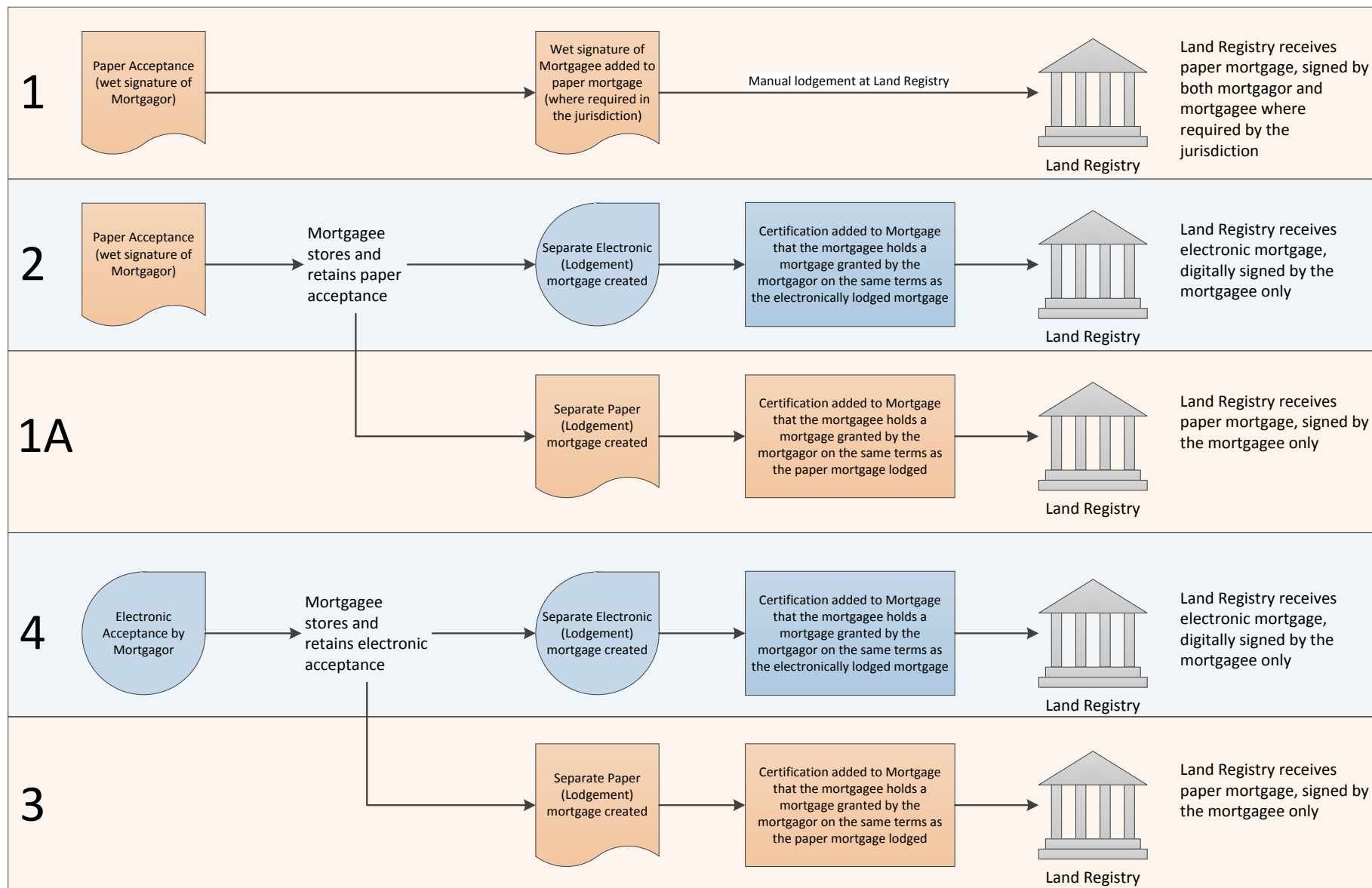
- Overall style requirements
- Section requirements
- Execution requirements
- Jurisdiction specific information sheet (flyer) requirements

The section on overall style lists all features common to the whole mortgage form. The section requirements describe the rules that apply to each part of the main body of the mortgage form. The execution section describes what rules apply in each execution scenario, and the jurisdiction specific information sheet (flyer) lists what should be shown on the fact sheet that should accompany a printed mortgage in each jurisdiction. It should be noted that throughout the document, the examples are for illustrative purposes – measurements may not exactly match the detailed specification. In all cases, the textual and diagrammatic details should be used.

This mortgage form is intended for all lodgement channels for all jurisdictions. The following form requirements are anticipated - note that in all cases, mortgagor includes a representative for the mortgagor (where allowed), and mortgagee includes a representative for the mortgagee (where allowed) :

Full paper form	<p>A paper form on which the mortgagor grants the mortgage and is lodged with the Land Registry. Will be signed by the mortgagor and the mortgagee as well in those jurisdictions which require it.</p> <p>This form would cover both the acceptance and lodgement of the mortgage, and is covered in Scenario 1 in the diagram below.</p>
Paper lodgement only	<p>A paper form executed only by the mortgagee with appropriate certifications that the mortgagee has a mortgage granted by the mortgagor.</p> <p>This lodgement option is not available to all mortgagees. Jurisdictions may impose restrictions regarding which mortgagee types are allowed to lodge this way. For example, it might only be available to ADIs.</p> <p>This form is lodged with the Land Registry in Scenarios 1A and 3 in the diagram below.</p>
Paper acceptance only	<p>This is a version of the form on which the mortgagee gains the acceptance of the mortgagor on paper. This form is not lodged with the Land Registry, and is retained by the mortgagee in scenarios 2 and 1A in the diagram below.</p>
Electronic lodgement only	<p>This is the version of the form submitted for lodgement through an electronic lodgement network (ELN). It would be digitally signed by the mortgagee, and is the form lodged with the Land Registry in Scenarios 2 and 4 in the diagram below.</p>
Electronic acceptance only	<p>This is a version of the form on which the mortgagee gains the acceptance of the mortgagor electronically. This version will never be lodged with the Land Registry, and applies to Scenarios 3 and 4 in the diagram below.</p>

Acceptance and Lodgement Scenarios



The following table shows which jurisdictions are planning to have each scenario available by the implementation date for the National Mortgage Form:

	ACT	NSW	NT*	QLD	SA	TAS**	VIC	WA***
Scenario 1	YES	YES	YES	YES	NO	YES	YES	YES
Scenario 2	NO	YES	NO	YES	YES	NO	YES	YES
Scenario 1A	NO	YES	NO	NO	YES	NO	YES	YES
Scenario 3	NO	YES	NO	NO	YES	NO	YES	YES
Scenario 4	NO	YES	NO	YES	YES	NO	YES	YES

Note: in all cases, for scenarios 3 and 4 above, the mortgagee needs to assure themselves that an electronically originated mortgage granted by the mortgagor meets all relevant legislation.

* Electronic conveyancing is scheduled for implementation in NT in October 2018, subject to funding.

** Electronic conveyancing is scheduled for implementation in TAS in October 2017.

*** 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.

The image below shows the general layout of the National Mortgage Form and the panel headings. The exact fields shown within a panel may vary depending on the jurisdiction.

Mortgage Form version 1.1	
Lodger Details Lodger Code Name Address Lodger Box Phone Email Reference	<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p style="margin: 0;">For Office Use Only</p> <p style="font-size: 1.2em; margin: 10px 0;">THE BACK OF THIS FORM MUST NOT BE USED</p> </div>
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	
Mortgagor Given Name(s) Family Name	
Mortgagee Name ACN 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	
Mortgagor Execution	
Full Name of Witness _____	Executed on behalf of Signer Name _____
Witness Signature _____	Signature _____
	Execution Date _____
Witness Address _____	
Reference _____	

Mortgagee Execution

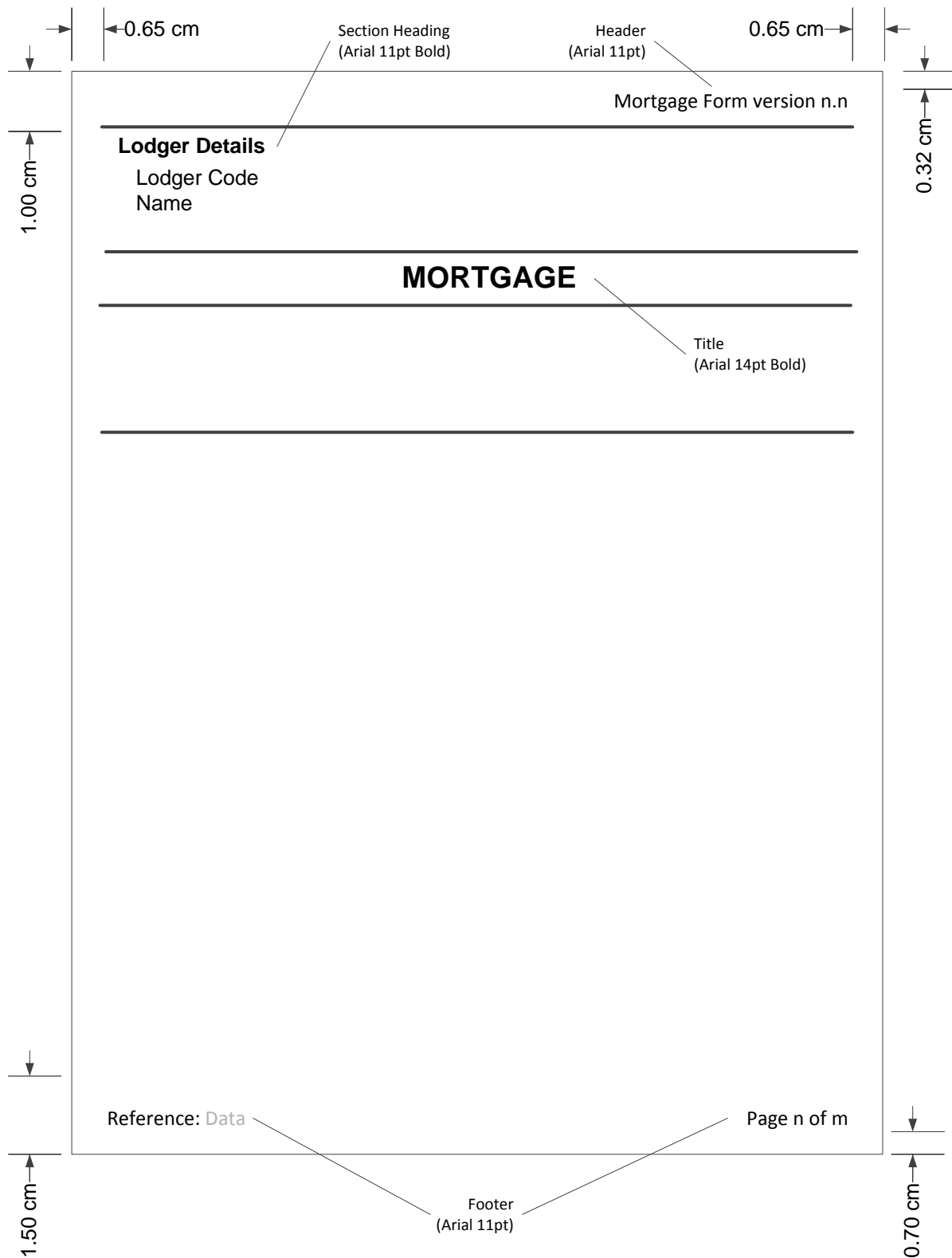
Full Name of Witness	_____	Executed on behalf of	_____
		Signer Name	_____
		Signer Organisation	_____
Witness Signature	_____	Signer Role	_____
		Signature	_____
Witness Address	_____	Execution Date	_____

Overall style requirements

The following applies to the whole of the National Mortgage Form:

Page size:	A4 (21 cm x 29.7 cm)
Paper weight:	80gsm minimum (plain white paper)
Orientation:	Portrait
Sides:	Single-sided printing mandatory in all jurisdictions.
Scaling:	No scaling of output allowed
Font (general):	Arial 11pt (unless otherwise stated)
Font (section headings):	Arial 11pt bold
Font (Title):	Arial 14pt bold
Colour:	All text and borders are black
Margins:	Left: 0.65 cm Right: 0.65 cm Top: 1.00 cm (used for header) Bottom: 1.50 cm (used for footer)
Section borders:	0.50 mm black – top and bottom of each section – no side borders
Header	Text: "Mortgage Form version n.n" where n.n is the version number of the form. Right justified Position: 0.32 cm from top of page
Footer	Text: "Reference: Data" where "Data" is the reference from the "lodger Details" section described below. Left Justified Text: "Page n of m" where n is the current page number and m is the total number of pages (excluding any information sheets). Right Justified Position: 0.7cm from bottom of page.

The above requirements are shown graphically in the figure below:



Section Requirements

In the section definitions, it should be noted that all measurements and indents are given from the edge of the SECTION, rather than from the edge of the page. In practice, this means that the left page margin of 0.65cm would need to be added to get the measurement from the edge of the page.

The following sections are part of the main body of the form:

- Lodger Details
- Title
- Jurisdiction
- Privacy Collection Statement
- Estate and/or interest being mortgaged
- Land
- Mortgagor
- Mortgagee
- Operative words and Terms and Conditions

These sections are defined below.

Lodger Details

The Lodger Details panel looks as follows:

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

The following rules apply to the Lodger Details panel:

Applies to:	All Jurisdictions
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

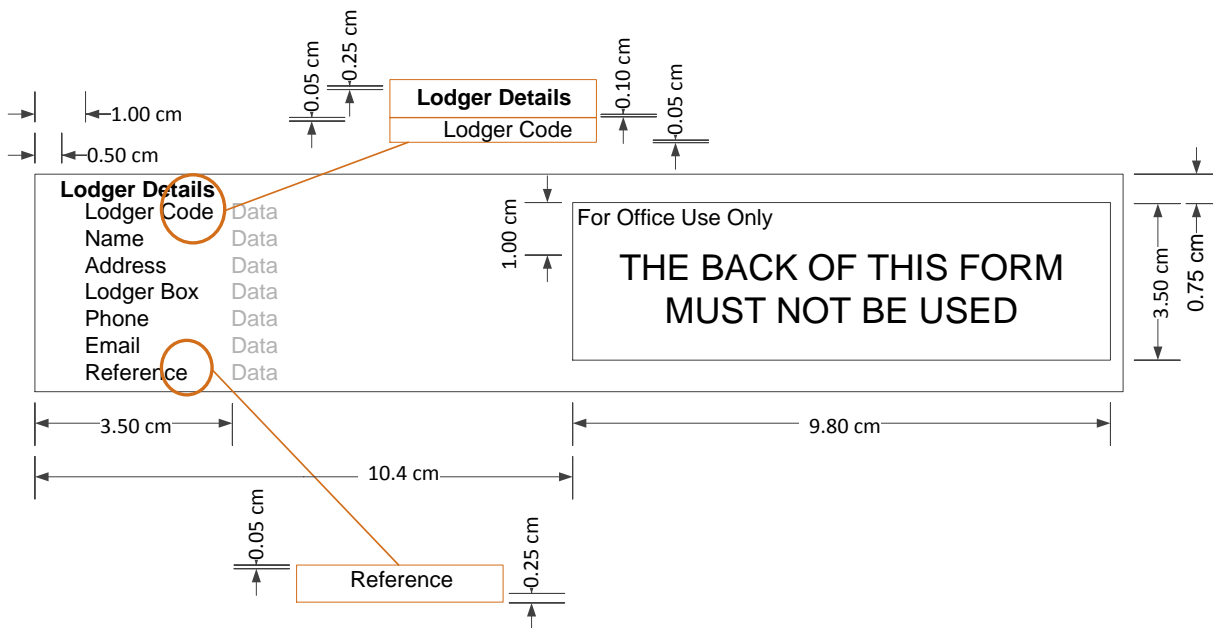
Indent to data	3.50 cm
Field Descriptions:	
Lodger Code:	<p>The lodger code is a code issued by the Land Registry for the lodger. If the lodger has a lodger code, this is enough to fully identify the lodger. The following jurisdictional restrictions apply to this field:</p> <p>ACT: Not used in ACT</p> <p>NSW: 7 characters - 6 numeric plus 1 Alpha</p> <p>NT: 30 Alpha-numeric</p> <p>QLD: Maximum of 7 characters (alpha-numeric)</p> <p>SA: 7 characters</p> <p>TAS: 8 Alpha-numeric</p> <p>VIC: Maximum of 5 numeric plus 1 mandatory alpha character</p> <p>WA: 3 characters followed by up to 12 numeric</p>
Name:	<p>The name of the lodging person or organization. If the Lodger Code has been supplied, this field should not be entered. The following jurisdictional restrictions apply to this field:</p> <p>ACT: Maximum of 60 characters</p> <p>NSW: Maximum of 120 characters</p> <p>NT: No restrictions</p> <p>QLD: Maximum of 60 characters</p> <p>SA: Maximum of 100 characters</p> <p>TAS: Maximum of 75 characters</p> <p>VIC: For individuals: Given Name/s limited to 60 characters, alphanumeric Family Name limited to 130 characters, alphanumeric For Companies: Name limited to 130 characters, alphanumeric</p> <p>WA: Maximum of 255 characters</p>

Address:	<p>The address of the lodging person or organization. This field can be expanded to allow multiple address lines.</p> <p>If the Lodger Code has been supplied, this field should not be entered.</p> <p>The following jurisdictional restrictions apply to this field:</p> <p>ACT: Maximum of 4 lines of 40 characters</p> <p>NSW: 3 x Lines of 50 Characters plus Suburb 50 characters plus State 3 characters plus Postcode 4 numeric</p> <p>NT: No restrictions</p> <p>QLD: Maximum of 4 lines of 40 characters</p> <p>SA: Maximum of 4 lines, totalling 200 characters</p> <p>TAS: Maximum of 3 lines, totalling 154 characters</p> <p>VIC: Maximum of 4 lines of 40 characters</p> <p>WA: Any element of an AS4590 structured address can be supplied, laid out as per Australia Post standard</p>
Lodger Box:	<p>The land registry box (if any) assigned to the lodger by the Land Registry.</p> <p>If the Lodger Code has been supplied, this field should not be entered.</p> <p>The following jurisdictional restrictions apply to this field:</p> <p>ACT: Not used in ACT</p> <p>NSW: Maximum of 5 characters – 1-4 numeric plus 1 Alpha</p> <p>NT: Not used in NT</p> <p>QLD: Maximum of 5 characters</p> <p>SA: Maximum of 8 characters</p> <p>TAS: Not used in TAS</p> <p>VIC: Not used in VIC</p> <p>WA: Maximum of 4 numeric plus 1 character</p>

Phone:	<p>The phone number of the lodging person or organisation. If the Lodger Code has been supplied, this field should not be entered. The following jurisdictional restrictions apply to this field:</p> <p>ACT: Maximum of 12 characters</p> <p>NSW: Maximum of 16 characters</p> <p>NT: Maximum of 15 characters</p> <p>QLD: Maximum of 15 characters</p> <p>SA: Maximum of 15 characters</p> <p>TAS: Not used in TAS</p> <p>VIC: Maximum of 15 characters Mandatory if Lodger Code was not entered</p> <p>WA: Maximum of 20 characters</p>
Email:	<p>The email address of the lodging person or organisation. If the Lodger Code has been supplied, this field should not be entered. Both upper and lower case letters are allowed in this field, along with numbers and any special characters allowed in an email address. The following jurisdictional restrictions apply to this field:</p> <p>ACT: Maximum of 100 characters</p> <p>NSW: Not used in NSW</p> <p>NT: Not used in NT</p> <p>QLD: Maximum of 80 characters</p> <p>SA: Not used in SA</p> <p>TAS: Not used in TAS</p> <p>VIC: Maximum of 100 characters</p> <p>WA: Not used in WA</p>

Reference:	<p>An optional field for the lodger 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 lodger in finding/filing the document.</p> <p>This field has a bottom margin of 0.25 cm.</p> <p>The following jurisdictional restrictions apply to this field:</p> <p>ACT: No restrictions</p> <p>NSW: Maximum of 30 characters</p> <p>NT: Maximum of 250 characters</p> <p>QLD: No restrictions</p> <p>SA: No restrictions</p> <p>TAS: Maximum of 60 characters</p> <p>VIC: Maximum of 25 characters</p> <p>WA: Maximum of 255 characters</p>
Mandatory items:	No items are individually mandatory. The combination of details must suitably identify the lodger of the mortgage.
Office Use Only Box	This box appears in the right hand section of the Lodger Details panel. It is used for Land Registry purposes (e.g. to attach a barcode to the mortgage after lodgement).
Size:	The box is 9.80 cm wide and 3.50 cm high
Position:	10.4 cm from the left edge of the Lodger Details panel. 0.75cm from the top of the Lodger Details panel.
“For Office Use Only” text	Font: Arial 11pt Position: Top left of the Office Use Only box
Paper Sides Message	<p>In all jurisdictions, this message reads “THE BACK OF THIS FORM MUST NOT BE USED”.</p> <p>Font: Arial 18pt</p> <p>Position: 1.00cm from top of box, centre justified, at least 0.20cm margin between text and edge of box.</p>


This is shown graphically below:



Some jurisdiction specific examples of the Lodger Details panel are shown below:

EXAMPLE

NSW example of customer with Lodger Box, showing LR use of restricted area after lodgement:

Lodger Details Lodger Code 500011E Name Address Lodger Box Phone Email Reference 2015/12/18 - DARES	For Office Use Only  AJ314371K
---	--

EXAMPLE

NSW example of customer with no lodger box ("virtual box" 1W is used).

