



NATIONAL MORTGAGE FORM DESIGN SPECIFICATION

NT Addendum to Version 1.5

The Northern Territory (NT) require a change to the previously published National Mortgage Specification Version 1.5. – Dated August 2025

This document describes these changes.

<p>Page 7 Acceptance and lodgment scenarios</p>	<p>Replace the NT column:</p> <table> <tr> <th></th><th>NT*</th></tr> <tr> <td>1</td><td>YES</td></tr> <tr> <td>2</td><td>NO</td></tr> <tr> <td>1A</td><td>NO</td></tr> <tr> <td>3</td><td>NO</td></tr> <tr> <td>4</td><td>NO</td></tr> </table> <p>with the following:</p> <table> <tr> <th></th><th>NT*</th></tr> <tr> <td>1</td><td>YES</td></tr> <tr> <td>2</td><td>YES</td></tr> <tr> <td>1A</td><td>YES</td></tr> <tr> <td>3</td><td>YES</td></tr> <tr> <td>4</td><td>YES</td></tr> </table>		NT*	1	YES	2	NO	1A	NO	3	NO	4	NO		NT*	1	YES	2	YES	1A	YES	3	YES	4	YES
	NT*																								
1	YES																								
2	NO																								
1A	NO																								
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4	YES																								
<p>Page 7 Acceptance and lodgment scenarios</p>	<p>Replace:</p> <ul style="list-style-type: none"> *Electronic conveyancing is scheduled for implementation in NT in October 2018, subject to funding. <p>with the following note:</p> <ul style="list-style-type: none"> *Electronic conveyancing is scheduled for implementation in NT in August 2025. 																								
<p>Page 22 Estate and/or interest being mortgaged</p> <p>Jurisdictional restrictions</p>	<p>Update NT to:</p> <p>NT: WHOLE OF LAND, FEE SIMPLE, CROWN LAND, LEASE HOLD ESTATE, PERPETUAL LEASE or free text</p>																								
<p>Page 26 Land</p> <p>Land Title Reference</p> <p>Jurisdictional Restrictions</p>	<p>Update NT to:</p> <p>Register: Up to 4 characters Volume: Up to 5 digits numeric Folio: Up to 1-3 digits numeric</p>																								

Page 29 Land Land Description Jurisdictional Restrictions	Replace NT with the following: Parcel (Lot Number) – (Up to 5 alphanumeric) Mandatory Locality Area (List of names – see NT Land Description Locations on page 104) Mandatory Plan Number (Up to 20 alphanumeric) Mandatory Unit Number (Up to 5 numeric) Optional – only required for a unit
Page 35 Mortgagor Data lines Jurisdictional Restrictions	Update NT to: NT: Given Name(s) and Family Name can be maximum of 600 characters combined
Page 36 Mortgagor Data lines Family Name Jurisdictional Restrictions	Update NT to: NT: Given Name(s) and Family Name can be maximum of 500 characters combined
Page 36 Mortgagor Data lines Name Jurisdictional Restrictions	Update NT to: NT: Maximum of 600 characters
Page 36 Mortgagor Data lines Name Name on Title Reason for Difference	Only applicable in VIC, SA, NSW, ACT and NT – omitted in other jurisdictions. The reason for difference can be one of the following list for NT: <ul style="list-style-type: none"> • Approved abbreviation • Change of name • Incorporated name change • Legislative change • Marriage • Resumption of maiden name
Page 45 Mortgagee Data lines Given Name(s)	Update NT to: NT: Given Name(s) and Family Name can be maximum of 600 characters combined

Jurisdictional Restrictions						
Page 45 Mortgagee	Update NT to:					
Data lines	NT: Given Name(s) and Family Name can be maximum of 600 characters combined					
Family Name						
Jurisdictional Restrictions						
Page 46 Mortgagee	Update NT to:					
Data lines	NT: Maximum of 600 characters					
Name						
Jurisdictional Restrictions						
Page 47 Mortgagee	NT: Mandatory – maximum of 300 characters for the combination of all fields					
Data lines						
Address						
Jurisdictional Restrictions						
Page 61 Execution Requirements	Replace NT row:					
	Full Paper Scenario 1	Paper Lodge Scenarios 1A & 3	Paper Acceptance Scenarios 1A & 2	Electronic Lodge Scenarios 2 & 4	Electronic Acceptance Scenarios 3 & 4	
NT	Mortgagor & Mortgagee	N/A	N/A	N/A	N/A	
	With the following:					
	Full Paper Scenario 1	Paper Lodge Scenarios 1A & 3	Paper Acceptance Scenarios 1A & 2	Electronic Lodge Scenarios 2 & 4	Electronic Acceptance Scenarios 3 & 4	
NT	Mortgagor & Mortgagee	Mortgagee	Mortgagor	Mortgagee (using digital signature)	Mortgagor	
Page 61 Execution Requirements	Replace:					

	<ul style="list-style-type: none"> Electronic conveyancing is scheduled for implementation in NT in October 2018, subject to funding. <p>With</p> <ul style="list-style-type: none"> Electronic conveyancing is scheduled for implementation in NT in August 2025. <p>*This note has been put twice on the form please remove from page 62</p>
Page 66 Mortgagor Witness Certifications Applies to	Update to include NT.
Page 67 Mortgagor Witness Certifications Rules:	Add the following: In NT, the value of this field is: I certify that I am an eligible witness and that I have taken reasonable steps to verify the identity of the Mortgagor who has signed the mortgage in my presence.
Page 84 Mortgagee Certifications Applies to	Update to: Mandatory in NT
Page 85 Mortgagee Certifications Rules	The change is to update the mortgagee certifications in the National Mortgage Form to be in line with the updated certifications in Schedule 3 of the Model Participation Rules (Version 6). <ol style="list-style-type: none"> The Certifier has taken reasonable steps to verify the identity of the [transferor/transferee/mortgagor/mortgagee/caveator/applicant/covenantor/covenantee/encumbrancer/encumbrancee/grantor/grantee/lienor/lessor/lessee/receiving party/relinquishing party] or his, her or its administrator or attorney. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document. 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 law and any Prescribed Requirement. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents: <ol style="list-style-type: none"> has taken reasonable steps to verify the identity of the mortgagor; or his, her or its administrator or attorney and