Lodger Details Lodger Code Name GARDEN LAWYERS Address 7 CASTLES ST SYDNEY 2000 Lodger Box 1W Phone Email mortgages@gardenlaw.com.au Reference 2015/12/18 - DARES	For Office Use Only THE BACK OF THIS FORM MUST NOT BE USED
---	--

EXAMPLE

NT example of known customer with lodger code:

Lodger Details	
Lodger Code	XYZA
Name	
Address	
Lodger Box	
Phone	
Email	
Reference	

For Office Use Only

THE BACK OF THIS FORM
MUST NOT BE USED

EXAMPLE

NT example of non-known customer:

Lodger Details	
Lodger Code	
Name	ROGER SMITH
Address	2 WEDDEL STREET PARAP NT 0820
Lodger Box	
Phone	08 8956 4562
Email	
Reference	

For Office Use Only

THE BACK OF THIS FORM
MUST NOT BE USED

EXAMPLE

SA example of known customer with lodger code:

Lodger Details	
Lodger Code	ABCT
Name	
Address	
Lodger Box	
Phone	
Email	
Reference	12345 FILE

For Office Use Only

THE BACK OF THIS FORM
MUST NOT BE USED

EXAMPLE

SA example of non-known customer:

Lodger Details	
Lodger Code	
Name	JOHN SMITH
Address	10 PINE AVENUE SOMERTON 5047
Lodger Box	
Phone	8226 9443
Email	johnsmith@gmail.com
Reference	

For Office Use Only

THE BACK OF THIS FORM
MUST NOT BE USED

EXAMPLE

TAS specific example for a known customer:

Lodger Details

Lodger Code 12345
Name
Address
Lodger Box
Phone
Email
Reference 15/4/126

For Office Use Only

THE BACK OF THIS FORM
MUST NOT BE USED

EXAMPLE

VIC specific example for a known customer:

Lodger Details

Lodger Code 3876B
Name
Address
Lodger Box
Phone
Email
Reference 2015:BARNES

For Office Use Only

THE BACK OF THIS FORM
MUST NOT BE USED

EXAMPLE

VIC specific example for a non-known customer:

Lodger Details

Lodger Code
Name ROBERT SMITH
Address 18 GREY STREET
EAST MELBOURNE
VIC 3002
Lodger Box
Phone 03 8664 9876
Email robsmith@yahoo7.com.au
Reference 2015:BARNES

For Office Use Only

THE BACK OF THIS FORM
MUST NOT BE USED

EXAMPLE

WA example for a known customer:

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

Form Title

The Form Title panel looks as follows:

MORTGAGE

The following rules apply to the Form Title panel:

Applies to:	All jurisdictions – MANDATORY
Panel size:	Height 0.80 cm
Heading:	
Font:	Arial 14pt bold – All upper case
Indent:	N/A – centred horizontally and vertically within the panel

Jurisdiction

The Jurisdiction panel looks as follows:

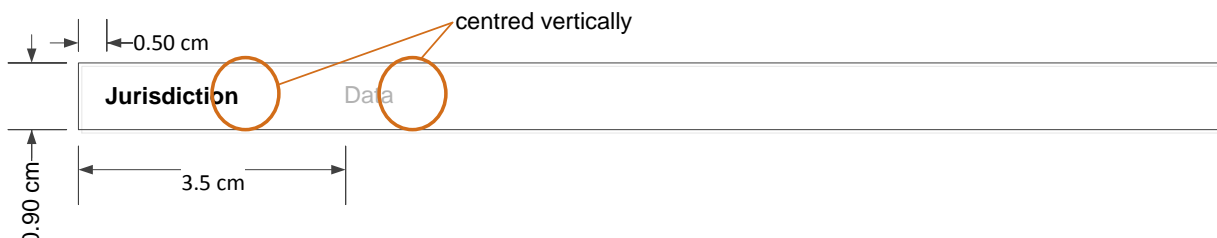
Jurisdiction

The following rules apply to the Jurisdiction panel:

Applies to:	All jurisdictions – MANDATORY
Rules:	This section is not allowed to break across pages
Panel size:	Height 0.90 cm
Description:	The jurisdiction panel shows the state or territory that the land being mortgaged is located within.
Allowed Values:	<p>The allowable values for the data part of this field are:</p> <ul style="list-style-type: none"> • Australian Capital Territory • New South Wales • Northern Territory • Queensland • South Australia • Tasmania • Victoria • Western Australia <p>ONE only is allowed to be entered.</p>
Heading:	
Font:	Arial 11pt bold
Indent:	0.50 cm
Margin:	N/A – centred vertically
Jurisdiction Data Field:	
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:	N/A – centred vertically

This is shown graphically below:



Privacy Collection Statement

The Privacy Collection panel looks as follows:

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.

The following rules apply to the Privacy Collection Statement panel:

Applies to:	All jurisdictions – MANDATORY
Rules:	This section is not allowed to break across pages
Panel size:	Height 1.80 cm
Wording:	The privacy collection statement words are: 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.
Heading:	
Font:	Arial 11pt bold
Indent:	0.50 cm
Margin:	N/A – centred vertically along with non-heading lines. Space between heading and other lines is a single line space with no additional space before or after.
Other lines:	
Font:	Arial 11pt

Indent:	0.50 cm
Margin:	N/A – centred vertically along with heading. Lines are single spaced, with no additional spacing before or after.

Estate and/or interest being mortgaged

The Estate and/or interest being mortgaged panel looks as follows:

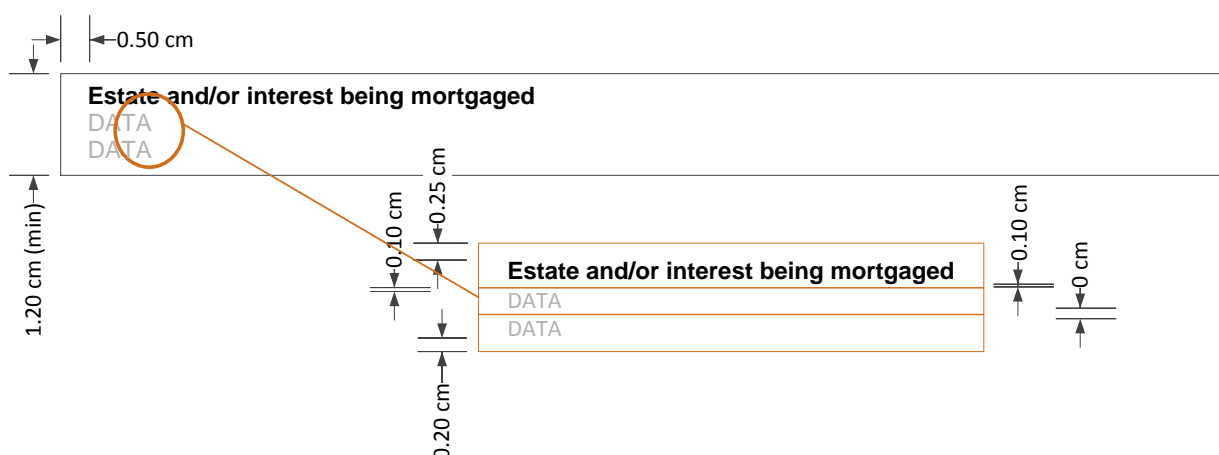
Estate and/or interest being mortgaged

The following rules apply to the Estate and/or interest being mortgaged panel:

Applies to:	All jurisdictions – MANDATORY
Rules:	This section is not allowed to break across pages
Panel size:	Minimum 1.2 cm Panel should expand to accept extra lines of data, if the estate and/or interest data requires more than one line.
Jurisdictional Restrictions:	<p>ACT: WHOLE OF THE LAND, FEE SIMPLE or free text</p> <p>NSW: FEE SIMPLE or free text</p> <p>NT: WHOLE OF LAND, FEE SIMPLE or free text</p> <p>QLD: FEE SIMPLE or free text</p> <p>SA: FEE SIMPLE or free text</p> <p>TAS: Must be one of:</p> <ul style="list-style-type: none"> • Fee Simple • Leasehold Estate • Life Estate • Remainder Estate <p>VIC: Must be one of:</p> <ul style="list-style-type: none"> • FEE SIMPLE • LIFE ESTATE • REMAINDER EXPECTANT • Free text being LEASE <lease number> <p>WA: FEE SIMPLE or free text</p>
Heading:	
Font:	Arial 11pt bold
Indent:	0.50 cm

Margin:	0.25 cm above, 0.10 cm below
Data lines:	
Font:	Arial 11pt – all upper case
Indent:	0.50 cm
Margin:	No margin between multiple lines (standard single line spacing. 0.10 cm above, 0.20 cm below

This is shown graphically below:



Some jurisdiction specific examples of the Estate and/or interest being mortgaged panel are shown below:

EXAMPLE

General example of a FEE SIMPLE interest type for all jurisdictions:

Estate and/or interest being mortgaged
FEE SIMPLE

EXAMPLE

NSW specific example for mortgage of a lease:

Estate and/or interest being mortgaged
LEASE AA124576

EXAMPLE

NSW specific example for mortgage of a life estate:

Estate and/or interest being mortgaged
LIFE ESTATE

EXAMPLE

NSW specific example for mortgage of an estate in remainder:

Estate and/or interest being mortgaged
ESTATE IN REMAINDER

EXAMPLE

NT general example:

Estate and/or interest being mortgaged
WHOLE OF LAND

EXAMPLE

QLD specific example for mortgage of a lease:

Estate and/or interest being mortgaged
LEASE NUMBER 765876543

EXAMPLE

SA specific example for mortgage of a mortgage:

Estate and/or interest being mortgaged
AS MORTGAGEE OF MORTGAGE NUMBER 9891115

EXAMPLE

TAS specific example for mortgage of a leasehold estate:

Estate and/or interest being mortgaged
LEASEHOLD

EXAMPLE

TAS specific example for mortgage of a life estate:

Estate and/or interest being mortgaged
LIFE ESTATE

EXAMPLE

TAS specific example for mortgage of an estate in remainder:

Estate and/or interest being mortgaged
ESTATE IN REMAINDER

EXAMPLE

VIC specific example for mortgage of a lease:

Estate and/or interest being mortgaged
LEASE AB123456B

EXAMPLE

VIC specific example for mortgage of a life estate:

Estate and/or interest being mortgaged
LIFE ESTATE

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 share of title:

Estate and/or interest being mortgaged
FEE SIMPLE AS TO THE ONE UNDIVIDED HALF SHARE OF XYZ

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

EXAMPLE

WA specific example for mixed fee simple and leasehold mortgage:

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

Land

The Land panel looks as follows:

Land Title Reference	Part Land Affected?	Land Description
----------------------	---------------------	------------------

The following rules apply to the Land panel:

Applies to:	All jurisdictions – MANDATORY
Panel size:	Panel should expand to accept extra lines of data, if the land data requires more than one line - there can be multiple data lines (no limit on number). Panel can span multiple pages if necessary. If it does so, the section header should NOT be repeated on the continuation page(s).
Format:	The land panel is divided into three columns (Land Title Reference, Part Land Affected? and Land Description). All columns have some common features: Heading font: Arial 11pt Heading Margin: 0.25cm above, 0.1cm below Data line Font: Arial 11pt – All upper case Data line margin: 0 above and below, except last line (0.2 cm) These three columns will be addressed separately below:

Land Title Reference:	
Column Width:	4.60 cm
Indent:	0.50 cm
Description:	<p>The Land Title Reference column holds the land registry reference for the parcel of land. In some jurisdictions it is normally referred to as the volume/folio.</p> <p>This field is mandatory for all jurisdictions, for each data line.</p>
Jurisdictional Restrictions:	<p>ACT: Land Title Reference must be in the form Volume: Folio (i.e. separated by a colon) Volume is maximum 4 numeric characters Folio is maximum 3 numeric characters</p> <p>NSW: Between 3 and 21 ascii characters Only include " ", "/" or "-" other than alpha or numeric characters Some examples of NSW land title references are: 7/123456 12/B/2467 4/SP14598 10275-114</p> <p>NT: Register: 4 Characters (optional) Volume: 5 Numeric Folio : 5 Numeric</p> <p>Separated by a forward slash "/".</p> <p>QLD: Land Title Reference is 8 numeric characters For example: 50310871</p> <p>SA: Land Title Reference must be in the form Volume Type Volume/ Folio (i.e. separated by a forward slash) Volume Type is 2 characters Volume is maximum 4 characters Folio is maximum 4 characters Total characters allowed is 12 maximum</p> <p>Some examples of SA Land Title References are: CT 6321/321 CL 5432/43</p> <p>TAS: Land Title Reference must be in the form Volume/Folio (i.e. separated by a forward slash). Volume is maximum 8 alpha-numeric characters Folio is maximum 4 characters For example 123456/1</p> <p>VIC: Land Title Reference must be in the form Volume/Folio (i.e.</p>

	<p>separated by a forward slash).</p> <p>Volume is maximum 5 numeric characters. Do not enter leading zeros</p> <p>Folio is 3 numeric characters required and maximum of one alpha character allowed, only at the end. For folio leading zeros must be inserted to reach 3 numeric characters.</p> <p>Some examples of VIC Land Title References are:</p> <p>6237/745</p> <p>18378/002</p> <p>459/789K</p> <p>WA: Land Title Reference must be in the form</p> <p>Prefix 2 characters (optional)</p> <p>Volume maximum of 5 numeric</p> <p>Separator “-“</p> <p>Folio maximum of 5 numeric</p> <p>Suffix of 1 character (allowed values are ‘A’ or blank)</p> <p>For example: 2767-913</p>
Part Land Affected?:	
Column Width:	4.00 cm
Indent:	0 cm (no indent) – the data is centred
Description:	<p>The Part Land Affected? column holds either a “Y” or nothing in each data line. The purpose of the data is to show where only the part of the land in the land title reference column is being mortgaged (for example only one lot of a multi-lot title).</p> <p>The data (where shown) is horizontally centred in the column.</p>
Jurisdictional Restrictions:	<p>ACT: Always blank in ACT as there is a 1:1 relationship between title and land description.</p> <p>NSW: Only Y when part of the land is being mortgaged, otherwise blank.</p> <p>NT: Only Y when part of the land is being mortgaged, otherwise blank.</p> <p>QLD: Only Y when part of the land is being mortgaged, otherwise blank.</p> <p>SA: Only Y when part of the land is being mortgaged, otherwise blank.</p> <p>TAS: Only Y when part of the land is being mortgaged, otherwise blank.</p> <p>VIC: Only Y when part of the land is being mortgaged, otherwise blank.</p> <p>WA: Only Y when part of the land is being mortgaged, otherwise blank.</p>
Land Description:	
Column Width:	11.10 cm

Indent:	0 cm (no indent)									
Description:	<p>The Land Description column holds the lot on plan description of the land being mortgaged or a textual description of the interest being mortgaged. In ACT, QLD and NT, this column is mandatory in all cases. In all other jurisdictions, the land description is only entered if the part land indicator is “Y” for that data line – it must not be entered if the indicator is blank.</p> <p>Each line in this column must only hold one land description. If there are multiple land descriptions (e.g. multiple lots on a title or multiple lease numbers), each must be on a separate line (with the land title reference also present).</p> <p>For example, for a QLD mortgage (where the land description must always be entered, a 2-lot title would look as follows:</p> <table><tr><th>Land Title Reference</th><th>Part Land Affected?</th><th>Land Description</th></tr><tr><td>51245785</td><td></td><td>LOT 1 ON RP1234</td></tr><tr><td>51245785</td><td></td><td>LOT 2 ON RP1234</td></tr></table>	Land Title Reference	Part Land Affected?	Land Description	51245785		LOT 1 ON RP1234	51245785		LOT 2 ON RP1234
Land Title Reference	Part Land Affected?	Land Description								
51245785		LOT 1 ON RP1234								
51245785		LOT 2 ON RP1234								
Jurisdictional Restrictions:	<p>ACT: Mandatory. Comprises 4 components:</p> <p>District/Division - maximum 30 alpha characters</p> <p>Section - maximum 5 alphanumeric characters</p> <p>Block - maximum 4 alphanumeric characters</p> <p>Unit – maximum 3 alphanumeric characters</p> <p>Shown as <District/Division> Section <Section> Block <Block> Unit <Unit></p> <p>e.g. PARKES Section 1000 Block 345 Unit 99</p> <p>NSW: Only entered when part land indicator is Y.</p> <p>Free text But rarely used and only where mortgage affects part of the land in the title, i.e. one or more, but not all lots in an auto-consol folio</p> <p>E.g. Part being lots 101 and 102 in DP 1007054.</p> <p>A mortgage affecting part of a current lot, eg a mortgage of "part of the land formerly comprised in ...", will not be accepted unless a mortgage is already registered to the same mortgagee affecting the remainder of the land in the title.</p> <p>Eg: Part being the land formerly comprised in 12/34567</p> <p>NT: Mandatory. Location (List of Names), Lot number (5 alphanumeric), unit number(3 numeric), Plan number (10 alphanumeric)</p> <p>E.g. Town of Nightcliff, Lot 4998, Unit 3 on UP88/16</p> <p>QLD: Mandatory. Comprises 5 components:</p> <p>Lot Type – min 2, max 14 alpha characters</p> <p>Lot Number – min 1 max 6 alphanumeric characters</p> <p>“ON”</p> <p>Plan Type – min 2 max 3 alpha characters</p>									

	<p>Plan Number – min 1 max 10 alphanumeric characters</p> <p>e.g. LOT 1 ON RP1234 WA 27 ON AP7900</p> <p>SA: Only entered when part land indicator is Y. Parcel type – max 40 characters Parcel Description – max 6 characters Plan Type – max 50 characters Plan Description – max 21 characters e.g. allotment 25 in Deposited Plan 23452</p> <p>TAS: Only entered when part land indicator is Y. Free text format.</p> <p>VIC: Only entered when part land indicator is Y. There are two formats for land descriptions – plan format and Crown format.</p> <p>Land Description – plan format</p> <p>All land descriptions with plan format must have a parcel type, number and plan number. For example Lot 2 PS123456A. A small number of plans also have either a section or block number which is optional. For example Lot 21 Block 2A LP456789B.</p> <p>The plan number contains a two alpha prefix. See list 2 below for a list of valid plan prefixes.</p> <table border="1"> <thead> <tr> <th>Land Description</th><th></th><th></th><th></th></tr> <tr> <th>Plan format</th><th>Components</th><th>Format</th><th>Example</th></tr> </thead> <tbody> <tr> <td></td><td>Parcel type</td><td>Alpha (100)</td><td>See list 1 below</td></tr> <tr> <td></td><td>Number</td><td>Alphanumeric (10)</td><td>21</td></tr> <tr> <td></td><td>Section/Block</td><td>Alpha (100)</td><td>Block</td></tr> <tr> <td></td><td>Number</td><td>Alphanumeric (10)</td><td>2A</td></tr> <tr> <td></td><td>Plan number</td><td>Alphanumeric (14)</td><td>PS123456B</td></tr> </tbody> </table> <p>Land Description – Crown format</p> <p>The Crown format can have up to two values, plus a Township/At descriptor and a Parish. It is mandatory to have at least one value and a Parish. The other values and a Township/At descriptor must be provided if present. The values are shown in List 3.</p> <table border="1"> <thead> <tr> <th>Land Description</th><th></th><th></th><th></th></tr> <tr> <th>Crown format</th><th>Components</th><th>Format</th><th>Example</th></tr> </thead> <tbody> <tr> <td></td><td>Value 1</td><td>Alpha (100)</td><td>Allotment</td></tr> <tr> <td></td><td>Number</td><td>Alphanumeric (10)</td><td>1</td></tr> </tbody> </table>	Land Description				Plan format	Components	Format	Example		Parcel type	Alpha (100)	See list 1 below		Number	Alphanumeric (10)	21		Section/Block	Alpha (100)	Block		Number	Alphanumeric (10)	2A		Plan number	Alphanumeric (14)	PS123456B	Land Description				Crown format	Components	Format	Example		Value 1	Alpha (100)	Allotment		Number	Alphanumeric (10)	1
Land Description																																													
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Crown format	Components	Format	Example																																										
	Value 1	Alpha (100)	Allotment																																										
	Number	Alphanumeric (10)	1																																										

	Value 2	Alpha (100)	Section
	Number	Alphanumeric (10)	A
	Township	Alpha (50)	Talbot
	Parish	Alpha (70)	Amherst
	Other description	Alphanumeric (45)	at Clifton Hill City of Collingwood

The order of the values within the land description is not consistent. For example: The following are valid land descriptions – Crown format

Allotment 1 Section A Parish of Clunes

Portion G Section 1 Township of Talbot Parish of Amherst

Section B Parish of Moolap

Allotment 30 Section 40 Parish of North Melbourne at West Melbourne City of Melbourne

Lists referred to above:

List 1 - Parcel types			
Plan format	Components	Format	Example Parcel Type and number
	Lot	Alpha	Lot 1
	Unit	Alpha	Unit 21
	Road	Alpha	RD, R1
	Reserve	Alpha	RES, RES1
	Common Property	Alpha	CM, CM2

Road is shown as RD. Where Road has a number, for example Road number 1, it is shown as R1.

Reserve is shown as RES. Where Reserve has a number, for example Reserve number 1, it is shown as RES1.

Common Property is shown as CM. Where Common Property has a number, for example Common Property number 2, it is shown as CM2.

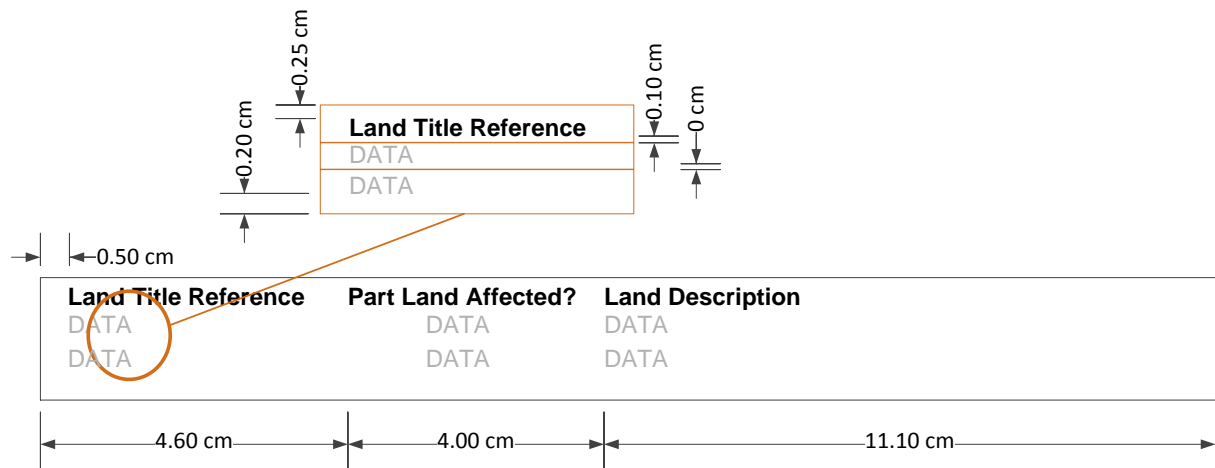
List 2 – Plan types			
Plan type format	Components	Format	Prefix
	Plan of Subdivision	Alpha	PS
	Plan of Consolidation	Alpha	CP, PC
	Title Plan	Alpha	TP
	Strata Plan	Alpha	SP or RP
	Cluster Plan	Alpha	CS
	Lodged Plan	Alpha	LP

List 3 – Parcel types			
Crown format	Values	Format	Example value and number
	Subdivision	Alpha	Subdivision A
	Allotment	Alpha	Allotment C

		Portion	Alpha	Portion 88
		Section	Alpha	Section 6D
		Block	Alpha	Block A
		Lot	Alpha	Lot 1

WA: Only entered when part land indicator is checked.
Can either be a lot on plan description
e.g. LOT 112 ON DEPOSITED PLAN 71717
or it can be the lease number
e.g. AS TO LEASE L269340
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 as lots 3 and 4 on Strata Plan 47324, a copy of which is contained in Schedule 4 to the Lease

This is shown graphically below:



Some jurisdiction specific examples of the Land panel are shown below:

EXAMPLE

NSW specific example for mortgage of a title affecting one lot:

Land Title Reference	Part Land Affected?	Land Description
2/1088265		

EXAMPLE

NSW specific example of a mortgage of whole of the land affecting three lots:

Land Title Reference	Part Land Affected?	Land Description
2/1088265		
15/SP1065		
5811-154		

EXAMPLE

NT specific example for Whole of the Land:

Land Title Reference	Part Land Affected?	Land Description
638/127		TOWN OF NIGHTCLIFF, LOT 4998, UNIT 3 on UP88/16

EXAMPLE

NT specific example for Part of the Land:

Land Title Reference	Part Land Affected?	Land Description
638/127	Y	TOWN OF NIGHTCLIFF, LOT 4998, UNIT 3 on UP88/16

EXAMPLE

QLD specific example for mortgage of a title with one lot:

Land Title Reference	Part Land Affected?	Land Description
50310871		LOT 197 ON SP127363

EXAMPLE

QLD specific example for mortgage of a title with 3 lots:

Land Title Reference	Part Land Affected?	Land Description
50774816		LOT 1 ON SP225917
50774816		LOT 2 ON SP225917
50774816		LOT 3 ON SP225917

EXAMPLE

QLD specific example of a mortgage of 2 titles, each with 2 lots:

Land Title Reference	Part Land Affected?	Land Description
51564528		LOT 51 ON RP30124
51564528		LOT 54 ON RP30124
52387245		LOT 3 ON SP2259
52387245		LOT 4 ON SP2259

EXAMPLE

QLD specific example of a mortgage of one lot on a title comprising more than one lot:

Land Title Reference	Part Land Affected?	Land Description
50836134	Y	LOT 8 ON RP240528

EXAMPLE

QLD specific example of a mortgage of a water allocation:

Land Title Reference	Part Land Affected?	Land Description
46012345		WA 27 ON AP 7900

EXAMPLE

SA specific example of mortgage of the whole of a single title:

Land Title Reference	Part Land Affected?	Land Description
CT 5605/123		

EXAMPLE

SA specific example of mortgage of the whole of one title and part of another:

Land Title Reference	Part Land Affected?	Land Description
CL 5666/125	Y	ALLOTMENT 20 DEPOSITED PLAN 10185
CT 5605/123		

EXAMPLE

TAS specific example of mortgage of the whole of a single title:

Land Title Reference	Part Land Affected?	Land Description
123456/1		

EXAMPLE

TAS specific example of mortgage of part of a single title:

Land Title Reference	Part Land Affected?	Land Description
123456/1	Y	LOT 1 ON SP170170

EXAMPLE

TAS specific example of mortgage of part of a single title:

Land Title Reference	Part Land Affected?	Land Description
123456/1	Y	land contained in Lease Registered Number Z12345

EXAMPLE

VIC specific example of a mortgage of whole of the land in the folio:

Land Title Reference	Part Land Affected?	Land Description
6237/745		

EXAMPLE

VIC specific example of a mortgage of whole of the land in two folios:

Land Title Reference	Part Land Affected?	Land Description
6237/745		
18378/002		

EXAMPLE

VIC specific example of a mortgage of one lot on a folio comprising more than one lot:

Land Title Reference	Part Land Affected?	Land Description
6237/745	Y	LOT 2 LP123456A

EXAMPLE

WA specific example of a mortgage of whole of the land:

Land Title Reference	Part Land Affected?	Land Description
2767-913		

EXAMPLE

WA specific example for mortgage of lease on part of a lot:

Land Title Reference	Part Land Affected?	Land Description
2726-767	Y	AS TO LEASE L269340 BEING PART OF LOT 444 ON DEPOSITED PLAN 12345

EXAMPLE

WA specific example for mixed fee simple and leasehold mortgage:

Land Title Reference	Part Land Affected?	Land Description
1656-789	Y	LOT 112 ON DEPOSITED PLAN 71717
2566-267	Y	AS TO LEASE L269340
2245-456		

EXAMPLE

WA specific complex example:

Land Title Reference	Part Land Affected?	Land Description
2767-913	Y	AS TO LOT 12345 ON DIAGRAM X12346
1234-567	Y	AS TO LOT 12345 ON PLAN 567 ONLY
2345-678	Y	AS TO PART OF LOT 761
1443-679	Y	AS TO LEASE X123456 ONLY
2431-67	Y	THAT PART OF LOT 123456 AS IS SHOWN WITHIN LEASE X123456 AND DESCRIBED AS "THE LEASED LAND IN PORTION A"

Mortgagor

The Mortgagor panel looks as follows:

Mortgagor
Name
ACN
Address
Capacity

The following rules apply to the Mortgagor panel:

Applies to:	All jurisdictions – MANDATORY
Panel size:	Panel should expand to accept extra data, if there is more than one mortgagor. The data for each mortgagor must always be kept together – i.e. it is not permissible for there to be a page break in the middle of the data for a mortgagor, although the mortgagor panel can span multiple pages. If it does span multiple pages, the section header should NOT be repeated on the continuation page(s).
Heading:	
Font:	Arial 11pt bold
Indent:	0.50 cm
Margin:	0.25 cm above, 0.10 cm below
Data lines:	
Font:	Arial 11pt – all upper case
Indent:	1.00 cm to line headings (except address data lines – these are 1.50cm)
Indent to data	5.55 cm
Margin:	0.05 cm above, 0.05 cm below each line
General:	The 4 data items described below must stay together (i.e. no page breaks between them) for each mortgagor. Each group must be separated by a gap of 0.25 cm.

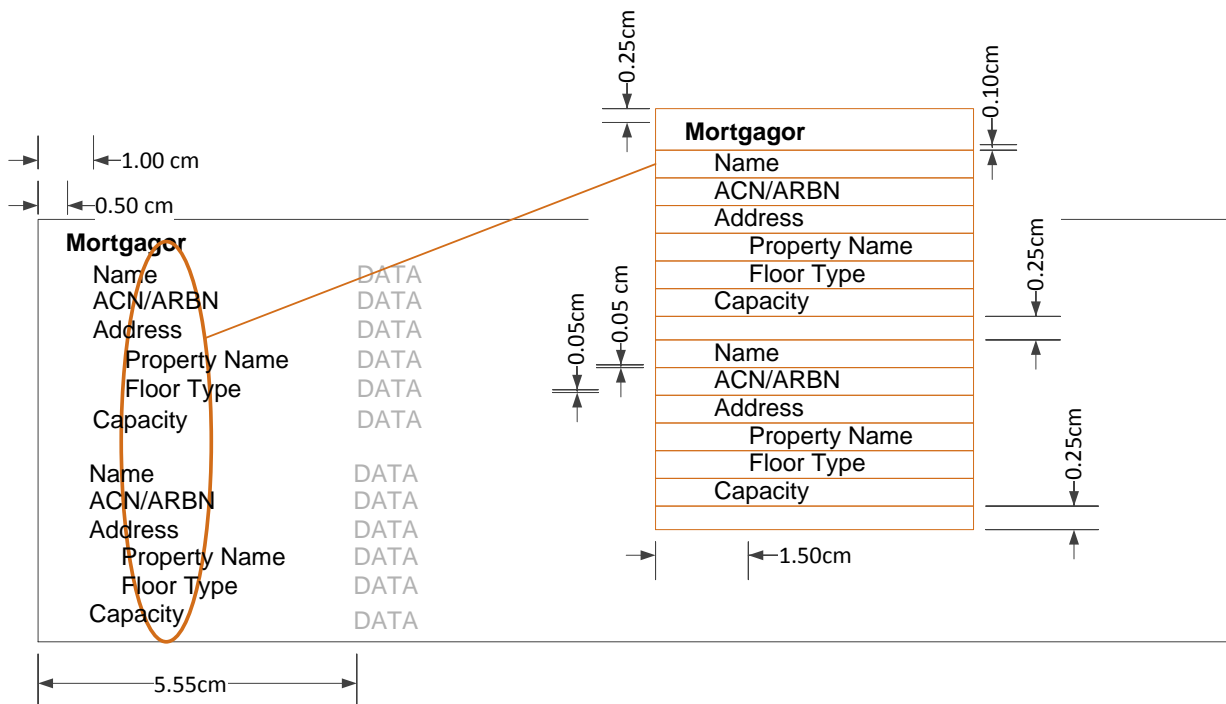
Given Name(s)	<p>Mandatory for all jurisdictions where the mortgagor is an individual. Not used if mortgagor is an organisation.</p> <p>When combined with the Family Name, this must contain the full legal entity name of the mortgagor.</p> <p>Can span multiple lines.</p>
Jurisdictional Restrictions:	<p>ACT: No limit</p> <p>NSW: Given Name(s) and Family Name can be maximum of 255 Characters combined</p> <p>NT: Given Name(s) and Family Name can be maximum of 4000 Characters combined</p> <p>QLD: No limit</p> <p>SA: Given Name(s) and Family Name can be maximum of 500 Characters combined</p> <p>TAS: No limit</p> <p>VIC: Given Name/s limited to 60 characters, alphanumeric</p> <p>WA: Given Name(s) and Family Name can be maximum of 255 Characters combined</p>
Family Name	<p>Mandatory for all jurisdictions where the mortgagor is an individual.</p> <p>When combined with the Given Name (s), this must contain the full legal entity name of the mortgagor.</p> <p>Can span multiple lines.</p>
Jurisdictional Restrictions:	<p>ACT: No limit</p> <p>NSW: Given Name(s) and Family Name can be maximum of 255 Characters combined</p> <p>NT: Given Name(s) and Family Name can be maximum of 4000 Characters combined</p> <p>QLD: No limit</p> <p>SA: Given Name(s) and Family Name can be maximum of 500 Characters combined</p> <p>TAS: No limit</p> <p>VIC: Family Name limited to 130 characters, alphanumeric</p> <p>WA: Given Name(s) and Family Name can be maximum of 255 Characters combined</p>
Name	<p>Mandatory for all jurisdictions if the mortgagor is an organisation</p> <p>Must contain the full legal entity name of the mortgagor.</p> <p>Can span multiple lines.</p>
Jurisdictional Restrictions:	<p>ACT: Name limited to 130 characters, alphanumeric</p> <p>NSW: Maximum of 255 Characters</p>

	<p>NT: Maximum of 4000 characters</p> <p>QLD: No limit</p> <p>SA: Maximum of 500 characters</p> <p>TAS: No limit</p> <p>VIC: Name limited to 130 characters, alphanumeric</p> <p>WA: Maximum of 255 characters</p>														
<p>Name on Title</p> <p>Reason for Difference</p>	<p>Only applicable in VIC – omitted in other jurisdictions.</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.</p> <p>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>For example (individual):</p> <table> <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> <p>For example (organisation):</p> <table> <tr> <td>Name</td><td>XYZ Pty Ltd</td></tr> <tr> <td>Name on Title</td><td>ZZZ Pty Ltd</td></tr> <tr> <td>Reason for Difference</td><td>Change of incorporated name</td></tr> </table>	Given Name(s)	Mary Elizabeth	Family Name	Smith	Name on Title	Mary Elizabeth Brown	Reason for Difference	Marriage	Name	XYZ Pty Ltd	Name on Title	ZZZ Pty Ltd	Reason for Difference	Change of incorporated name
Given Name(s)	Mary Elizabeth														
Family Name	Smith														
Name on Title	Mary Elizabeth Brown														
Reason for Difference	Marriage														
Name	XYZ Pty Ltd														
Name on Title	ZZZ Pty Ltd														
Reason for Difference	Change of incorporated name														
ACN/ARBN	<p>For all jurisdictions:</p> <p>If the mortgagor has an ACN, the title of the data line must be set to “ACN” and the ACN entered.</p> <p>If the mortgagor has an ARBN, the title of the data line must be set to “ARBN” and the ARBN entered.</p> <p>If there is no ACN or ARBN, this item is omitted.</p>														
Jurisdictional Restrictions:	In all jurisdictions, the ACN or ARBN must be 9 characters.														
Address	<p>Required in all jurisdictions except NSW, QLD and VIC, where this is omitted.</p> <p>The Address is a complex section, with 3 possible configurations:</p> <ul style="list-style-type: none"> • Australian Street Address • Australian Postal Delivery Address • Overseas Address <p>Each configuration has multiple fields within it, as described below, but each configuration should have a header line “Address”:</p> <p>Australian Street Address comprises:</p> <ul style="list-style-type: none"> • Property Name (40 alphanumeric characters - free text) • Unit Type (25 alphanumeric characters - defined list) • Unit Number (5 alphanumeric characters - free text) 														

	<ul style="list-style-type: none"> • To Unit Number (5 alphanumeric characters - free text) • Floor Type (18 alphanumeric characters – defined list) • Floor Number (4 alphanumeric characters - free text) • Floor Suffix (1 alphanumeric character - free text) • Street Number (5 alphanumeric characters - free text) • To Street Number (5 alphanumeric characters - free text) • Street Name (45 alphanumeric characters - free text) • Street Type (13 alphanumeric characters - defined list) • Locality (40 alphanumeric characters - free text) • State (3 alphanumeric characters - defined list) • Postcode (4 numeric characters - free text) <p>Each field appears on a separate line, but only those fields that have data in them are shown – blank fields are omitted.</p> <p>The data lines are indented an additional 0.50cm (making a total indent of 1.50 cm. The data values are indented the same as all other data fields (i.e. at 6.25cm)).</p> <p>Australian Postal Delivery Address comprises:</p> <ul style="list-style-type: none"> • Delivery Type(12 alphanumeric characters - defined list) • Number (6 alphanumeric characters - free text) • Locality (40 alphanumeric characters - free text) • State (3 alphanumeric characters - defined list) • Postcode (4 numeric characters - free text) <p>Each field appears on a separate line, but only those fields that have data in them are shown – blank fields are omitted.</p> <p>The data lines are indented an additional 0.50 cm (making a total indent of 1.50 cm. The data values are indented the same as all other data fields (i.e. at 6.25cm)).</p> <p>Overseas Address comprises:</p> <ul style="list-style-type: none"> • Address Line 1 (70 alphanumeric characters - free text) • Address Line 2 (70 alphanumeric characters - free text) • Address Line 3 (70 alphanumeric characters - free text) • Address Line 4 (70 alphanumeric characters - free text) <p>Each field appears on a separate line, but only those fields that have data in them are shown – blank fields are omitted.</p> <p>The data lines are indented an additional 0.50 cm (making a total indent of 1.50 cm. The data values are indented the same as all other data fields (i.e. at 6.25cm)).</p> <p>The defined lists mentioned above can be found later in this document – see Address Field Defined Lists on page 101.</p>
Jurisdictional Restrictions:	<p>ACT: Mandatory</p> <p>NSW: Not allowed - omitted</p>

	<p>NT: Maximum of 4000 characters for combination of all fields</p> <p>QLD: Not allowed - omitted</p> <p>SA: Maximum of 200 characters for combination of all fields</p> <p>TAS: Mandatory</p> <p>VIC: Not allowed - omitted</p> <p>WA: Mortgagor address is optional for WA. If it is supplied, a maximum of 350 characters, for the combination of all fields, is allowed.</p>
Capacity	<p>This line is not used in ACT, VIC and NSW, where this line is omitted.</p> <p>This line is used to supply the capacity in which the mortgagor holds the land – this is jurisdiction specific and may, for example, hold values such as TRUSTEE, PERSONAL REPRESENTATIVE, etc.</p> <p>If there is no capacity for a mortgagor, this line is omitted.</p>
Jurisdictional Restrictions:	<p>ACT: Not allowed - omitted</p> <p>NSW: Not allowed - omitted</p> <p>NT: Free text describing one of 2 possible circumstances:</p> <ul style="list-style-type: none"> • TRUSTEE • PERSONAL REPRESENTATIVE <p>For example, "TRUSTEE FOR THE SMITH FAMILY TRUST"</p> <p>QLD: Free text – normally restricted to either:</p> <ul style="list-style-type: none"> • TRUSTEE • PERSONAL REPRESENTATIVE <p>Unless specific circumstances require another capacity.</p> <p>SA: Free text maximum of 250 characters</p> <p>TAS: 2 possible values allowed:</p> <ul style="list-style-type: none"> • TRUSTEE • PERSONAL REPRESENTATIVE <p>VIC: Not allowed - omitted</p> <p>WA: Free text describing one of 3 possible circumstances:</p> <ul style="list-style-type: none"> • Executor • Administrator • Trustee in Bankruptcy <p>For example, "EXECUTOR OF THE WILL OF JOHN CITIZEN"</p>

This is shown graphically below:



Some jurisdiction specific examples of the Mortgagor panel are shown below:

EXAMPLE NSW specific example for 1 individual and 1 corporate mortgagor:

Mortgagor	
Given Name(s)	JOHN DOE
Family Name	SMITH
Name	SHREDDER PRINTING PTY LIMITED
ACN	123456789

EXAMPLE NT specific example for an individual mortgagor:

Mortgagor	
Given Name(s)	ROGER
Family Name	SMITH
Address	
Street No.	2
Street Name	WEDDEL
Street Type	STREET
Locality	PARAP
State	NT
Postcode	0820

EXAMPLE

NT specific example for two individual mortgagors:

Mortgagor

Given Name(s) ROGER
Family Name SMITH
Address
Street No. 2
Street Name WEDDEL
Street Type STREET
Locality PARAP
State NT
Postcode 0820

Given Name(s) ANNE
Family Name SMITH
Address
Street No. 2
Street Name WEDDEL
Street Type STREET
Locality PARAP
State NT
Postcode 0820

EXAMPLE

NT specific example of a company as mortgagor:

Mortgagor

Name XYZ PTY LTD
ACN 123456789
Address
Street No. 152
Street Name STUART
Street Type HIGHWAY
Locality DARWIN
State NT
Postcode 0801
Capacity TRUSTEE FOR THE SMITH FAMILY TRUST

EXAMPLE

NT specific example for a trustee as mortgagor:

Mortgagor

Given Name(s) ROGER
Family Name SMITH
Address
Street No. 2
Street Name WEDDEL
Street Type STREET
Locality PARAP
State NT
Postcode 0820
Capacity TRUSTEE FOR THE SMITH FAMILY TRUST

EXAMPLE

QLD specific example for 2 individual mortgagors:

Mortgagor

Given Name(s) JOHN
Family Name CITIZEN

Given Name(s) JOAN
Family Name CITIZEN

EXAMPLE

QLD specific example for 2 individual mortgagors holding the property as trustees:

Mortgagor	
Given Name(s)	JOHN
Family Name	CITIZEN
Capacity	TRUSTEE
Given Name(s)	JOAN
Family Name	CITIZEN
Capacity	TRUSTEE

EXAMPLE

QLD specific example for a corporate mortgagor:

Mortgagor	
Name	XYZ PTY LTD
ACN	152473654

EXAMPLE

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

Mortgagor	
Given Name(s)	CLAIRE
Family Name	WRIGHT
Address	
Street No.	10
Street Name	JONES
Street Type	WAY
Locality	SEACLIFF
State	SA
Postcode	5049

EXAMPLE

SA specific example for an individual mortgagor acting in the capacity of executor with an Australian street address:

Mortgagor	
Given Name(s)	JAMES
Family Name	JONES
Address	
Street No.	50
Street Name	SMITH
Street Type	STREET
Locality	BURNSIDE
State	SA
Postcode	5002
Capacity	EXECUTOR FOR JOHN SMITH DECEASED WHO DIED ON 14/09/2004

EXAMPLE

VIC specific example for an individual mortgagor whose name does not match the register:

Mortgagor	
Given Name(s)	MARY JANE
Family Name	CITIZEN
Name on Title	MARY JANE JONES
Reason for Difference	MARRIAGE

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

EXAMPLE

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

Mortgagor	
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:

Mortgagor	
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

Mortgagee

The Mortgagee panel looks as follows:

Mortgagee	Tenancy (inc. share)
Name	
ACN	
Australian credit licence	

The following rules apply to the Mortgagee panel:

Applies to:	All jurisdictions – MANDATORY
Panel size:	Panel should expand to accept extra data, if there is more than one mortgagee. The data for each mortgagee must always be kept together

	– i.e. it is not permissible for there to be a page break in the middle of the data for a mortgagee, although the mortgagee panel can span multiple pages. If it does span multiple pages, the section header should NOT be repeated on the continuation page(s).
Columns:	<p>The panel is split into two columns – one for the mortgagee details and one for the tenancy information if there is more than one mortgagee.</p> <p>The column for the mortgagee details is 14.95 cm wide.</p> <p>There is a 0.25 cm gap between the columns.</p> <p>The column for the tenancy is 4.50 cm wide.</p>
Heading:	
Font:	<p>“Mortgagee” and “Tenancy”: Arial 11pt bold</p> <p>“(inc. share)” : Arial 11pt</p>
Indent:	<p>0.50 cm for 1st (mortgagee details) column</p> <p>0 cm for second (tenancy) column</p>
Margin:	0.25 cm above, 0.10 cm below
Data lines:	
Font:	Arial 11pt – all upper case
Indent:	1.00 cm to line headings, except address data lines – these are indented to 1.50cm
Indent to data	5.55 cm
Margin:	0.05 cm above, 0.05 cm below each line
General:	The 5 data items described below must stay together (i.e. no page breaks between them) for each mortgagee. Each group must be separated by a gap of 0.25 cm.
Given Name(s)	<p>Mandatory for all jurisdictions where the mortgagee is an individual.</p> <p>When combined with the Family Name, this must contain the full legal entity name of the mortgagee.</p> <p>Can span multiple lines.</p>
Jurisdictional Restrictions:	<p>ACT: Given Name(s) limited to 60 characters, alphanumeric</p> <p>NSW: Given Name(s) and Family Name can be maximum of 255 Characters combined</p> <p>NT: Given Name(s) and Family Name can be maximum of 4000 Characters combined</p> <p>QLD: No limit</p> <p>SA: Given Name(s) and Family Name can be maximum of 500 Characters combined</p> <p>TAS: No limit</p> <p>VIC: Given Name/s limited to 60 characters, alphanumeric</p>

	WA: Given Name(s) and Family Name can be maximum of 255 Characters combined
Family Name	Mandatory for all jurisdictions where the mortgagee is an individual. When combined with the Given Name(s), this must contain the full legal entity name of the mortgagee. Can span multiple lines.
Jurisdictional Restrictions:	ACT: Family Name limited to 130 characters, alphanumeric NSW: Given Name(s) and Family Name can be maximum of 255 Characters combined NT: Given Name(s) and Family Name can be maximum of 4000 Characters combined QLD: No limit SA: Given Name(s) and Family Name can be maximum of 500 Characters combined TAS: No limit VIC: Family Name limited to 130 characters, alphanumeric WA: Given Name(s) and Family Name can be maximum of 255 Characters combined
Name	Mandatory for all jurisdictions where the mortgagee is an organisation. Must contain the full legal entity name of the mortgagee. Can span multiple lines.
Jurisdictional Restrictions:	ACT: Name limited to 130 characters, alphanumeric NSW: Maximum of 255 Characters NT: Maximum of 4000 characters QLD: No limit SA: Maximum of 500 characters TAS: No limit VIC: Name limited to 130 characters, alphanumeric WA: Maximum of 255 characters
Tenancy	Mandatory for all jurisdictions where there is more than one mortgagee The tenancy (if applicable) is shown on the same line as the mortgagee name. Column (including heading) is hidden if there is only one mortgagee. If multiple mortgagees hold as joint tenants, the words “Joint Tenants” should be added to the tenancy column alongside the name of the first joint tenant. Joint tenants example: Name ALPHA BANK LIMITED Joint Tenants ACN 123123123