	<p>(b) holds a mortgage granted by the mortgagor on the same terms as this Registry Instrument or Document.</p> <p>6. The Certifier has:</p> <p>(a) retrieved; and</p> <p>(b) either securely destroyed or made invalid</p> <p>the (duplicate) certificate(s) of title for the folio(s) of the Register listed in this Registry Instrument or Document.</p>																
<p>Page 86</p> <p>Mortgagee Certifications</p> <p>Rules</p>	<p>Update the below to include NT:</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>3, 4, 5</p> <p>Where the mortgagee is being represented by a lawyer or conveyancer, the following certifications are required:</p> <p>1, 2, 3, 4, 5</p>																
<p>Page 88</p> <p>Mortgagee Witness Certifications</p> <p>Applies to</p>	<p>Update to the following:</p> <p>NSW, QLD, and NT. In all other jurisdictions this field is not present.</p>																
<p>Page 88</p> <p>Mortgagee Witness Certifications</p> <p>Rules</p>	<p>Add the following:</p> <p>In NT, the value of this field is:</p> <p>I certify that I am an eligible witness and that I have taken reasonable steps to verify the identity of the Mortgagee who has signed the mortgage in my presence.</p>																
<p>Page 109</p> <p>Witnessing Requirements</p> <p>Mortgagor Witnessing Requirements for Full Paper (Scenario 1)</p> <p>Other Organisation</p>	<p>Replace NT Column:</p> <table border="1"> <tr> <td>Signing Party</td><td>NT</td></tr> <tr> <td>Attorney (under POA)</td><td>YES</td></tr> <tr> <td>Australian Legal Practitioner</td><td>N/A</td></tr> <tr> <td>Law Practice</td><td>N/A</td></tr> <tr> <td>Licensed Conveyancer</td><td>N/A</td></tr> <tr> <td>Conveyancing Practice</td><td>N/A</td></tr> <tr> <td>Using common seal – Authorised Officer</td><td>YES</td></tr> <tr> <td>Without common seal – Authorised Officer</td><td>YES</td></tr> </table>	Signing Party	NT	Attorney (under POA)	YES	Australian Legal Practitioner	N/A	Law Practice	N/A	Licensed Conveyancer	N/A	Conveyancing Practice	N/A	Using common seal – Authorised Officer	YES	Without common seal – Authorised Officer	YES
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Corporation	Using common seal – Sole person Company: Sole Director & Secretary signs	N/A
	Using common seal – Sole person Company: Sole Director signs	N/A
	Using common seal – Authorised Officer	N/A
	Without common seal – Multi-person Company: Director & Director or Director & Secretary signs	N/A
	Without common seal – Multi-person Company: One Director only signs	N/A
	Without common seal – Sole person Company: Sole Director & Secretary signs	N/A
	Without common seal – Sole person Company: Sole Director signs	N/A
	Without common seal – Authorised Officer	N/A
	Attorney (under PoA)	N/A
	Australian Legal Practitioner	N/A
	Law Practice	N/A
	Licensed Conveyancer	N/A
	Conveyancing Practice	N/A
	Mortgagee Employee	N/A
	With the following:	
	Signing Party	NT
	Using common seal – Multi-person Company: Director & Director or Director & Secretary signs	NO
	Using common seal – Multi-person Company: One Director only signs	NO
	Using common seal – Sole person Company: Sole Director & Secretary signs	NO
	Using common seal – Sole person Company: Sole Director signs	NO
	Using common seal – Authorised Officer	NO
	Without common seal – Multi-person Company: Director & Director or Director & Secretary signs	NO
	Without common seal – Multi-person Company: One Director only signs	NO

	Without common seal – Sole person Company: Sole Director & Secretary signs	NO
	Without common seal – Sole person Company: Sole Director signs	NO
	Without common seal – Authorised Officer	YES
	Attorney (under PoA)	YES
	Australian Legal Practitioner	NO
	Law Practice	N/A
	Licensed Conveyancer	NO
	Conveyancing Practice	N/A
	Mortgagee Employee	N/A
Page 111 Witnessing Requirements Witnessing Requirements for Paper Lodge (Scenarios 1A and 3) – Mortgagee's (lodged) Counterpart Other Organisation	Replace NT column:	
	Signing Party	NT
	Attorney (under POA)	N/A
	Australian Legal Practitioner	N/A
	Law Practice	N/A
	Licensed Conveyancer	N/A
	Conveyancing Practice	N/A
	Mortgagee Employee	N/A
	Using common seal – Authorised Officer	N/A
	Without common seal – Authorised Officer	N/A
	With the following	
	Signing Party	NT
	Attorney (under POA)	YES
	Australian Legal Practitioner	NO
Law Practice	N/A	
Licensed Conveyancer	NO	
Conveyancing Practice	N/A	
Mortgagee Employee	N/A	
Using common seal – Authorised Officer	NO	
Without common seal – Authorised Officer	YES	