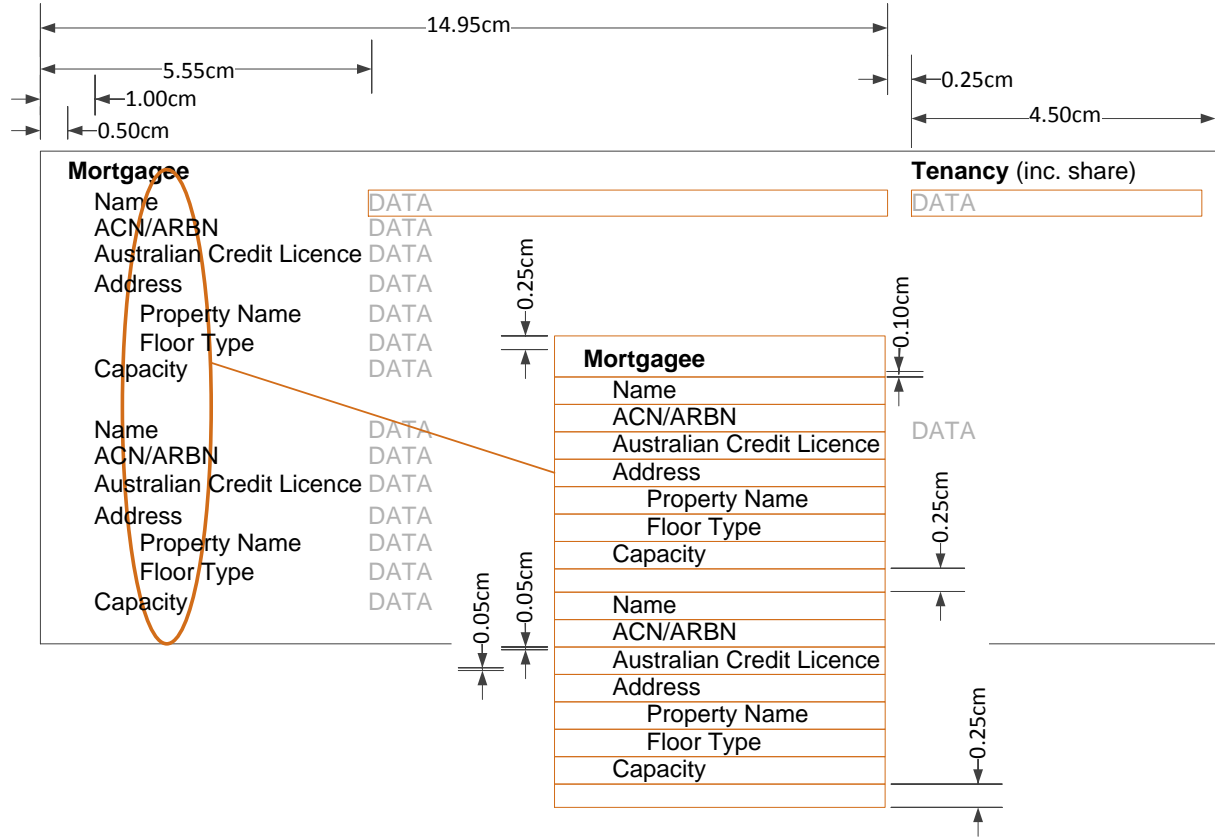
	<p>Name BRAVO BANK LIMITED ACN 321321321</p> <p>If multiple mortgagees hold as tenants in common, each such mortgagee should have the words “Tenants in Common” and the share fraction (as numerator/denominator) added to the tenancy column alongside the name of the mortgagee.</p> <p>Tenants in common example:</p> <p>Name ALPHA BANK LIMITED Tenants in Common 1/3 ACN 123123123</p> <p>Name BRAVO BANK LIMITED Tenants in Common 2/3 ACN 321321321</p> <p>If some of the mortgagees hold as joint tenants, and they hold as tenants in common with one or more other mortgagees, the words “Joint Tenants” (“Joint Tenants inter-se” in QLD) and the share that group of mortgagees hold is added after the first mortgagee in the group of joint tenants and the words “Tenants in Common” and the share of each mortgagee are added for the rest.</p> <p>“Mixed” tenants example (QLD):</p> <p>Alpha Bank Limited and Bravo Bank Limited hold as joint tenants inter-se and hold as tenants in common a half share with the other half share held by Charlie Bank Limited. This would be shown as:</p> <p>Name ALPHA BANK LIMITED Joint Tenants inter-se 1/2 ACN 123123123</p> <p>Name BRAVO BANK LIMITED ACN 321321321</p> <p>Name CHARLIE BANK LIMITED Tenants in Common 1/2 ACN 987987987</p> <p>“Mixed” tenants example (All jurisdictions except QLD):</p> <p>Alpha Bank Limited and Bravo Bank Limited hold as joint tenants and hold as tenants in common a half share with the other half share held by Charlie Bank Limited. This would be shown as:</p> <p>Name ALPHA BANK LIMITED Joint Tenants 1/2 ACN 123123123</p> <p>Name BRAVO BANK LIMITED ACN 321321321</p> <p>Name CHARLIE BANK LIMITED Tenants in Common 1/2 ACN 987987987</p> <p>In all cases where shares are shown, the total shares must add to 1.</p>
ACN/ARBN	<p>For all jurisdictions:</p> <p>If the mortgagee has an ACN, the title of the data line must be set to “ACN” and the ACN entered.</p> <p>If the mortgagee has an ARBN, the title of the data line must be set to “ARBN” and the ARBN entered.</p> <p>If there is no ACN or ARBN, this line is omitted.</p>
Jurisdictional Restrictions:	In all jurisdictions, the ACN or ARBN must be 9 characters.

Australian credit licence	<p>Optional Field. If the mortgagee has no Australian credit licence, this line is omitted.</p> <p>ASIC has advised that this field has a maximum of 6 characters.</p>
Address	<p>Required in all jurisdictions except NSW and QLD, where this is omitted. The Address is a complex section, with 3 possible configurations:</p> <ul style="list-style-type: none"> • Australian Street Address • Australian Postal Delivery Address • Overseas Address <p>Each configuration has multiple fields within it, as described below, but each configuration should have a header line "Address":</p> <p>Australian Street Address comprises:</p> <ul style="list-style-type: none"> • Property Name (40 alphanumeric characters - free text) • Unit Type (25 alphanumeric characters - defined list) • Unit Number (5 alphanumeric characters - free text) • To Unit Number (5 alphanumeric characters - free text) • Floor Type (18 alphanumeric characters – defined list) • Floor Number (4 alphanumeric characters - free text) • Floor Suffix (1 alphanumeric character - free text) • Street Number (5 alphanumeric characters - free text) • To Street Number (5 alphanumeric characters - free text) • Street Name (45 alphanumeric characters - free text) • Street Type (13 alphanumeric characters - defined list) • Locality (40 alphanumeric characters - free text) • State (3 alphanumeric characters - defined list) • Postcode (4 numeric characters - free text) <p>Each field appears on a separate line, but only those fields that have data in them are shown – blank fields are omitted.</p> <p>The data lines are indented an additional 0.50 cm (making a total indent of 1.50 cm. The data values are indented the same as all other data fields (i.e. at 6.25cm)).</p> <p>Australian Postal Delivery Address comprises:</p> <ul style="list-style-type: none"> • Delivery Type(12 alphanumeric characters - defined list) • Number (6 alphanumeric characters - free text) • Locality (40 alphanumeric characters - free text) • State (3 alphanumeric characters - defined list) • Postcode (4 numeric characters - free text) <p>Each field appears on a separate line, but only those fields that have data in them are shown – blank fields are omitted.</p> <p>The data lines are indented an additional 0.50 cm (making a total indent of 1.50 cm. The data values are indented the same as all other data fields (i.e. at 6.25cm)).</p> <p>Overseas Address comprises:</p>

	<ul style="list-style-type: none"> • Address Line 1 (70 alphanumeric characters - free text) • Address Line 2 (70 alphanumeric characters - free text) • Address Line 3 (70 alphanumeric characters - free text) • Address Line 4 (70 alphanumeric characters - free text) <p>Each field appears on a separate line, but only those fields that have data in them are shown – blank fields are omitted.</p> <p>The data lines are indented an additional 0.50 cm (making a total indent of 1.50 cm. The data values are indented the same as all other data fields (i.e. at 5.55cm)).</p> <p>The defined lists mentioned above can be found later in this document – see Address Field Defined Lists on page 101.</p>
Jurisdictional Restrictions:	<p>ACT: Mandatory</p> <p>NSW: Not allowed</p> <p>NT: Maximum of 4000 characters for the combination of all fields</p> <p>QLD: Not allowed</p> <p>SA: Mandatory – maximum of 200 characters for the combination of all fields</p> <p>TAS: Mandatory</p> <p>VIC: Mandatory</p> <p>WA: A maximum of 350 characters for combination of all fields.</p>
Capacity	<p>This line is not used in ACT, NSW and VIC, where this line is omitted.</p> <p>This line is used to supply the capacity in which the mortgagee holds the land – this is jurisdiction specific and may, for example, hold values such as TRUSTEE, PERSONAL REPRESENTATIVE, etc.</p> <p>If there is no capacity, this line is omitted.</p>
Jurisdictional Restrictions:	<p>ACT: Not allowed – omitted</p> <p>NSW: Not allowed – omitted</p> <p>NT: Free text describing one of 2 possible circumstances: <ul style="list-style-type: none"> • TRUSTEE • PERSONAL REPRESENTATIVE For example, “TRUSTEE FOR THE SMITH FAMILY TRUST”</p> <p>QLD: Free Text</p> <p>SA: Free text maximum of 250 characters</p> <p>TAS: 2 possible values allowed: <ul style="list-style-type: none"> • TRUSTEE • PERSONAL REPRESENTATIVE </p>

	VIC: Not allowed – omitted
	WA: A maximum of 350 characters for combination of all fields.

This is shown graphically below:



Some jurisdiction specific examples of the Mortgagee panel are shown below:

EXAMPLE	NSW specific example for corporate mortgagee:		
	Mortgagee		
	Name	EASTPAC CORPORATION	
	ACN	254785698	
EXAMPLE	Australian Credit Licence	555785	
	NSW specific example for 2 corporate mortgagees holding as tenants in common:		
	Mortgagee		Tenancy (inc. share)
	Name	BBA BANK AUSTRALIA	Tenants in Common 1/3
	ACN	123456789	
	Australian Credit Licence	654321	
	Name	EASTPAC CORPORATION	Tenants in Common 2/3
	ACN	254785698	
	Australian Credit Licence	555785	

EXAMPLE

NSW specific example for multiple mortgagees in a mixed tenancy:

Mortgagee		Tenancy (Inc. share)
Given Name(s)	JOHN DOE	Joint Tenants 1/3
Family Name	SMITH	
Given Name(s)	JANE DOE	
Family Name	SMITH	
Name	SHREDDER PRINTING PTY LIMITED	Tenants in Common 2/3
ACN	123456789	

EXAMPLE

NT specific example for corporate mortgagee:

Mortgagee	
Name	BIG BANK LIMITED
ACN	123456789
Australian credit licence	123456
Address	
Floor Type	LEVEL
Floor No.	4
Street No.	830
Street Name	COLLINS
Street Type	STREET
Locality	MELBOURNE
State	VIC
Postcode	3000

EXAMPLE

NT specific example for individual mortgagee:

Mortgagee	
Given Name(s)	ANNA
Family Name	SMITH
Address	
Street No.	2
Street Name	WEDDEL
Street Type	STREET
Locality	PARAP
State	NT
Postcode	0820

EXAMPLE

NT specific example for individual and corporate mortgagees holding as tenants in common:

Mortgagee		Tenancy (inc. share)
Name	BIG BANK LIMITED	Tenants in Common 1/2
ACN	123456789	
Australian credit licence	123456	
Address		
Floor Type	LEVEL	
Floor No.	4	
Street No.	830	
Street Name	COLLINS	
Street Type	STREET	
Locality	MELBOURNE	
State	VIC	
Postcode	3000	
Given Name(s)	ANNA	Tenants in Common 1/2
Family Name	SMITH	
Address		
Street No.	2	
Street Name	WEDDEL	
Street Type	STREET	
Locality	PARAP	
State	NT	
Postcode	0820	

EXAMPLE

NT specific example for two corporate mortgagees holding as joint tenants:

Mortgagee		Tenancy (inc. share)
Name	XYZ BANKING GROUP	Joint Tenants
ACN	124567891	
Australian credit licence	324569	
Address		
Street No.	730	
Street Name	COLLINS	
Street Type	STREET	
Locality	MELBOURNE	
State	VIC	
Postcode	3000	
Name	BIG BANK LIMITED	
ACN	123456789	
Australian credit licence	456213	
Address		
Floor Type	LEVEL	
Floor No.	4	
Street No.	830	
Street Name	COLLINS	
Street Type	STREET	
Locality	MELBOURNE	
State	VIC	
Postcode	3000	

EXAMPLE

QLD specific example for corporate mortgagee:

Mortgagee	
Name	BIG BANK LIMITED
ACN	986384755
Australian Credit Licence	659726

EXAMPLE

QLD specific example for 2 individual mortgagees holding as tenants in common:

Mortgagee		Tenancy (inc. share)
Given Name(s)	JOHN	Tenants in Common 3/5
Family Name	CITIZEN	
Given Name(s)	JOAN	Tenants in Common 2/5
Family Name	CITIZEN	

EXAMPLE

QLD specific example for 2 trustees (of one trust) as mortgagee (where the trust deed is supplied with the mortgage):

Mortgagee	
Given Name(s)	JOHN
Family Name	CITIZEN
Capacity	TRUSTEE
Given Name(s)	JOAN
Family Name	CITIZEN
Capacity	TRUSTEE

EXAMPLE

QLD specific example for individual mortgagee holding as trustee (where the trust deed has been previously supplied):

Mortgagee	
Given Name(s)	JOHN
Family Name	CITIZEN
Capacity	TRUSTEE - TRUST DOCUMENTS DEPOSITED WITH 712223335 AND 721114444

EXAMPLE

QLD specific example for two individual mortgagees holding as joint tenants, holding as tenants in common with a corporation:

Mortgagee		Tenancy (inc. share)
Given Name(s)	JOHN	Joint Tenants inter-se 3/5
Family Name	CITIZEN	
Given Name(s)	JOAN	
Family Name	CITIZEN	
Name	BIG BANK LIMITED	Tenants in Common 2/5
ACN	986384755	
Australian Credit Licence	659726	

EXAMPLE

SA specific example for corporate mortgagee with an Australian street address:

Mortgagee	
Name	BIG BANK LTD.
ACN	123456789
Australian credit licence	10112
Address	
Street No.	10
Street Name	MAIN
Street Type	STREET
Locality	ADELAIDE
State	SA
Postcode	5000

EXAMPLE

SA specific example for individual mortgagee with an Australian street address:

Mortgagee

Given Name(s)	JOHN
Family Name	SMITH
Address	
Street No.	10A
Street Name	HUNTER
Street Type	ROAD
Locality	BROADVIEW
State	SA
Postcode	5159

EXAMPLE

SA specific example for two individual mortgagees with an Australian street addresses, holding as tenants in common:

Mortgagee

Given Name(s)	AMANDA
Family Name	JONES
Address	
Street No.	15
Street Name	SMITH
Street Type	STREET
Locality	HOVE
State	SA
Postcode	5046

Tenancy (inc. share)

Tenants in Common 1/2

Given Name(s)	JIMMY
Family Name	JONES
Address	
Street No.	15
Street Name	SMITH
Street Type	STREET
Locality	HOVE
State	SA
Postcode	5046

Tenants in Common 1/2

EXAMPLE

VIC specific example for individual mortgagee:

Mortgagee

Given Name(s)	WILMA AMANDA
Family Name	SMITH
Address	
Street No.	56
Street Name	STATION
Street Type	STREET
Locality	MELBOURNE
State	VIC
Postcode	3000

EXAMPLE

VIC specific example for corporate mortgagee:

Mortgagee

Name	ABC LENDERS LTD
ACN	356789020
Australian credit licence	10114
Address	
Street No.	580
Street Name	BOURKE
Street Type	STREET
Locality	MELBOURNE
State	VIC
Postcode	3000

EXAMPLE

WA specific example for individual mortgagee:

Mortgagee

Given Name(s)	JOHN JAMES
Family Name	LENDER
Address	
Street No.	123
Street Name	MIDLAND
Street Type	HIGHWAY
Locality	MIDLAND
State	WA
Postcode	6056

EXAMPLE

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

Mortgagee		Tenancy (inc. share)
Given Name(s)	JOHN JAMES	Joint Tenants 1/2
Family Name	LENDER	
Address		
Floor Type		
Unit Type		
Street No.	123	
Street Name	MIDLAND	
Street Type	HIGHWAY	
Locality	MIDLAND	
State	WA	
Postcode	6056	
Given Name(s)	JANE	
Family Name	DOE	
Address		
Unit Type	UNIT	Tenants in Common 1/2
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	

EXAMPLE

WA specific example of other organization as mortgagee:

Mortgagee	
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

Operative words and Terms and Conditions of this Mortgage

The Operative words and Terms and Conditions of this Mortgage panel looks as follows:

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 NIL

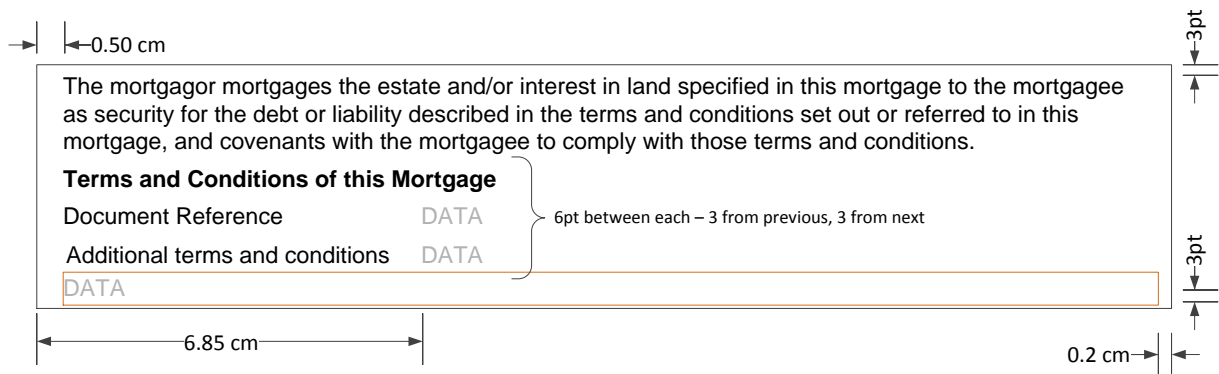
(b) Additional terms and conditions NIL

The following rules apply to the Operative words and Terms and Conditions of this Mortgage panel:

Applies to:	All jurisdictions – MANDATORY
Panel size:	Panel should expand to accept extra data in the additional terms and conditions field (see below). There is no limit on the length of this panel. Panel can span multiple pages. If it does so, the section header should NOT be repeated on the continuation page(s), but the text breaks should be shown with the words “Continued over...” and “...Continued from previous page”.
Jurisdictional Restrictions:	<p>ACT: Document Reference must be maximum of 9 numeric characters No limit on Additional terms and conditions</p> <p>NSW: Document Reference must be 8 alphanumeric characters No limit on Additional terms and conditions for mortgages lodged as paper (scenarios 1, 1A and 3). A character limit of 4000 characters for this field will be imposed on mortgages lodged electronically (scenarios 2 and 4), so the acceptance documents for mortgages lodged electronically must only contain 4000 characters in this field to ensure they are on the same terms.</p> <p>NT: 4 Standard conditions plus 3 extra optional. Up to 4000 characters</p> <p>QLD: Document Reference must be 9 numeric characters No limit on Additional terms and conditions for mortgages lodged as paper (scenario 1). A character limit of 4000 characters for this field will be imposed on mortgages lodged electronically (scenarios 2 and 4), so the acceptance documents for mortgages lodged electronically must only contain 4000 characters in this field to ensure they are on the same terms.</p> <p>SA: Document Reference can be a maximum of 9 alphanumeric characters No limit on Additional terms and conditions for mortgages lodged as paper (scenarios 1A and 3). A character limit of 4000 characters for this field will be imposed on mortgages lodged electronically (scenarios 2 and 4), so the acceptance documents for mortgages lodged electronically must only contain 4000 characters in this field to ensure they are on the</p>

	<p>same terms.</p> <p>TAS: Document Reference can be a maximum of 9 alphanumeric characters No limit on Additional terms and conditions</p> <p>VIC: Document Reference must be is 6 alphanumeric characters comprising 2 alpha and 4 numeric. No limit on Additional terms and conditions for mortgages lodged as paper (scenarios 1, 1A and 3). A character limit of 4000 characters for this field will be imposed on mortgages lodged electronically (scenarios 2 and 4), so the acceptance documents for mortgages lodged electronically must only contain 4000 characters in this field to ensure they are on the same terms.</p> <p>WA: Document reference must be maximum of 13 alphanumeric consisting of:</p> <ul style="list-style-type: none"> • up to 2 character prefix • maximum of 6 numeric • 4 digit year(optional) • suffix of 1 character (optional) <p>Additional terms and conditions limited to 4000 characters.</p>
Wording:	<p>The operative words must be:</p> <p>“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.”</p> <p>If there is no Document Reference, “NIL” must be added.</p> <p>If there are no Additional terms and conditions, “NIL” must be added to the same line.</p> <p>If there are Additional terms and conditions, these should start on the following line. These additional terms and conditions can allow formatted text (fonts, bold, italics etc.) although all text must be in black (no other coloured fonts allowed) with no background colours or shading allowed. No images are allowed in this field.</p>
Font:	<p>Operative words: Arial 11pt</p> <p>“Terms and Conditions of this Mortgage”: Arial 11pt bold</p> <p>(a) and (b): Arial 11pt</p>
Indent:	All text 0.50 cm
Indent to data	<p>The Document Reference is indented 7.5 cm from edge of page (6.85 cm from panel border)</p> <p>If “NIL” is required to be added for the “Additional terms and conditions”, this should also be at 7.50 cm from edge of page (6.85 cm from panel border).</p>
Margin:	<p>Each paragraph has a space of 3pt above and below it.</p> <p>Right margin is 0.20 cm</p>

This is shown graphically below:



Execution Requirements

The execution section of the Mortgage Form has sections for the Mortgagor execution and the Mortgagee execution. Whether each of these sections will be needed will depend on the jurisdiction of the land being mortgaged as well as the intended lodgement channel for the mortgage.

The following table is repeated from the introduction, as it forms the basis of the types of executions that will be required. Note that in all cases, mortgagor includes a representative for the mortgagor (where allowed), and mortgagee includes a representative for the mortgagee (where allowed). It refers to the “Acceptance and Lodgement Scenarios” graphic on page 5.

Full paper form	<p>A paper form on which the mortgagor grants the mortgage and is lodged with the Land Registry. Will be signed by the mortgagor and the mortgagee as well in those jurisdictions which require it.</p> <p>This form would cover both the acceptance and lodgement of the mortgage.</p> <p>This form is used for scenario 1.</p>
Paper lodgement only	<p>A paper form executed only by the mortgagee with appropriate certifications that the mortgagee has a mortgage granted by the mortgagor. This form is lodged with the Land Registry.</p> <p>This lodgement option is not available to all mortgagees. Jurisdictions may impose restrictions regarding which mortgagee types are allowed to lodge this way. For example, it might only be available to ADIs.</p> <p>This form is used for scenarios 1A and 3.</p>
Paper acceptance only	<p>This is a version of the form on which the mortgagee gains the acceptance of the mortgagor on paper. This form is not lodged with the Land Registry, and is retained by the mortgagee.</p> <p>This form is used for scenarios 1A and 2.</p>
Electronic lodgement only	<p>This is the version of the form submitted for lodgement through an electronic lodgement network (ELN). It would be digitally signed by the mortgagee, and lodged with the Land Registry.</p> <p>This form is used for scenarios 2 and 4.</p>
Electronic acceptance only	<p>This is a version of the form on which the mortgagee gains the acceptance of the mortgagor electronically. This version will never be lodged with the Land Registry.</p> <p>This form is used for scenarios 3 and 4.</p>

The table below shows which sections are required for each jurisdiction and lodgement channel.

	Full Paper Scenario 1	Paper Lodge Scenarios 1A & 3	Paper Acceptance Scenarios 1A & 2	Electronic Lodge Scenarios 2 & 4	Electronic Acceptance Scenarios 3 & 4
ACT	Mortgagor	N/A	N/A	N/A	N/A
NSW	Mortgagor & Mortgagee	Mortgagee	Mortgagor	Mortgagee (using Digital Signature)	Mortgagor
NT*	Mortgagor & Mortgagee	N/A	N/A	N/A	N/A
QLD	Mortgagor & Mortgagee	N/A	Mortgagor	Mortgagee (using Digital Signature)	Mortgagor
SA	N/A	Mortgagee	Mortgagor	Mortgagee (using Digital Signature)	Mortgagor
TAS**	Mortgagor	N/A	N/A	N/A	N/A
VIC	Mortgagor	Mortgagee	Mortgagor	Mortgagee (using Digital Signature)	Mortgagor
WA***	Mortgagor & Mortgagee	Mortgagee	Mortgagor	Mortgagee (using Digital Signature)	Mortgagor

The following notes apply to the table above:

- * Electronic conveyancing is scheduled for implementation in NT in October 2018, subject to funding.
- ** Electronic conveyancing is scheduled for implementation in TAS in October 2017.
- *** 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.
- 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 prior to when the National Mortgage Form is introduced.
- For a “paper acceptance” form (i.e. one that won’t be lodged with the Land Registry) it will be up to the mortgagee to determine what execution options are valid and whether any jurisdictional witnessing requirements are necessary. The Land Registry only specifies witnessing requirements for documents that are lodged.
- Electronic conveyancing is scheduled for implementation in the NT in November 2018, subject to funding.
- This specification covers the electronic mortgage lodged in an Electronic Lodgment Network – the Electronic Lodgment Network Operator will build the mortgage to this specification.
- It is up to the mortgagees wanting to allow electronic acceptance (granting) of a mortgage by their customers to ensure they have a valid mortgage, granted on the same terms as the

mortgage they lodge with the Land Registry. The format of such a mortgage will be for the Financial Institution to determine.

- In all cases, mortgagor includes a representative for the mortgagor (where allowed), and mortgagee includes a representative for the mortgagee (where allowed)

The Mortgagor and Mortgagee execution sections are described below:

Mortgagor Execution

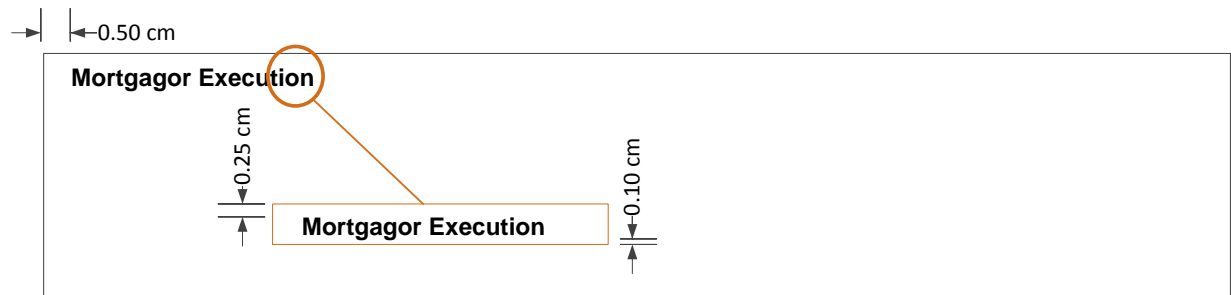
Mortgagor Execution panel looks as follows:

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

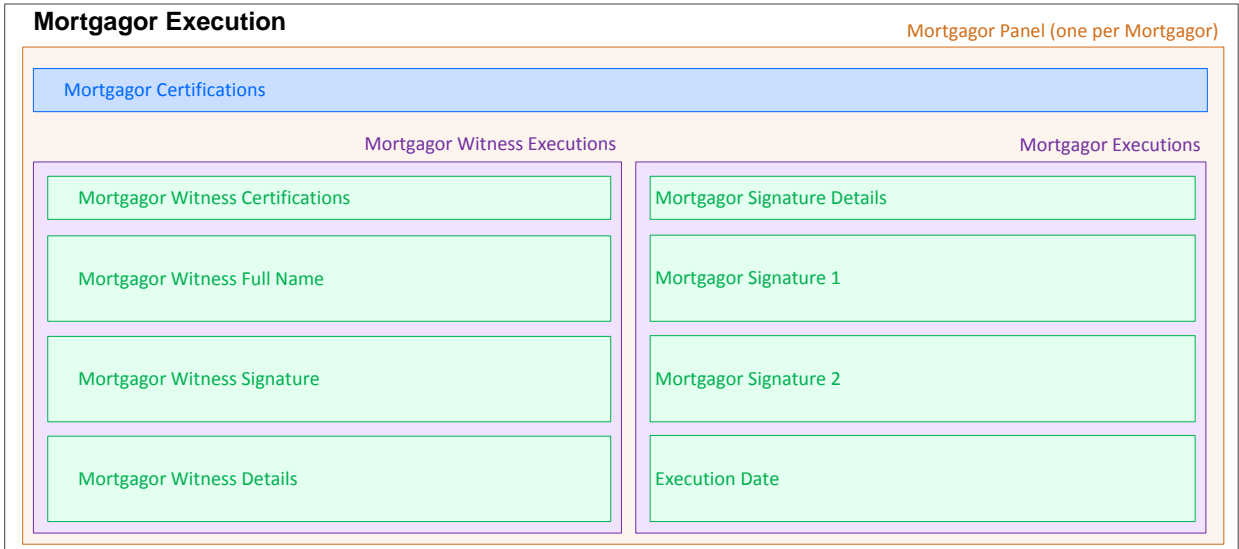
The following rules apply to the overall Mortgagor Execution panel:

Applies to:	All jurisdictions except SA – MANDATORY for Full Paper lodgement. In the “Paper Lodge” case, described in the execution requirements introduction, this panel is not visible. In this case, all panels, sub-panels and fields within it are also hidden. Note that in SA, the Full Paper scenario is not available, only the Paper Lodge scenario, as SA has fully aligned their paper and electronic processes, so for SA, no Mortgagor Execution panel is ever present.
Panel size:	Panel should expand to accept multiple mortgagors. There is no limit on the length of this panel. The data for each mortgagor must be kept together (i.e. no page breaks within the data for each mortgagor). If the panel spans multiple pages, the section header should NOT be repeated on the continuation page(s).
Heading:	
Font:	Heading: Arial 11pt bold
Indent:	0.50 cm
Margin:	0.25 cm above, 0.10 cm below

This is shown graphically below:



The Mortgagor Execution panel has multiple fields that are only displayed in certain circumstances. For that reason, a diagram of the various fields will be shown prior to the rules. It should be noted that the indentation, spacing, etc. on the diagram is for illustrative purposes, in most cases there is no gap between fields.



Each of the fields in the above diagram is described below:

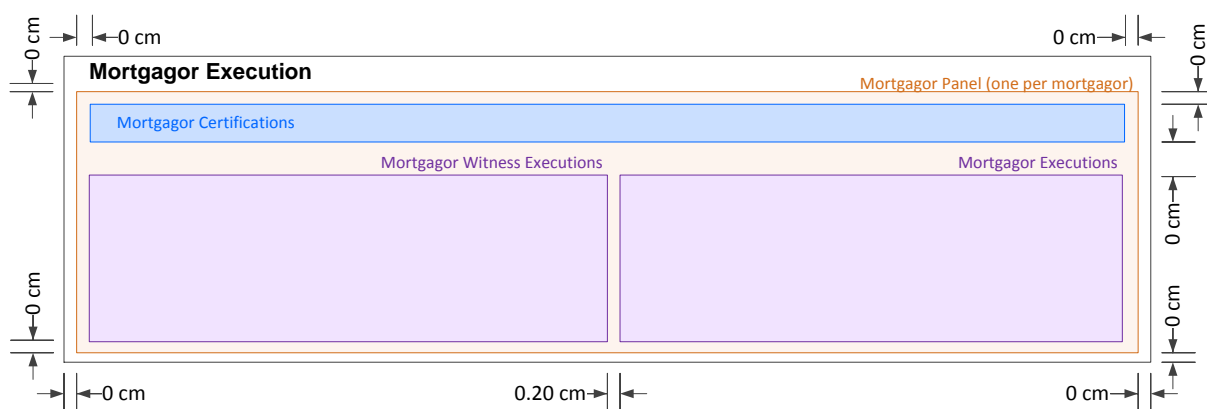
Mortgagor Panel (one per mortgagor)

The Mortgagor Panel is a container for all the execution details for a mortgagor. The following rules apply to the Mortgagor panel:

Applies to:	All jurisdictions (except SA) – MANDATORY
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Rules:	<p>This panel is duplicated for each mortgagor.</p> <p>A separate panel is also created for each attorney for a mortgagor (for example, if there are 2 mortgagors, one of which has 2 attorneys, there will be 3 of these panels in the mortgagor execution section. Effectively, each attorney is treated as a separate mortgagor for the purposes of executing the mortgage.</p> <p>There is no gap to either the left or the right of the Mortgagor panel.</p> <p>Multiple mortgagor panels are separated by a horizontal line with a thickness of 0.01 cm.</p> <p>This panel will hold 2 sub-panels. One for the witness execution, one for the mortgagor execution. The witness executions sub-panel has no gap to the left. The mortgagor executions sub-panel has no gap to the right. There is a 0.20 cm gap between the witness executions sub-panel and the mortgagor executions sub-panel. There is no gap above or below the sub-panels.</p>
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This is shown graphically below:



Mortgagor Certifications

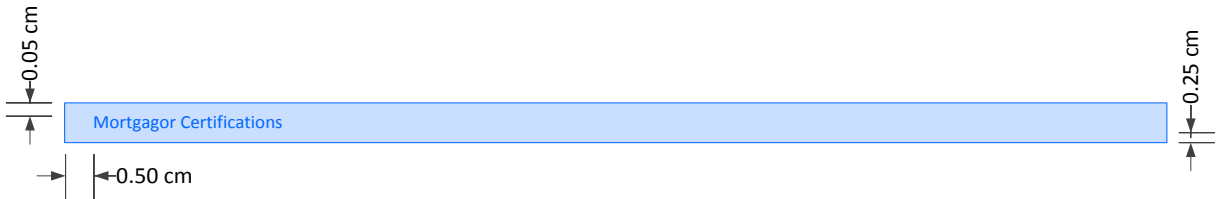
The Mortgagor Certifications sub-panel contains the certifications that a mortgagor is required to make when executing a mortgage. Whether this sub-panel is visible will depend on the jurisdiction and the way that the mortgage will be executed.

The following rules apply to the Mortgagor Certifications:

Applies to:	NSW only – in all other jurisdictions, this panel is not visible.
Font:	Arial 11pt
Justification:	Left aligned
Indent:	0.50 cm
Margin:	0.05 cm above, 0.25 cm below
Rules:	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

	mortgagor or their representatives.
--	-------------------------------------

This is shown graphically below:



Mortgagor Witness Executions

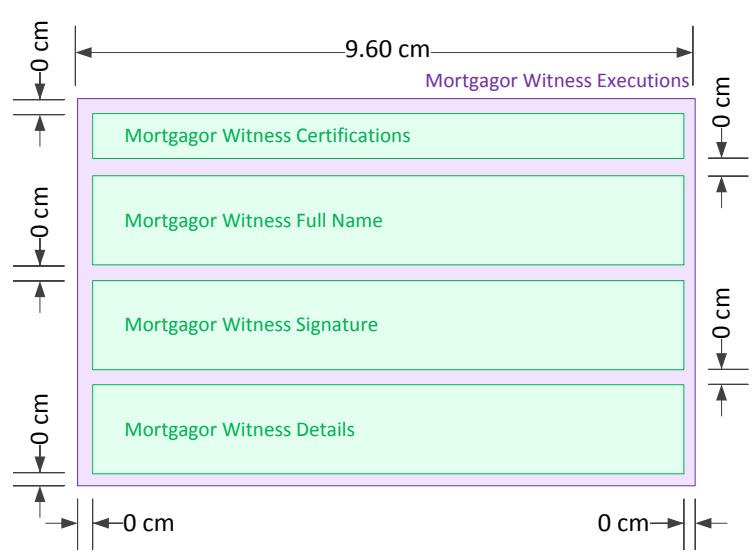
The Mortgagor Witness Executions sub-panel is a container for 4 other fields:

- Mortgagor Witness Certifications
- Mortgagor Witness Full Name
- Mortgagor Witness Signature
- Mortgagor Witness Details

The following rules apply to the Mortgagor Witness Executions sub-panel:

Applies to:	All jurisdictions (except SA) – MANDATORY
Rules:	<p>This sub-panel is 9.60 cm wide.</p> <p>In some circumstances, this sub-panel is not visible. This occurs when the mortgagor is a company and:</p> <ul style="list-style-type: none"> • the execution is under seal • the execution is not under seal, but is by a director or a director and secretary <p>The sub-panel is visible when:</p> <ul style="list-style-type: none"> • The mortgagor is an individual • The mortgagor is a company and an authorised officer signs • The mortgagor is a company and is signed under power of attorney <p>When the Mortgagor Witness Executions sub-panel is hidden, all fields contained within it are also hidden.</p> <p>The 4 fields within the Mortgagor Witness Executions sub-panel have no gaps to either side, above or below them.</p>

This is shown graphically below:



Mortgagor Execution

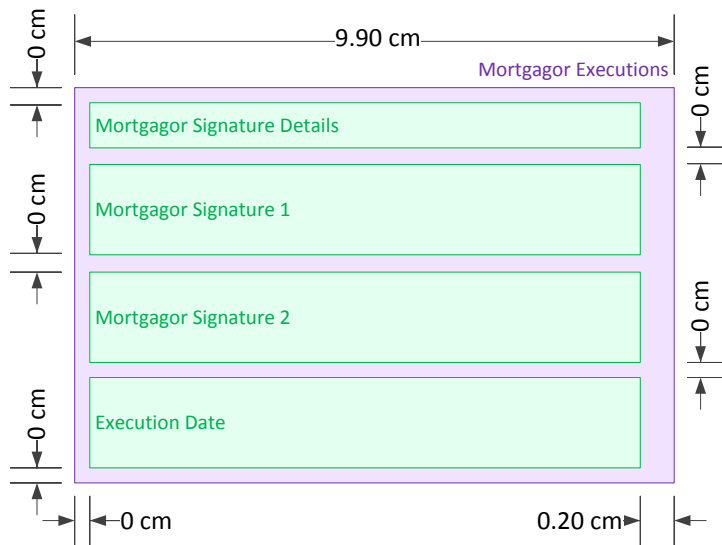
The Mortgagor Execution sub-panel is a container for 4 other fields:

- Mortgagor Signature Details
- Mortgagor Signature 1
- Mortgagor Signature 2
- Execution Date

The following rules apply to the Mortgagor Execution sub-panel:

Applies to:	All jurisdictions (except SA) – MANDATORY
Rules:	<p>This sub-panel is 9.90 cm wide.</p> <p>This panel is always visible.</p> <p>The 4 fields within the Mortgagor Execution sub-panel have no gaps to the left, above or below them, but there is a 0.20 cm gap to the right (to provide a space after the horizontal signature lines in the panels).</p>

This is shown graphically below:



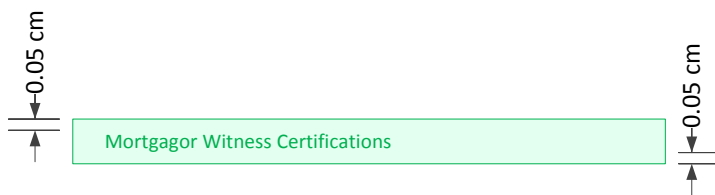
Mortgagor Witness Certifications

The Mortgagor Witness Certifications field is used to hold jurisdiction specific certifications that the witness has to agree to.

The following rules apply to the Mortgagor Witness Certifications field:

Applies to:	Jurisdictions NSW and QLD. In all other jurisdictions this field is not present.
Font:	Arial 11pt
Indent:	0.50 cm
Margin:	0.05 cm above, 0.05 cm below
Rules:	<p>In NSW, the value of this field is:</p> <p>I certify that I am an eligible witness and that the mortgagor (or their attorney) who I have known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.</p> <p>In QLD, the value of this field is:</p> <p>NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.</p> <p>The field must expand vertically to accept the relevant certification.</p>

This is shown graphically below:



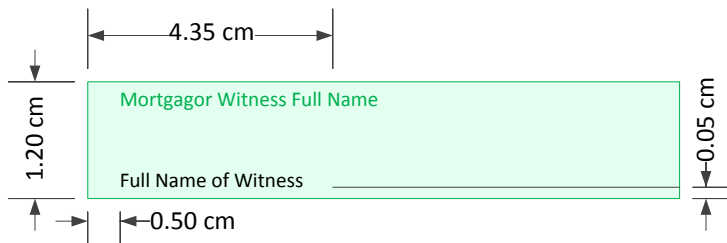
Mortgagor Witness Full Name

The Mortgagor Witness Full Name field is used for the name of the witness to the mortgagor’s signature.

The following rules apply to the Mortgagor Witness Full Name field:

Applies to:	All Jurisdictions (except SA).
Description:	This field is split into two parts – the left (caption) side holds the title of the field (i.e. “Full Name of Witness”). The right side (referred to as the data entry part below) is blank (for the witness name to be entered), but has a horizontal line to assist in handwriting the name.
Field Height:	1.20 cm
Font:	Arial 11pt
Indent:	0.50 cm
Indent to data entry part:	4.35 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.05 cm below (above not relevant due to field height)

This is shown graphically below:



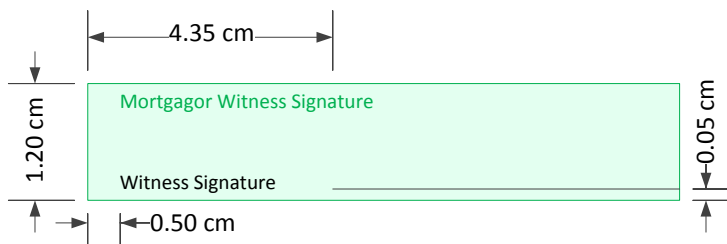
Mortgagor Witness Signature

The Mortgagor Witness Signature field is used for the signature of the witness.

The following rules apply to the Mortgagor Witness Signature field:

Applies to:	All Jurisdictions (except SA).
Description:	This field is split into two parts – the left (caption) side holds the title of the field (i.e. “Witness Signature”). The right side (referred to as the data entry part below) is blank (for the witness signature), but has a horizontal line to assist in positioning the signature.
Field Height:	1.20 cm
Font:	Arial 11pt
Indent:	0.50 cm
Indent to data entry part:	4.35 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.05 cm below (above not relevant due to field height)

This is shown graphically below:



Mortgagor Witness Details

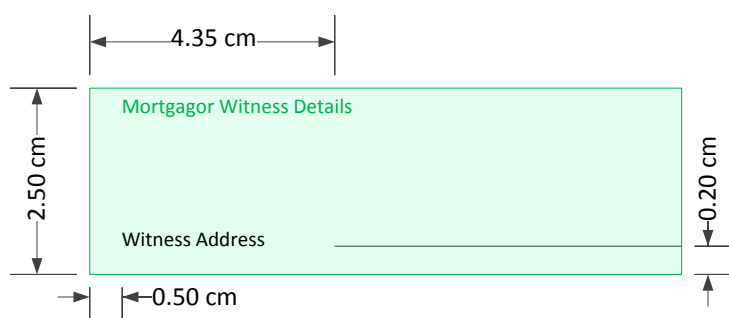
The Mortgagor Witness Details field is used for jurisdiction specific information regarding the witness. This can either be contact information, or information that confirms the eligibility of the person as a witness

The following rules apply to the Mortgagor Witness Details field:

Applies to:	All Jurisdictions (except SA).
Description:	This field is split into two parts – the left (caption) side holds the title of the field, which will vary depending on the jurisdiction. The right side (referred to as the data entry part below) is blank (for the witness details to be entered), but has a horizontal line to assist in positioning the information.
Rules:	The field title varies by jurisdiction. The wording for each jurisdiction is

	<p>described below:</p> <p>ACT: "Witness Address"</p> <p>NSW: "Witness Address"</p> <p>NT: "Witness contact address or phone number"</p> <p>QLD: "Witness Qualifications"</p> <p>SA: N/A</p> <p>TAS: "Witness postal address"</p> <p>VIC: Field not shown.</p> <p>WA: "Witness address, occupation and phone number"</p> <p>All text should be "bottom justified", so that the bottom of the text is in line with the horizontal line in the data entry part.</p>
Field Height:	2.50 cm
Font:	Arial 11pt
Indent:	0.50 cm
Indent to data entry part:	4.35 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.20 cm below (above not relevant due to field height)

This is shown graphically below (using NSW wording):



Mortgagor Signature Details

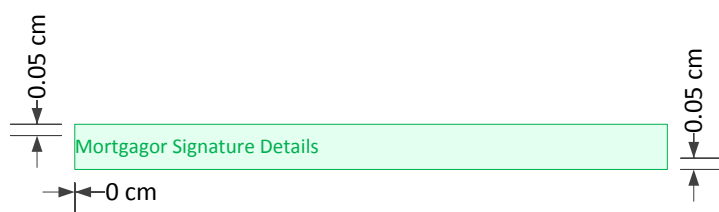
The Mortgagor Signature Details field is used for text related to the execution method and mortgagor type. The text will vary depending on the circumstances, and is sometimes omitted.

The following rules apply to the Mortgagor Signature Details field:

Applies to:	All Jurisdictions (except SA).
Rules:	<p>The value of this field will depend on whether the mortgagor is an organisation or an individual, and also on who will be executing for the mortgagor.</p> <p>The first line of this field states who the execution is on behalf of ("executed on behalf of " and the mortgagor name)</p> <p>A second line is added if the execution is by an authorised officer, an attorney, or is under common seal:</p> <p>If signed by an authorised officer, or under delegation, the second line comprises the words "Under delegation or authority".</p> <p>If signed under common seal, the second line comprises the words "under common seal"</p> <p>If signed under power of attorney, the second line states "under power of attorney " and the number of the power of attorney (unless the jurisdiction is TAS, in which case "dated" and the date of the power of attorney are used instead.</p> <p>Some examples:</p> <p>Individual mortgagor signing for themselves: Executed on behalf of JOHN CITIZEN</p> <p>Individual mortgagor signed under power of attorney (NSW): Executed on behalf of JOHN CITIZEN under power of attorney BK4000 No 123</p> <p>Individual mortgagor signed under power of attorney (QLD): Executed on behalf of JOHN CITIZEN under power of attorney 716798625</p> <p>Individual mortgagor signed under power of attorney (TAS): Executed on behalf of JOHN CITIZEN under power of attorney dated 12/11/2010</p> <p>Corporate mortgagor signing under common seal: Executed on behalf of AAA LIMITED under common seal</p> <p>Corporate mortgagor signing without common seal: Executed on behalf of AAA LIMITED</p> <p>Corporate mortgagor signed under power of attorney (NSW): Executed on behalf of AAA LIMITED under power of attorney BK4000 No 123</p> <p>Corporate mortgagor signed under power of attorney (QLD): Executed on behalf of AAA LIMITED under power of attorney 716798625</p> <p>Corporate mortgagor signed under power of attorney (TAS): Executed on behalf of AAA LIMITED under power of attorney dated 12/11/2010</p>

Field Height:	As required to fit the appropriate text.
Font:	Arial 11pt
Indent:	0 cm
Line spacing:	The margin specified below applies to each line (i.e. if there are 2 lines required, there will be a 0.1 cm spacing between them).
Margin:	0.05 cm above , 0.05 cm below

This is shown graphically below:



Mortgagor Signature 1

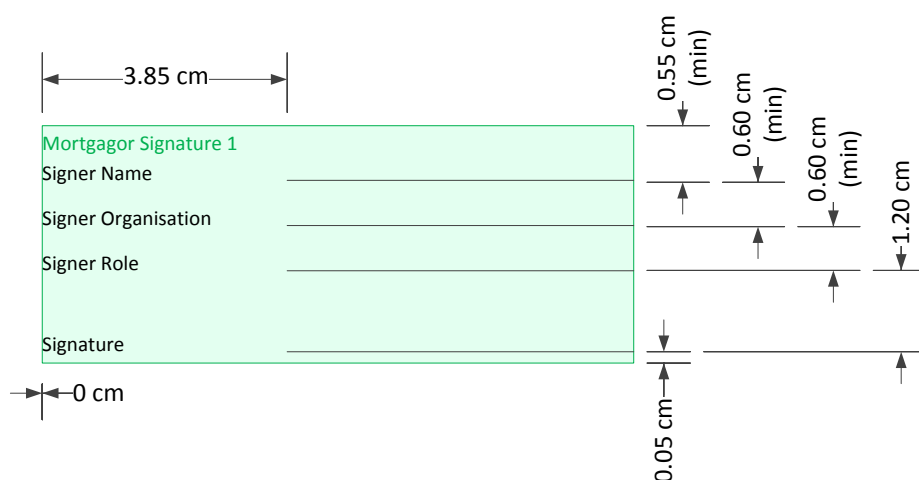
The Mortgagor Signature 1 field is used for the signature of a mortgagor.

The following rules apply to the Mortgagor Signature 1 field:

Applies to:	All Jurisdictions (except SA).
Description:	<p>This field holds up to four specific sections (vertically), each of which has a left and right part to it. In all cases, the left (caption) side holds the title of the information. The right side (referred to as the data entry part below) contains the information and has a horizontal line to assist in positioning those entries that are made manually (e.g. the signature).</p> <p>The four sections are as follows:</p> <ul style="list-style-type: none"> Signer Name Signer Organisation Signer Role Signature <p>Not all sections are required in all cases – the rules for when they are shown are given below.</p>
Rules:	<p>The “Signer Name” section is always present, and holds the name of the person actually signing the mortgage for the mortgagor.</p> <p>The “Signer Organisation” is not shown if the person signing is an individual mortgagor signing on their own behalf.</p> <p>The “Signer Role” is not shown if the person signing is an individual mortgagor signing on their own behalf.</p> <p>The “Signature” is always shown.</p>
Field Height:	The “Signer Name” section can expand to hold long names, or to allow space for a seal to be affixed. There should be a minimum of 0.55 cm

	<p>from the top of the field to the line of the Signer Name.</p> <p>The “Signer Organisation” can expand to hold long organisation names. There should be a minimum of 0.60 cm from the line under Signer Name to the line of Signer Organisation.</p> <p>The “Signer Role” can expand to hold a long role description. There should be a minimum of 0.60 cm from the line under Signer Organisation to the line of Signer Role.</p> <p>There should be 1.20 cm from the line under Signer Role to the line of the Signature.</p>
Font:	Arial 11pt
Indent:	0 cm
Indent to data entry part:	3.85 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.05 cm below (above not relevant due to field height)

This is shown graphically below:



Mortgagor Signature 2

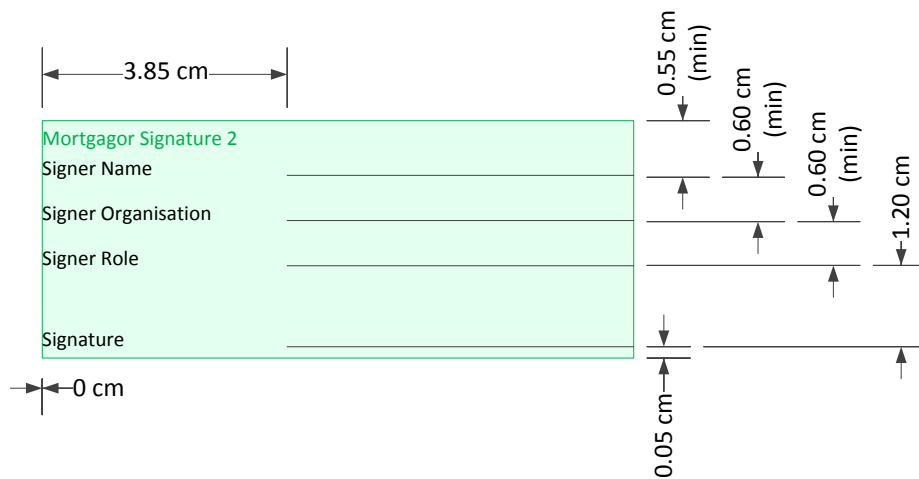
The Mortgagor Signature 2 field is used for the signature of a second signatory for a mortgagor, such as where both a director and director/secretary sign for a company.

The following rules apply to the Mortgagor Signature 2 field:

Applies to:	All Jurisdictions (except SA). Used when a second signatory is required for a mortgagor.
Description:	This field holds up to four specific sections (vertically), each of which has a left and right part to it. In all cases, the left (caption) side holds the title

	<p>of the information. The right side (referred to as the data entry part below) contains the information and has a horizontal line to assist in positioning those entries that are made manually (e.g. the signature).</p> <p>The four sections are as follows:</p> <p style="padding-left: 40px;">Signer Name Signer Organisation Signer Role Signature</p> <p>Not all sections are required in all cases – the rules for when they are shown are given below.</p>
Rules:	<p>The “Signer Name” section is always present, and holds the name of the person actually signing the mortgage for the mortgagor.</p> <p>The “Signer Organisation” holds the organisation of the person signing.</p> <p>The “Signer Role” holds the role of the person signing.</p> <p>The “Signature” is always shown.</p>
Field Height:	<p>The “Signer Name” section can expand to hold long names, or to allow space for a seal to be affixed. There should be a minimum of 0.55 cm from the top of the field to the line of the Signer Name.</p> <p>The “Signer Organisation” can expand to hold long organisation names. There should be a minimum of 0.60 cm from the line under Signer Name to the line of Signer Organisation.</p> <p>The “Signer Role” can expand to hold a long role description. There should be a minimum of 0.60 cm from the line under Signer Organisation to the line of Signer Role.</p> <p>There should be 1.20 cm from the line under Signer Role to the line of the Signature.</p>
Font:	Arial 11pt
Indent:	0 cm
Indent to data entry part:	3.85 cm
Thickness of lines in data entry part:	0.02 cm
Colour of lines in data entry part:	Black
Margin:	0.05 cm below (above not relevant due to field height)

This is shown graphically below:



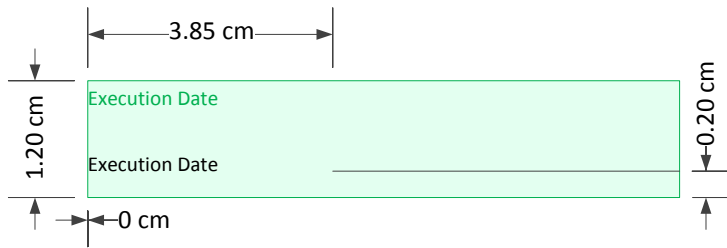
Execution Date

The Execution Date field is used for the date the Mortgage is executed by the mortgagor.

The following rules apply to the Execution Date field:

Applies to:	All Jurisdictions (except SA).
Description:	This field is split into two parts – the left (caption) side holds the title of the field (i.e. “Execution Date”). The right side (referred to as the data entry part below) is blank (for the execution date to be entered), but has a horizontal line to assist in handwriting the date.
Field Height:	1.20 cm
Font:	Arial 11pt
Indent:	0 cm
Indent to data entry part:	3.85 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.20 cm below (above not relevant due to field height)

This is shown graphically below:



Some jurisdiction specific examples of the Mortgagor Execution panel are shown below:

EXAMPLE

NSW specific example for individual mortgagor, signed by the mortgagor:

Mortgagor Execution

Certified correct for the purposes of the Real Property Act 1900 by the mortgagor or their representatives.

I certify that I am an eligible witness and that the mortgagor (or their attorney) who I have either known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.

Executed on behalf of JOHN SMITH
 Signer Name JOHN SMITH
 Signature _____
 Execution Date _____

Full Name of Witness _____

Witness Signature _____

Witness Address _____

EXAMPLE

NSW specific example for individual mortgagor, signed by an attorney under power of attorney:

Mortgagor Execution

Certified correct for the purposes of the Real Property Act 1900 by the mortgagor or their representatives.

I certify that I am an eligible witness and that the mortgagor (or their attorney) who I have either known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.

Executed on behalf of WENDY SMITH
 Under power of attorney Book 101 No. 5041
 Signer Name JOHN SMITH
 Signer Organisation _____
 Signer Role ATTORNEY

Full Name of Witness _____

Signature _____

Witness Signature _____

Execution Date 18/3/2016

Witness Address _____

EXAMPLE

NSW specific example for corporate mortgagor, executed (under seal) by director and director/secretary:

Mortgagor Execution

Certified correct for the purposes of the Real Property Act 1900 by the mortgagor or their representatives.

Executed on behalf of WESTPAC CORPORATION

Under its common seal

Signer Name JOHN SMITH

Signer Organisation WESTPAC CORPORATION

Signer Role DIRECTOR

Signature _____

Signer Name MARY SMITH

Signer Organisation WESTPAC CORPORATION

Signer Role SECRETARY

Signature _____

Execution Date 18/3/2016

EXAMPLE

NSW specific example for corporate mortgagor, executed (without seal) by director and director/secretary:

Mortgagor Execution

Certified correct for the purposes of the Real Property Act 1900 by the mortgagor or their representatives.

Executed on behalf of XYZ PTY LIMITED

Signer Name JOHN SMITH

Signer Organisation XYZ PTY LIMITED

Signer Role DIRECTOR

Signature _____

Signer Name MARY SMITH

Signer Organisation XYZ PTY LIMITED

Signer Role SECRETARY

Signature _____

Execution Date 18/3/2016

EXAMPLE

NSW specific example for corporate mortgagor, executed under power of attorney:

Mortgagor Execution	
Certified correct for the purposes of the Real Property Act 1900 by the mortgagor or their representatives.	
I certify that I am an eligible witness and that the mortgagor (or their attorney) who I have either known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.	Executed on behalf of <u>XYZ PTY LIMITED</u> Under power of attorney Book 101 No. 5041 Signer Name <u>JOHN SMITH</u> Signer Organisation _____ Signer Role <u>ATTORNEY</u>
Full Name of Witness _____	Signature _____ Execution Date <u>18/3/2016</u>
Witness Signature _____	
Witness Address _____	

EXAMPLE

NSW specific example for corporate mortgagor, executed by authorized officer or under delegation:

Mortgagor Execution	
Certified correct for the purposes of the Real Property Act 1900 by the mortgagor or their representatives.	
I certify that I am an eligible witness and that the mortgagor (or their attorney) who I have either known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.	Executed on behalf of <u>XYZ PTY LIMITED</u> under Delegation or Authority Signer Name <u>JOHN SMITH</u> Signer Organisation <u>XYZ PTY LIMITED</u> Signer Role <u>AUTHORISED OFFICER</u>
Full Name of Witness _____	Signature _____ Execution Date <u>18/3/2016</u>
Witness Signature _____	
Witness Address _____	

EXAMPLE

NT specific example for individual mortgagor, signed by the mortgagor:

Mortgagor Execution	
Full Name of Witness _____	Executed on behalf of <u>ROGER SMITH</u> Signer Name <u>ROGER SMITH</u>
Witness Signature _____	Signature _____ Execution Date _____
Witness contact address or phone number _____	

EXAMPLE

NT specific example of corporate mortgagor signed without seal:

Mortgagor Execution	
Executed on behalf of XYZ PTY LTD	
Signer Name	<u>ANNE SMITH</u>
Signer Organisation	<u>XYZ PTY LTD</u>
Signer Role	<u>DIRECTOR</u>
Signature	_____
Signer Name	<u>ROGER SMITH</u>
Signer Organisation	<u>XYZ PTY LTD</u>
Signer Role	<u>DIRECTOR/SECRETARY</u>
Signature	_____
Execution Date	_____

EXAMPLE

NT specific example for individual mortgagor, signed by an attorney under power of attorney:

Mortgagor Execution	
Executed on behalf of ROGER SMITH Under power of attorney 598745	
Full Name of Witness _____	Signer Name <u>ANNE SMITH</u>
Witness Signature _____	Signer Organisation _____
	Signer Role <u>ATTORNEY</u>
Witness contact address or phone number _____	Signature _____
	Execution Date _____

EXAMPLE

QLD specific example for individual mortgagor, signed by the mortgagor:

Mortgagor Execution	
NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.	Executed on behalf of JOHN CITIZEN
	Signer Name <u>JOHN CITIZEN</u>
Full Name of Witness _____	Signature _____
Witness Signature _____	Execution Date _____
Witness Qualifications _____	

EXAMPLE

QLD specific example for individual mortgagor, signed by an attorney under power of attorney:

Mortgagor Execution	
NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.	Executed on behalf of JOHN CITIZEN Under power of attorney 762873635
	Signer Name <u>ALAN ATKINS</u>
	Signer Organisation _____
Full Name of Witness _____	Signer Role <u>ATTORNEY</u>
Witness Signature _____	Signature _____
	Execution Date _____
Witness Qualifications _____	

EXAMPLE

QLD specific example for individual mortgagor, signed by two attorneys under power of attorney:

Mortgagor Execution	
NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.	Executed on behalf of JOHN CITIZEN Under power of attorney 762873635
	Signer Name <u>ALAN ATKINS</u>
	Signer Organisation _____
Full Name of Witness _____	Signer Role <u>ATTORNEY</u>
Witness Signature _____	Signature _____
	Execution Date _____
Witness Qualifications _____	

Mortgagor Execution	
NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.	Executed on behalf of JOHN CITIZEN Under power of attorney 762873635
	Signer Name <u>ELAINE ATKINS</u>
	Signer Organisation _____
Full Name of Witness _____	Signer Role <u>ATTORNEY</u>
Witness Signature _____	Signature _____
	Execution Date _____
Witness Qualifications _____	

EXAMPLE

QLD specific example for corporate mortgagor, executed (without seal) by director and director/secretary:

Mortgagor Execution	
Executed on behalf of XYZ LIMITED	
Signer Name	<u>DANIEL DEAKIN</u>
Signer Organisation	<u>XYZ LIMITED</u>
Signer Role	<u>DIRECTOR</u>
Signature	_____
Signer Name	<u>SEAN SEACOMBE</u>
Signer Organisation	<u>XYZ LIMITED</u>
Signer Role	<u>DIRECTOR/SECRETARY</u>
Signature	_____
Execution Date	_____

EXAMPLE

VIC specific example for individual mortgagor:

Mortgagor Execution	
Executed on behalf of JAMES CASTELLA	
Full Name of Witness _____	Signer Name <u>JAMES CASTELLA</u>
Witness Signature _____	Signature _____
	Execution Date _____

EXAMPLE

VIC specific example for corporate mortgagor with sole director/secretary, executing without common seal:

Mortgagor Execution	
Executed on behalf of FAST LANE PTY LTD	
Signer Name	<u>MARK PHELPS</u>
Signer Organisation	<u>FAST LANE PTY LTD</u>
Signer Role	<u>SOLE DIRECTOR/SECRETARY</u>
Signature	_____
Execution Date	_____

EXAMPLE

VIC specific example for corporate mortgagor, executing without common seal by a director and secretary:

Mortgagor Execution	
Executed on behalf of ANALYTICS PTY LTD	
Signer Name	PAUL CALCULUS
Signer Organisation	ANALYTICS PTY LTD
Signer Role	DIRECTOR
Signature	
Signer Name	JENNIFER CARTESIAN
Signer Organisation	ANALYTICS PTY LTD
Signer Role	DIRECTOR/SECRETARY
Signature	
Execution Date	

Mortgagee Execution

The Mortgagee Execution panel looks as follows (NSW wording for witness details):

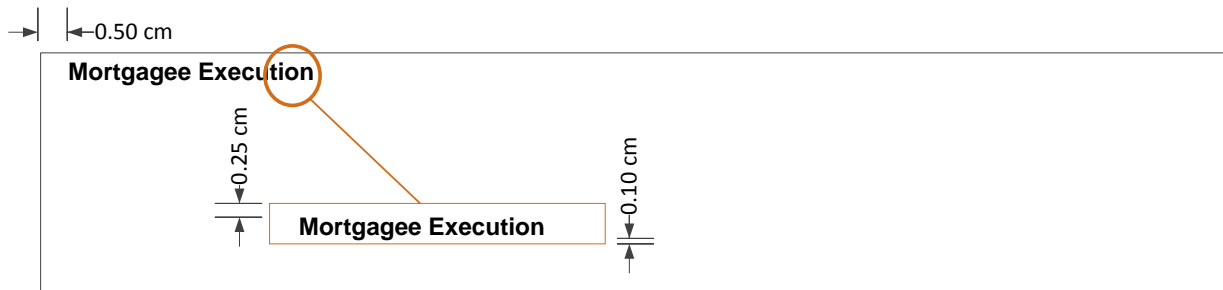
Mortgagee Execution	
Executed on behalf of	
Full Name of Witness	Signer Name
	Signer Organisation
Witness Signature	Signer Role
	Signature
Witness Address	Execution Date

The following rules apply to the overall Mortgagee Execution panel:

Applies to:	Not present in ACT (as they do not require mortgagee executions.) Not present in TAS, VIC for Full Paper mortgages, but required for Paper Lodge in VIC (scenario 1A and 3). Always required in NSW, NT, Qld, SA and WA.
Panel size:	Panel should expand to accept multiple mortgagees. There is no limit on the length of this panel. The data for each mortgagee must be kept together (i.e. no page breaks within the data for each mortgagee). If the panel spans multiple pages, the section header should NOT be repeated on the continuation page(s).
Heading:	
Font:	Heading: Arial 11pt bold

Indent:	0.50 cm
Margin:	0.25 cm above, 0.10 cm below

This is shown graphically below:



The Mortgagee Execution panel has multiple fields that are only displayed in certain circumstances. For that reason, a diagram of the various fields will be shown prior to the rules. It should be noted that the indentation, spacing, etc. on the diagram is for illustrative purposes, in most cases there is no gap between fields.



Each of the fields in the above diagram is described below:

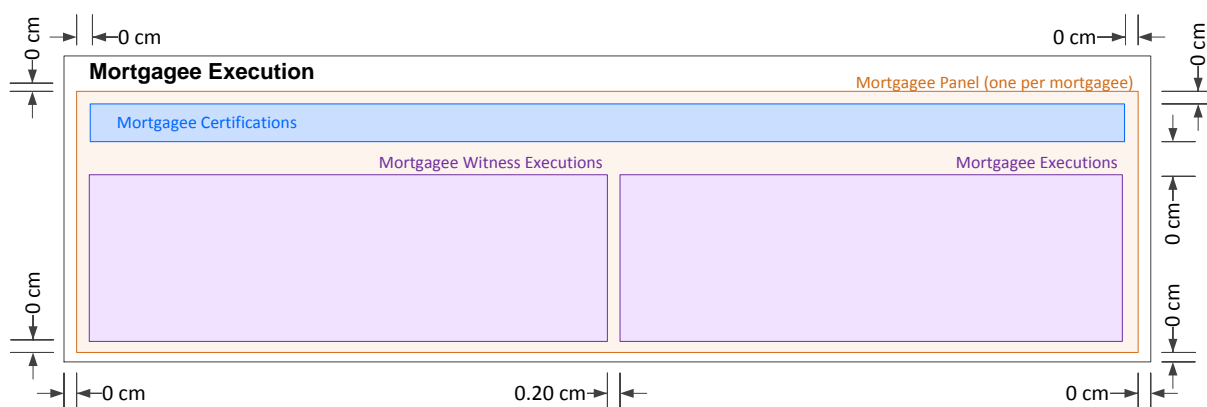
Mortgagee Panel (one per mortgagee)

The Mortgagee Panel is a container for all the execution details for a mortgagee. The following rules apply to the Mortgagee Panel:

Applies to:	All jurisdictions where the Mortgagee Execution panel is shown
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Rules:	<p>This panel is duplicated for each mortgagee.</p> <p>A separate panel is also created for each attorney for a mortgagee (for example, if there are 2 mortgagees, one of which has 2 attorneys, there will be 3 of these panels in the mortgagee execution section. Effectively, each attorney is treated as a separate mortgagee.</p> <p>There is no gap to either the left or the right of the Mortgagee panel.</p> <p>This panel holds 3 sub-panels. One for the Mortgagee Certifications, one for the Mortgagee Witness Execution, and one for the Mortgagee Execution.</p> <p>The Mortgagee Certifications panel spans the full width. The Mortgagee Witness Executions sub-panel and the Mortgagee Executions sub-panel, are each half width. The Mortgagee Witness Executions sub-panel has no gap to the left. The Mortgagee Executions sub-panel has no gap to the right. There is a 0.20 cm gap between the Mortgagee Witness Executions sub-panel and the Mortgagee Executions sub-panel. There is no gap above or below the sub-panels.</p>
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This is shown graphically below:



Mortgagee Certifications

The Mortgagee Certifications sub-panel contains the certifications that a mortgagee is required make when executing a mortgage. Whether this sub-panel is visible will depend on the jurisdiction and the way that the mortgage will be executed.

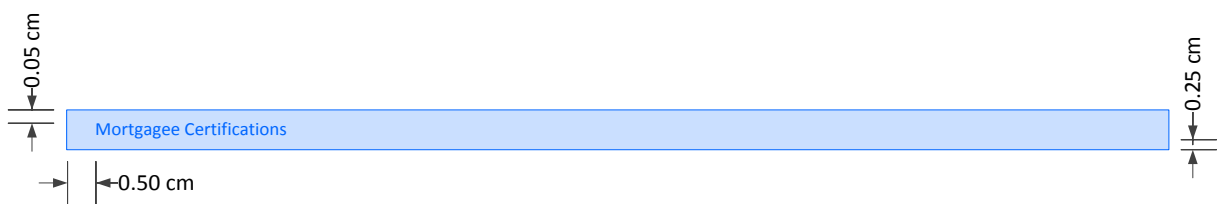
The following rules apply to the Mortgagee Certifications:

Applies to:	<p>Those jurisdictions that are allowing the "Paper Lodge" lodgement channel (as described at the start of the executions section of this document).</p> <p>It will also be used by NSW and WA for all mortgages lodged through the "Full Paper" channel.</p> <p>Mandatory in SA.</p>
Font:	Arial 11pt
Justification:	Left aligned
Indent:	0.50 cm

Margin:	0.05 cm above, 0.25 cm below
Rules:	<p>All the rules below refer to the following certifications – they are subsequently referred to by number.</p> <ol style="list-style-type: none"> 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 taken reasonable steps to verify the identity of the mortgagee. 3. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document. 4. The Certifier has retained the evidence supporting this Registry Instrument or Document. 5. 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. 6. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents,: <ol style="list-style-type: none"> (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. <p>For ACT, in the "Full Paper" channel, where only the mortgagor executes the mortgage, no certifications are required.</p> <p>For NSW, 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</p> <p>For NSW, in the "Full Paper" channel, where the mortgagor executes the mortgage, the following certifications are required when the mortgagee is represented by a lawyer or conveyancer who is certifying: 1, 2, 3, 4, 5</p> <p>For NT, in the "Full Paper" channel, where both the mortgagor and mortgagee execute the mortgage, no certifications are required.</p> <p>For QLD, in the "Full Paper" channel, where both the mortgagor and mortgagee execute the mortgage, no certifications are required.</p> <p>For SA, the following certifications are required when the mortgagee is signing/certifying on their own behalf: 4, 5, 6</p> <p>For SA, the following certifications are required when the mortgagee is represented by a lawyer or conveyancer who is certifying: 2, 3, 4, 5, 6</p> <p>For TAS, in the "Full Paper" channel, where only the mortgagor executes the mortgage, no certifications are required.</p>

	<p>For VIC, in the "Full Paper" channel, where only the mortgagor executes the mortgage, no certifications are required.</p> <p>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:</p> <p>1, 4, 5</p> <p>For WA, in the "Full Paper" channel, where the mortgagor executes the mortgage, the following certifications are required when the mortgagee is represented by a lawyer (not a conveyancer/settlement agent) who is certifying:</p> <p>1, 2, 3, 4, 5</p> <p>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.</p> <p>Where the mortgagee is signing on their own behalf, the following certifications are required:</p> <p>4, 5, 6</p> <p>Where the mortgagee has a representative (lawyer or conveyancer) signing on their behalf, the following certifications are required:</p> <p>2, 3, 4, 5, 6</p>
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This is shown graphically below:



Mortgagee Witness Executions

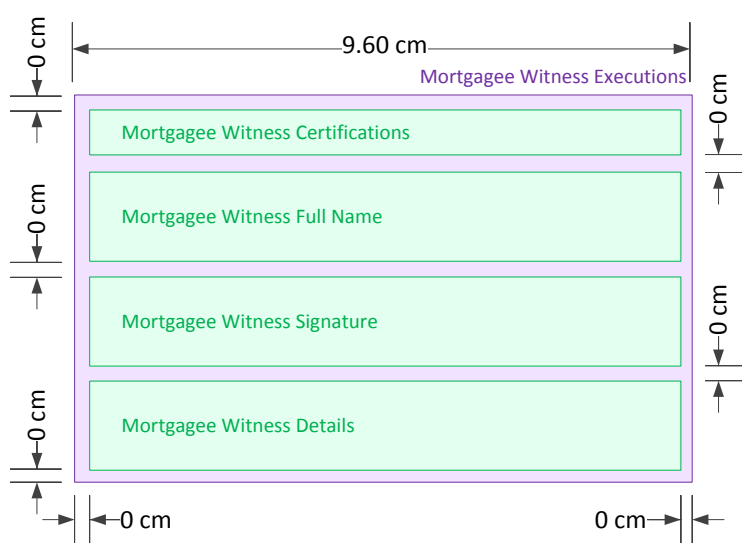
The Mortgagee Witness Executions sub-panel is a container for 4 other fields:

- Mortgagee Witness Certifications
- Mortgagee Witness Full Name
- Mortgagee Witness Signature
- Mortgagee Witness Details

The following rules apply to the Mortgagee Witness Executions sub-panel:

Applies to:	<p>Not required in SA.</p> <p>Not required in VIC.</p> <p>Other jurisdictions may require witness executions (see rules below).</p>
Rules:	<p>This sub-panel is 9.60 cm wide.</p> <p>The sub-panel is not visible when the mortgagee is a company (except when it is being executed by an attorney and is not in QLD).</p> <p>The sub-panel is visible when:</p> <ul style="list-style-type: none"> • The mortgagee is an individual • The mortgagee is a company and the mortgage signed under power of attorney (except in QLD) • The mortgagee is a company and the mortgage is signed by a lawyer or conveyancer on behalf of the mortgagee (only in NT) • The mortgagee type or execution method is not known. <p>When the Mortgageor Witness Executions sub-panel is hidden, all fields contained within it are also hidden.</p> <p>The 4 fields within the Mortgageor Witness Executions sub-panel have no gaps to either side, above or below them.</p>

This is shown graphically below:



Mortgagee Executions

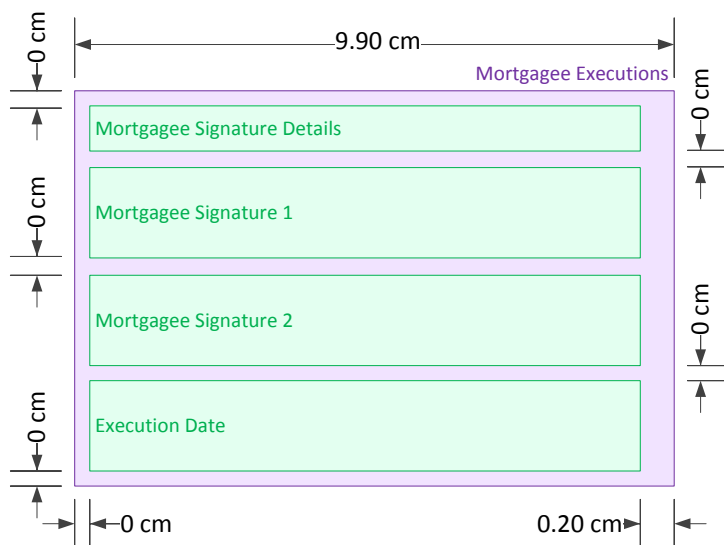
The Mortgagee Executions sub-panel is a container for 4 other fields:

- Mortgagee Signature Details
- Mortgagee Signature 1
- Mortgagee Signature 2
- Execution Date

The following rules apply to the Mortgagee Executions sub-panel:

Applies to:	All Jurisdictions where mortgagee execution panel is shown.
Rules:	<p>This sub-panel is 9.90 cm wide.</p> <p>This panel is always visible.</p> <p>The 4 fields within the Mortgagor Executions sub-panel have no gaps to the left, above or below them, but there is a 0.20 cm gap to the right (to provide a space after the horizontal signature lines in the panels).</p>

This is shown graphically below:



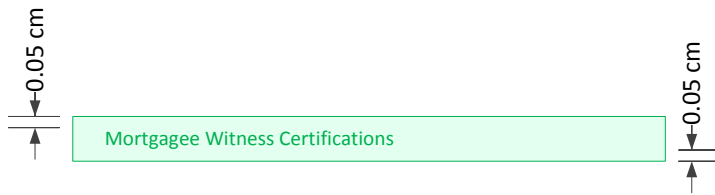
Mortgagee Witness Certifications

The Mortgagee Witness Certifications field is used to hold jurisdiction specific certifications that the witness has to agree to.

The following rules apply to the Mortgagee Witness Certifications field:

Applies to:	NSW and QLD. In all other jurisdictions this field is not present.
Font:	Arial 11pt
Indent:	0.50 cm
Margin:	0.05 cm above, 0.05 cm below
Rules:	<p>In NSW, the value of this field is:</p> <p>I certify that I am an eligible witness and that the mortgagee (or their attorney) who I have known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.</p> <p>In QLD, the value of this field is:</p> <p>NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.</p> <p>The field must expand vertically to accept the relevant certification.</p>

This is shown graphically below:



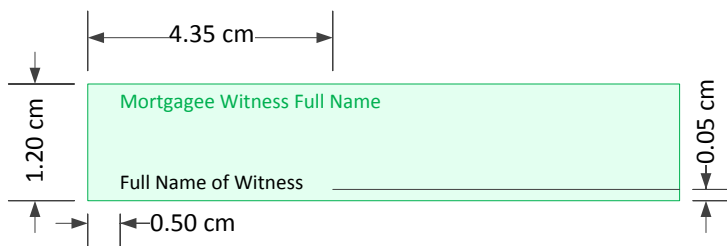
Mortgagee Witness Full Name

The Mortgagee Witness Full Name field is used for the name of the witness to the mortgagee’s signature.

The following rules apply to the Mortgagee Witness Full Name field:

Applies to:	All Jurisdictions where mortgagee execution panel is shown and witnessing is required. Never required in SA.
Description:	This field is split into two parts – the left (caption) side holds the title of the field (i.e. “Full Name of Witness”). The right side (referred to as the data entry part below) is blank (for the witness name to be entered), but has a horizontal line to assist in handwriting the name.
Field Height:	1.20 cm
Font:	Arial 11pt
Indent:	0.50 cm
Indent to data entry part:	4.35 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.05 cm below (above not relevant due to field height)

This is shown graphically below:



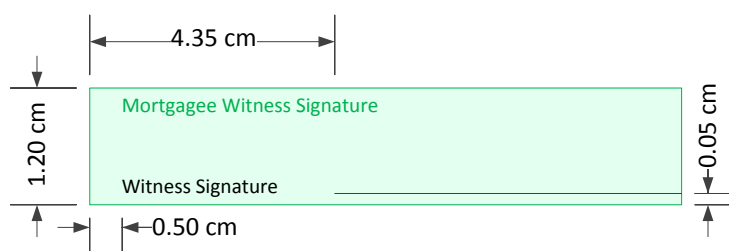
Mortgagee Witness Signature

The Mortgagee Witness Signature field is used for the signature of the witness.

The following rules apply to the Mortgagee Witness Signature field:

Applies to:	All Jurisdictions where mortgagee execution panel is shown and witnessing is required. Never required in SA.
Description:	This field is split into two parts – the left (caption) side holds the title of the field (i.e. “Witness Signature”). The right side (referred to as the data entry part below) is blank (for the witness signature), but has a horizontal line to assist in positioning the signature.
Field Height:	1.20 cm
Font:	Arial 11pt
Indent:	0.50 cm
Indent to data entry part:	4.35 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.05 cm below (above not relevant due to field height)

This is shown graphically below:



Mortgagee Witness Details

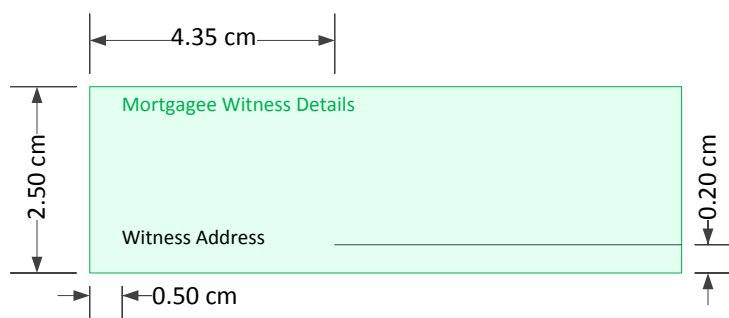
The Mortgagee Witness Details field is used for jurisdiction specific information regarding the witness. This can either be contact information, or information that confirms the eligibility of the person as a witness

The following rules apply to the Mortgagee Witness Details field:

Applies to:	All Jurisdictions where mortgagee execution panel is shown and
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	witnessing is required. Never required in SA.
Description:	This field is split into two parts – the left (caption) side holds the title of the field, which will vary depending on the jurisdiction. The right side (referred to as the data entry part below) is blank (for the witness details to be entered), but has a horizontal line to assist in positioning the information.
Rules:	<p>The field title varies by jurisdiction. The wording for each jurisdiction is described below:</p> <p>ACT: N/A</p> <p>NSW: "Witness Address"</p> <p>NT: "Witness contact address or phone number"</p> <p>QLD: "Witness Qualifications"</p> <p>SA: N/A</p> <p>TAS: N/A</p> <p>VIC: N/A</p> <p>WA: Witness Address, Occupation and phone number</p> <p>All text should be "bottom justified", so that the bottom of the text is in line with the horizontal line in the data entry part.</p>
Field Height:	2.50 cm
Font:	Arial 11pt
Indent:	0.50 cm
Indent to data entry part:	4.35 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.20 cm below (above not relevant due to field height)

This is shown graphically below (using NSW wording):



Mortgagee Signature Details

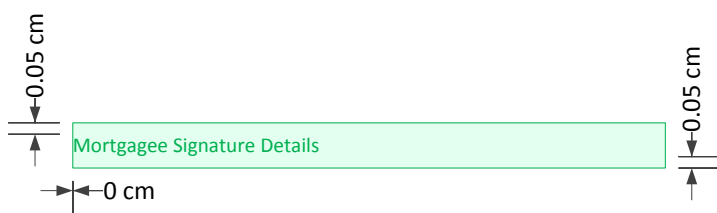
The Mortgagee Signature Details field is used for text related to the execution method and mortgagee type. The text will vary depending on the circumstances, and is sometimes omitted.

The following rules apply to the Mortgagee Signature Details field:

Applies to:	All Jurisdictions where mortgagee execution panel is shown.
Rules:	<p>The value of this field will depend on whether the mortgagee is an organisation or an individual, and also on who will be executing for the mortgagee.</p> <p>The first line of this field states who the execution is on behalf of (“executed on behalf of “ and the mortgagee name)</p> <p>A second line is added if the execution is by an authorised officer, an attorney, or is under common seal:</p> <p>If signed by an authorised officer, or under delegation, the second line comprises the words “Under delegation or authority”.</p> <p>If signed under common seal, the second line comprises the words “under common seal”</p> <p>If signed under power of attorney, the second line states “under power of attorney “ and the number of the power of attorney (unless the jurisdiction is TAS, in which case “dated” and the date of the power of attorney are used instead.</p> <p>Some examples:</p> <p>Individual mortgagee signing for themselves: Executed on behalf of JOHN CITIZEN</p> <p>Individual mortgagee signed under power of attorney (QLD): Executed on behalf of JOHN CITIZEN Under power of attorney 716798625</p> <p>Individual mortgagee signed under power of attorney (TAS): Executed on behalf of JOHN CITIZEN Under power of attorney dated 12/11/2010</p> <p>Corporate mortgagee signing under common seal: Executed on behalf of AAA LIMITED Under common seal</p> <p>Corporate mortgagee signing without common seal: Executed on behalf of AAA LIMITED</p> <p>Corporate mortgagee signed under power of attorney (QLD): Executed on behalf of AAA LIMITED Under power of attorney 716798625</p> <p>Corporate mortgagee signed under power of attorney (TAS): Executed on behalf of AAA LIMITED Under power of attorney dated 12/11/2010</p>
Field Height:	As required to fit the appropriate text.

Font:	Arial 11pt
Indent:	0 cm
Line spacing:	The margin specified below applies to each line (i.e. if there are 2 lines required, there will be a 0.1 cm spacing between them).
Margin:	0.05 cm above , 0.05 cm below

This is shown graphically below:



Mortgagee Signature 1

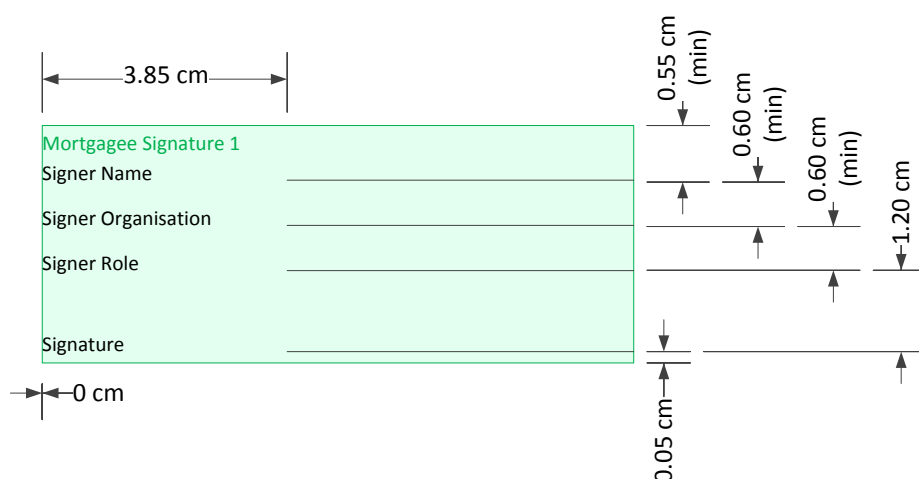
The Mortgagee Signature 1 field is used for the signature of a mortgagee.

The following rules apply to the Mortgagee Signature 1 field:

Applies to:	All Jurisdictions where mortgagee execution panel is shown.
Description:	<p>This field holds up to four specific sections (vertically), each of which has a left and right part to it. In all cases, the left (caption) side holds the title of the information. The right side (referred to as the data entry part below) contains the information and has a horizontal line to assist in positioning those entries that are made manually (e.g. the signature).</p> <p>The four sections are as follows:</p> <ul style="list-style-type: none"> Signer Name Signer Organisation Signer Role Signature <p>Not all sections are required in all cases – the rules for when they are shown are given below.</p>
Rules:	<p>The “Signer Name” section is always present, and holds the name of the person actually signing the mortgage for the mortgagee.</p> <p>The “Signer Organisation” is not shown if the person signing is an individual mortgagee signing on their own behalf.</p> <p>The “Signer Role” is not shown if the person signing is an individual mortgagee signing on their own behalf.</p> <p>The “Signature” is always shown.</p>
Field Height:	<p>The “Signer Name” section can expand to hold long names, or to allow space for a seal to be affixed. There should be a minimum of 0.55 cm from the top of the field to the line of the Signer Name.</p> <p>The “Signer Organisation” can expand to hold long organisation names.</p>

	<p>There should be a minimum of 0.60 cm from the line under Signer Name to the line of Signer Organisation.</p> <p>The “Signer Role” can expand to hold a long role description. There should be a minimum of 0.60 cm from the line under Signer Organisation to the line of Signer Role.</p> <p>There should be 1.20 cm from the line under Signer Role to the line of the Signature.</p>
Font:	Arial 11pt
Indent:	0 cm
Indent to data entry part:	3.85 cm
Thickness of lines in data entry part:	0.02 cm
Colour of lines in data entry part:	Black
Margin:	0.05 cm below (above not relevant due to field height)

This is shown graphically below:



Mortgagee Signature 2

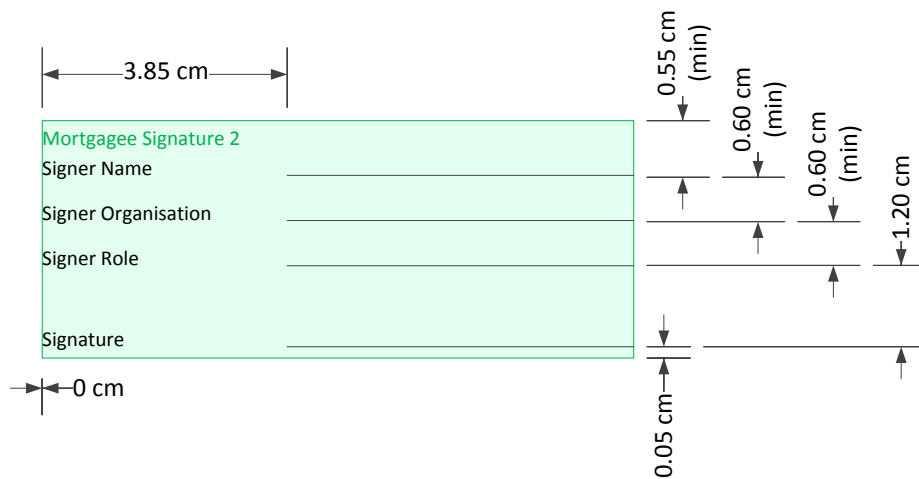
The Mortgagee Signature 2 field is used for the signature of a second signatory for a mortgagee, such as where both a director and director/secretary sign for a company.

The following rules apply to the Mortgagee Signature 2 field:

Applies to:	All Jurisdictions where mortgagee execution panel is shown and a second signatory for the mortgagee is required.
Description:	This field holds up to four specific sections (vertically), each of which has a left and right part to it. In all cases, the left (caption) side holds the title of the information. The right side (referred to as the data entry part below) contains the information and has a horizontal line to assist in

	<p>positioning those entries that are made manually (e.g. the signature).</p> <p>The four sections are as follows:</p> <p style="padding-left: 40px;">Signer Name</p> <p style="padding-left: 40px;">Signer Organisation</p> <p style="padding-left: 40px;">Signer Role</p> <p style="padding-left: 40px;">Signature</p> <p>Not all sections are required in all cases – the rules for when they are shown are given below.</p>
Rules:	<p>The “Signer Name” section is always present, and holds the name of the person actually signing the mortgage for the mortgagee.</p> <p>The “Signer Organisation” holds the organisation of the person signing.</p> <p>The “Signer Role” holds the role of the person signing.</p> <p>The “Signature” is always shown.</p>
Field Height:	<p>The “Signer Name” section can expand to hold long names, or to allow space for a seal to be affixed. There should be a minimum of 0.55 cm from the top of the field to the line of the Signer Name.</p> <p>The “Signer Organisation” can expand to hold long organisation names. There should be a minimum of 0.60 cm from the line under Signer Name to the line of Signer Organisation.</p> <p>The “Signer Role” can expand to hold a long role description. There should be a minimum of 0.60 cm from the line under Signer Organisation to the line of Signer Role.</p> <p>There should be 1.20 cm from the line under Signer Role to the line of the Signature.</p>
Font:	Arial 11pt
Indent:	0 cm
Indent to data entry part:	3.85 cm
Thickness of lines in data entry part:	0.02 cm
Colour of lines in data entry part:	Black
Margin:	0.05 cm below (above not relevant due to field height)

This is shown graphically below:



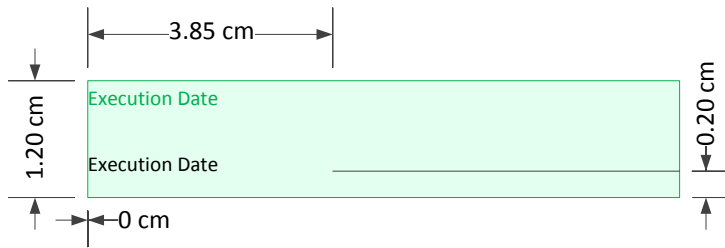
Execution Date

The Execution Date field is used for the date the Mortgage is executed by the mortgagee.

The following rules apply to the Execution Date field:

Applies to:	All Jurisdictions where mortgagee execution panel is shown.
Description:	This field is split into two parts – the left (caption) side holds the title of the field (i.e. “Execution Date”). The right side (referred to as the data entry part below) is blank (for the execution date to be entered), but has a horizontal line to assist in handwriting the date.
Field Height:	1.20 cm
Font:	Arial 11pt
Indent:	0 cm
Indent to data entry part:	3.85 cm
Thickness of line in data entry part:	0.02 cm
Colour of line in data entry part:	Black
Margin:	0.20 cm below (above not relevant due to field height)

This is shown graphically below:



Some jurisdiction specific examples of the Mortgagee Execution panel are shown below:



NSW specific example for individual mortgagee, signing on their own behalf

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.	
I certify that I am an eligible witness and that the mortgagor (or their attorney) who I have either known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.	Executed on behalf of <u>JOHN CITIZEN</u> Signer Name <u>JOHN CITIZEN</u> Signature _____ Execution Date _____
Full Name of Witness _____	
Witness Signature _____	
Witness Address _____	

EXAMPLE

NSW specific example for corporate mortgagee, signed (under seal) by a director and director/secretary:

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.

Executed on behalf of WESTPAC CORPORATION

Under its common seal

Signer Name JOHN SMITH

Signer Organisation WESTPAC CORPORATION

Signer Role DIRECTOR

Signature _____

Signer Name MARY SMITH

Signer Organisation WESTPAC CORPORATION

Signer Role SECRETARY

Signature _____

Execution Date _____

EXAMPLE

NSW specific example for corporate mortgagee, signed (without seal) by a director and director/secretary:

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.

Executed on behalf of WESTPAC CORPORATION

Signer Name JOHN SMITH

Signer Organisation WESTPAC CORPORATION

Signer Role DIRECTOR

Signature _____

Signer Name MARY SMITH

Signer Organisation WESTPAC CORPORATION

Signer Role SECRETARY

Signature _____

Execution Date _____

EXAMPLE

NSW specific example for corporate mortgagee, executed under power of attorney:

Mortgagee Execution	
<p>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.</p> <p>2. The Certifier has retained the evidence supporting this Registry Instrument or Document.</p> <p>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.</p>	
<p>I certify that I am an eligible witness and that the mortgagor (or their attorney) who I have either known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.</p>	
Executed on behalf of	XYZ PTY LIMITED
under power of attorney	Book 101 No. 5041
Signer Name	JOHN SMITH
Signer Organisation	
Signer Role	ATTORNEY
Full Name of Witness	JASON CLARE
Signature	
Execution Date	18/3/2016
Witness Signature	
Witness Address	16 WATERLOO AV NORTH ROCKS

EXAMPLE

NSW specific example for corporate mortgagee, executed by authorized officer or under delegation:

Mortgagee Execution	
<p>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.</p> <p>2. The Certifier has retained the evidence supporting this Registry Instrument or Document.</p> <p>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.</p>	
<p>I certify that I am an eligible witness and that the mortgagor (or their attorney) who I have either known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.</p>	
Executed on behalf of	WESTPAC CORPORATION
under Delegation or Authority	
Signer Name	JOHN SMITH
Signer Organisation	WESTPAC CORPORATION
Signer Role	AUTHORISED OFFICER
Full Name of Witness	
Signature	
Execution Date	
Witness Signature	
Witness Address	

EXAMPLE

NSW specific example for corporate mortgagee, executed by lawyer (with certifications):

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 taken reasonable steps to verify the identity of the mortgagee
3. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.
4. The Certifier has retained the evidence supporting this Registry Instrument or Document.
5. 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.

Executed on behalf of WESTPAC CORPORATION

Signer Name JOHN SMITH

Signer Role AUSTRALIAN LEGAL
PRACTITIONER

Signer Organisation _____

Signature _____

Execution Date 18/3/2016

EXAMPLE

NT specific example for corporate mortgagee, executed under power of attorney:

Mortgagee Execution

Full Name of Witness _____ Executed on behalf of BIG BANK LIMITED
under power of attorney 578123

Witness Signature _____ Signer Name AUSTIN POWERS

Signer Organisation BIG BANK LIMITED

Signer Role STATE MORTGAGE MANAGER

Witness contact
address or phone
number _____

Signature _____

Execution Date _____

EXAMPLE

NT specific example for corporate mortgagee, executed by an Australian Legal Practitioner:

Mortgagee Execution

Full Name of Witness _____ Executed on behalf of BIG BANK LIMITED

Signer Name AUSTIN POWERS

Signer Organisation LARRY'S LAW

Witness Signature _____ Signer Role AUSTRALIAN LEGAL

PRACTITIONER

Witness contact
address or phone
number _____

Signature _____

Execution Date _____

EXAMPLE

QLD specific example for corporate mortgagee, signed by one director only under common seal:

Mortgagee Execution	
Executed on behalf of BIG BANK LIMITED under common seal	
Signer Name	<u>DAISY DILLON</u>
Signer Organisation	<u>BIG BANK LIMITED</u>
Signer Role	<u>DIRECTOR</u>
Signature	_____
Execution Date	_____

EXAMPLE

QLD specific example for corporate mortgagee, signed by an attorney under power of attorney:

Mortgagee Execution	
Executed on behalf of BIG BANK LIMITED under power of attorney 726538762	
Signer Name	<u>ALAN ATKINS</u>
Signer Organisation	<u>BIG BANK LIMITED</u>
Signer Role	<u>MORTGAGE OFFICER</u>
Signature	_____
Execution Date	_____

EXAMPLE

QLD specific example for individual mortgagee, signed by a lawyer:

Mortgagee Execution	
Executed on behalf of JOHN CITIZEN	
Signer Name	<u>LAURENCE LAIDLEY</u>
Signer Organisation	<u>LARRY'S LAW</u>
Signer Role	<u>AUSTRALIAN LEGAL PRACTITIONER</u>
Signature	_____
Execution Date	_____

EXAMPLE

VIC specific example for a corporate mortgagee, signed under power of attorney, where only the mortgagee signs (with certifications):

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.

Executed on behalf of ANZ BANKING GROUP LTD
under power of attorney 98567436

Signer Name BRENDAN ALLAN
Signer Organisation ANZ BANKING GROUP LTD
Signer Role ATTORNEY

Signature _____

Execution Date _____

EXAMPLE

VIC specific example for an individual mortgagee, signed by a lawyer, where only the mortgagee signs (with certifications):

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.

Executed on behalf of LESLIE JENKINS

Signer Name JOHN MARSDEN
Signer Organisation LEGAL SOLUTIONS
Signer Role AUSTRALIAN LEGAL PRACTITIONER

Signature _____

Execution Date _____

EXAMPLE

VIC specific example for a corporate mortgagee, signed by a lawyer, where only the mortgagee signs (with certifications):

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.

Executed on behalf of LITTLE BANK PTY LTD

Signer Name LILLIAN LAWSON

Signer Organisation L & L LAWYERS

Signer Role AUSTRALIAN LEGAL
PRACTITIONER

Signature _____

Execution Date _____

Address Field Defined Lists

Unit Type

Antenna	Club	Lobby	Suite	Substation
Apartment	Condominium	Loft	Shed	Tenancy
Automatic Teller	Coolroom	Lot	Shop	Townhouse
Automated Teller Machine	Cottage	Lease	Showroom	Tower
Barbecue	Duplex	Marine Berth	Sign	Unit
Building	Factory	Maisonette	Site	Villa
Bungalow	Flat	Office	Stall	Vault
Boatshed	Garage	Penthouse	Store	Ward
Cage	Hall	Reserve	Strata unit	Warehouse
Carpark	House	Room	Studio / Studio Apartment	Workshop
Carspace	Kiosk			

Street Type

Access	Circuit	Edge	Gully	Outlook	Ridgeway	Tarn
Alley	Circus	Elbow	Harbour	Parade	Right of Way	Terrace
Alleyway	Close	End	Heath	Park	Ring	Thoroughfare
Amble	Cluster	Entrance	Heights	Parklands	Rise	Throughway
Anchorage	Colonnade	Esplanade	Highroad	Parkway	Rising	Tollway
Approach	Common	Estate	Highway	Part	River	Top
Arcade	Concourse	Expressway	Hill	Pass	Riverway	Tor
Arterial	Connection	Extension	Hollow	Passage	Riviera	Towers
Artery	Copse	Fairway	Hub	Path	Road	Track
Avenue	Corner	Firebreak	Interchange	Pathway	Roads	Trail
Banan	Corso	Fireline	Intersection	Piazza	Roadside	Trailer
Bank	Course	Firetrack	Island	Place	Roadway	Triangle
Basin	Court	Firetrail	Junction	Plateau	Ronde	Trunkway
Bay	Courtyard	Flat	Key	Plaza	Rosebowl	Turn
Beach	Cove	Flats	Keys	Pocket	Rotary	Twist
Bend	Crescent	Follow	Landing	Point	Round	Underpass
Block	Crest	Footway	Lane	Port	Route	Upper
Boardwalk	Cross	Ford	Laneway	Promenade	Row	Vale
Boulevard	Crossing	Foreshore	Lees	Pursuit	Rue	Valley
Boulevard	Crossroad	Formation	Line	Quad	Run	Viaduct
Bowl	Crossway	Freeway	Link	Quadrangle	Service Way	View
Brace	Cruiseway	Front	Little	Quadrant	Shunt	Views
Brae	Cul-de-sac	Frontage	Lookout	Quay	Siding	Villas
Break	Cutting	Gap	Loop	Quays	Slope	Vista
Bridge	Dale	Garden	Lower	Ramble	Sound	Wade

Broadway	Dell	Gardens	Mall	Ramp	Spur	Walk
Brow	Dene	Gate	Manor	Range	Square	Walkway
Bypass	Deviation	Gateway	Meander	Reach	Stairs	Waters
Byway	Dip	Glade	Mew	Reserve	State Highway	Waterway
Causeway	Distributor	Glen	Mews	Rest	Steps	Way
Centre	Divide	Grange	Motorway	Retreat	Strand	Wharf
Centreway	Dock	Green	Mount	Return	Street	Woods
Chase	Domain	Ground	Nook	Ride	Strip	Wynd
Circle	Drive	Grove	Outlet	Ridge	Subway	Yard
Circlet	Driveway					

Floor Type

Basement	Lower Level	Platform
Floor	Mezzanine	Penthouse
Ground	Observation Deck	Rooftop
Level	Parking	Sub-Basement
Lower Ground Floor	Podium	Upper Ground Floor

State

ACT	NT	SA	VIC
NSW	QLD	TAS	WA

Postal Delivery Type

Poste Restante (also known as Care-of Post Office)	General Post Office Box	Rural Box Number
Care-of Post Office (also known as Poste Restante)	Locked Mail Bag Service	Roadside Mail Box/Bag
Community Mail Agent	Mail Service	Roadside Mail Service
Community Mail Bag	Post Office Box	Roadside Delivery
GPO Bag	Private Mail Bag Service	

Jurisdiction specific information sheet requirements

Header of page shows version number of mortgage form

No footer (page number) on these pages

The information sheet (flyer) that attaches to all mortgage forms for presentation to the mortgagor are listed below. These information sheets do not get lodged with the Land Registry.

Note that there is no information sheet for VIC.

ACT

Signing & Witnessing Requirements in the Australian Capital 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 an adult (over 18) who is not a party to the mortgage.
- **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 an adult (over 18) who is not a party to the mortgage.
- **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**
Section 55(1) of the *Associations Incorporation Act 1991* provides that a document made by an incorporated association may be authenticated by the signature of the public officer or secretary and need not be authenticated under the common seal. Where a public officer or secretary signs on behalf of an association, the signature should be witnessed in the normal manner. The full name and position of the authorised person should be printed under their execution.

Further witnessing requirements:

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

NSW

MORTGAGE WITNESSING REQUIREMENTS IN NSW			
PARTY TO MORTGAGE	WHO MAY EXECUTE MORTGAGE?	DOES SIGNATURE HAVE TO BE WITNESSED?	WHO MAY BE THE WITNESS?
Mortgagor	The Mortgagor (individual).	Yes	An "eligible witness", namely a person who: <ol style="list-style-type: none"> 1. is over 18 years of age; 2. is not a party to the mortgage; and 3. has known the person who is signing the mortgage for at least a year or has taken reasonable steps to confirm the identity of the person. See s. 117(4) <i>Real Property Act 1900</i> (NSW).
	The Mortgagor (corporation).	Depends on the method of execution.	Depends on the method of execution. For example, if a corporation executes a mortgage without using a common seal pursuant to section 127(1) of the <i>Corporations Act 2001</i> (Cth), the signatures of the directors and company secretary, as the case may be, do not need to be witnessed. If a corporation executes a mortgage with a common seal pursuant to section 127(2) of the <i>Corporations Act 2001</i> (Cth), the affixing of the seal must be witnessed by: <ol style="list-style-type: none"> 1. 2 directors; or 2. a director and a company secretary; or 3. for a proprietary company that has a sole director who is also the sole company secretary - that director. Other methods of execution authorised by a corporation's constitution or special resolution may require additional evidence to support the authority.
	An attorney (individual) on behalf of the Mortgagor.	Yes	An eligible witness
	An attorney (corporation) on behalf of the Mortgagor.	Yes	Same as for a Mortgagor who is a corporation.
	An attorney (individual) on behalf of the Mortgagor.	Yes	An eligible witness.
Mortgagee	The Mortgagee (individual).	Yes	An eligible witness.
	The Mortgagee (corporation).	Depends on the method of execution.	Same as for a Mortgagor who is a corporation.
	An attorney (individual) on behalf of the Mortgagee.	Yes	An eligible witness.
	An attorney (corporation) on behalf of the Mortgagee.	Depends on the method of execution.	Same as for a Mortgagor who is a corporation.
	An Australian Legal Practitioner	No	-
	A Licensed Conveyancer.	No	-

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.

QLD

READ THIS BEFORE SIGNING A TITLES REGISTRY FORM 1 --TRANSFER OR FORM 2 --MORTGAGE

IF YOU FAIL TO PROVIDE TO THE WITNESSING OFFICER ADEQUATE EVIDENCE OF YOUR ENTITLEMENT TO SIGN THE FORM, THE WITNESSING OFFICER MAY DECLINE TO WITNESS YOUR SIGNATURE

Note - This page is NOT part of the form and should NOT be lodged in the titles registry

Signing and witnessing of titles registry transfer or mortgage forms

A person who witnesses the signature of an individual on a titles registry form is required by law to take reasonable steps to ensure the person signing the form is entitled to do so.

If you take your transfer or mortgage form/s to a Justice of the Peace or Commissioner for Declarations (or other person qualified under Schedule 1 of the *Land Title Act 1994* to witness a titles registry form, such as a lawyer) to have your signature witnessed, you must provide to the satisfaction of the witness, the following --

1. proof of identity showing your photo and signature; and
2. supporting documentation that shows your name and property details, and helps to confirm you are entitled to sign the form/s.

1. Proof of identity documents

Proof of identity documents may include --

- driver licence; or
- passport.

2. Supporting documentation that helps to confirm you are entitled to sign the form/s

If you are **selling property** or are **only refinancing**, supporting documentation may include either --

- a local government current rates notice for the property, or
- a recently issued current title search statement for the property, or
- a recently issued registration confirmation statement for the property, or
- a current certificate of title (if one exists) for the property.

If you are a **purchaser** and/or **financing the purchase**, supporting documentation may include either --

- a copy of the contract of sale for the property; or
- official loan documentation from your lender; or
- a letter from a solicitor confirming you are entitled to sign the form.

SA

Mortgage Execution in South Australia

On paper – signed by mortgagor

Mortgage lodged with the Lands Titles Office in paper where both the mortgagor and mortgagee execute must have the following mortgage execution requirements.

Mortgage Execution

- Natural Person

If the mortgagor is a natural person who is signing in his or her own right, he or she must sign his or her usual signature in the place indicated on the form.

- Power of Attorney

The mortgagor may execute the mortgage by his, her or its attorney, provided that the power of attorney authorises such action and has been deposited in the Lands Titles Registration Office.

The execution clause states 'Executed for <name of mortgagor> by <name of his or her attorney> under power of attorney <number of power of attorney document>'. If the power of attorney has not been deposited prior to the execution of the transfer, it will not be possible to refer to the instrument's Lands Titles Office number in the execution. In this case, the power must be lodged contemporaneously with the transfer, mortgage or other instrument. If the power is to be lodged with the other dealings no number is required to be included. If the power of attorney is in favour of whoever is the occupant for the time being of a specified position, the execution should also state that position or capacity.

- Company

If the mortgagor 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 the Corporations Act s127:

Multi-member company:

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

Sole Person company:

- Affix the seal and the affixing is witnessed by the person who is the sole director and secretary; or
- Execute without using a common seal if the document is signed by the person who is the sole director and secretary.

Execution not in accordance with the Corporations Act s127:

Sole Person Company with no secretary:

- Affix the seal and the affixing is witnessed by the person who is the sole director; or
- Execute without using a common seal if the document is signed by the person who is the sole director.

It is noted that a proprietary company is no longer required to have a secretary, therefore the ability to execute as above needs to be available. However, this execution does not comply with section 127 and therefore as strict compliance is not possible the assumptions of sections 128 and 129 may not be available. Because the company's execution does not literally comply with s 127(2) and the assumption of due execution may not be available, the Registrar-General requires the mortgage to be endorsed or accompanied by a certification that (1) the company is a proprietary company, (2) the company does not have a secretary and (3) that the director is exercising the power conferred by s 198E(1) of the Corporations Act 2001 (Cth).

Company (multi-member or sole member company) executing by:

- Affix the seal and the affixing is witnessed by the person who is the sole director; or
- Execute without using a common seal if the document is signed by the person who is the sole director

The certifying party must provide a certification that the execution is in accordance with the company's constitution or provide a copy of the constitution (or any other relevant documentation) which authorised the particular method of execution.

- Association

Requirements for Associations vary (as it depends what is in accordance with the rules of the association) but office practice is to check:

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

Also if it is an incorporated body under its own Act the execution would need to abide by the specifications stated within that Act.

Witnessing

Requirements for witnessing:

- must be aged 18 years or over and
- must know the mortgagor personally or have satisfied him or herself as to the identity of the mortgagor.
- cannot 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.

There is also a clause for the witness stating 'signed in my presence by the mortgagor who is either personally known to me or has satisfied me as to his or her identity.'

Witnessing in this manner is not required when mortgagor is a Company or Association unless executing under power of attorney.

Mortgagee Execution

The mortgagee must execute by providing the following required certifications for the mortgage:

- The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents has taken reasonable steps to verify the identity of the mortgagor.
- The Certifier has retained the evidence supporting this Registry Instrument or Document.
- 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.

The person signing on behalf of the mortgagee in relation to the certifications must be an Australian Legal Practitioner, Licensed Conveyancer or employee of the mortgagee with personal knowledge of the matters he or she is certifying to.

Where the person signing on behalf of the mortgagee is an Australian Legal Practitioner or Licensed Conveyancer the following additional certifications apply:

- The Certifier has taken reasonable steps to verify the identity of the mortgagee.
- The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.

On paper – signed by mortgagee only (with certifications)

Mortgagee Execution

Where the mortgagee only executes, the following certifications are required for the mortgage:

- The Certifier has retained the evidence supporting this registry Instrument or Document.
- 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.
- 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.

The person signing on behalf of the mortgagee in relation to the certifications must be an Australian Legal Practitioner, Licensed Conveyancer or employee of the mortgagee with personal knowledge of the matters he or she is certifying to.

Where the person signing on behalf of the mortgagee is an Australian Legal Practitioner or Licensed Conveyancer the following additional certifications apply:

- The Certifier has taken reasonable steps to verify the identity of the mortgagee.
- The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.

TAS

Witnessing Requirements in Tasmania

The signature of the mortgagor must be witnessed by an adult (over 18) who is not a party to the mortgage.

The full name and address of the witness must be supplied.

VIC

There is no information sheet for Vic.

WA

Witnessing Requirements in Western Australia

Instruments under the Act signed by any person and attested by one witness are duly executed, where:

- the witness is not a party to the instrument
- the witness has signed the document
- the witness is an adult and there appears on the instrument the full name, address and occupation of the witness, in English script below the witness' signature. The details of the witness must be able to be clearly read by the Registrar of Titles
- the instrument is signed within Australia or a Territory of Australia including the Cocos (Keeling) Islands or Christmas Island

and

- the signature of each person is separately attested.

A party to a document and a witness must sign using their usual signature, which may be by printing the name, or using English or other language script, thumb print or other mark. To assist communication with witnesses, if necessary, it would be helpful if the telephone number at which the witness can ordinarily be contacted during business hours is added after his or her occupation.

Where an instrument is signed in any country that is outside Australia or a Territory of Australia, the witness must be one of the persons set out in s.145 (1) (b) of the Act. Where an instrument is executed but not attested in the manner provided above and the genuineness of the signature and handwriting of the person signing is proved to the satisfaction of the Registrar, by the statutory declaration of a person well acquainted with the person signing, who:

- identifies the instrument for which the declaration is required or supplied
- declares positively that the signature thereon is the true signature and handwriting of the person executing the instrument

and

- states how and over what period the declarant has obtained a sufficient knowledge of the signature and handwriting of that person;

then the instrument may be accepted for registration by virtue of s.145(3) of the TLA. Declarations of this nature must be lodged with the document and will be inspected by the document examiner when the complete dealing is examined. Signatures must be in ink. Ball point pens and felt tip pens are acceptable for use on documents.