



NATIONAL MORTGAGE FORM DESIGN SPECIFICATION

Version 1.5

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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

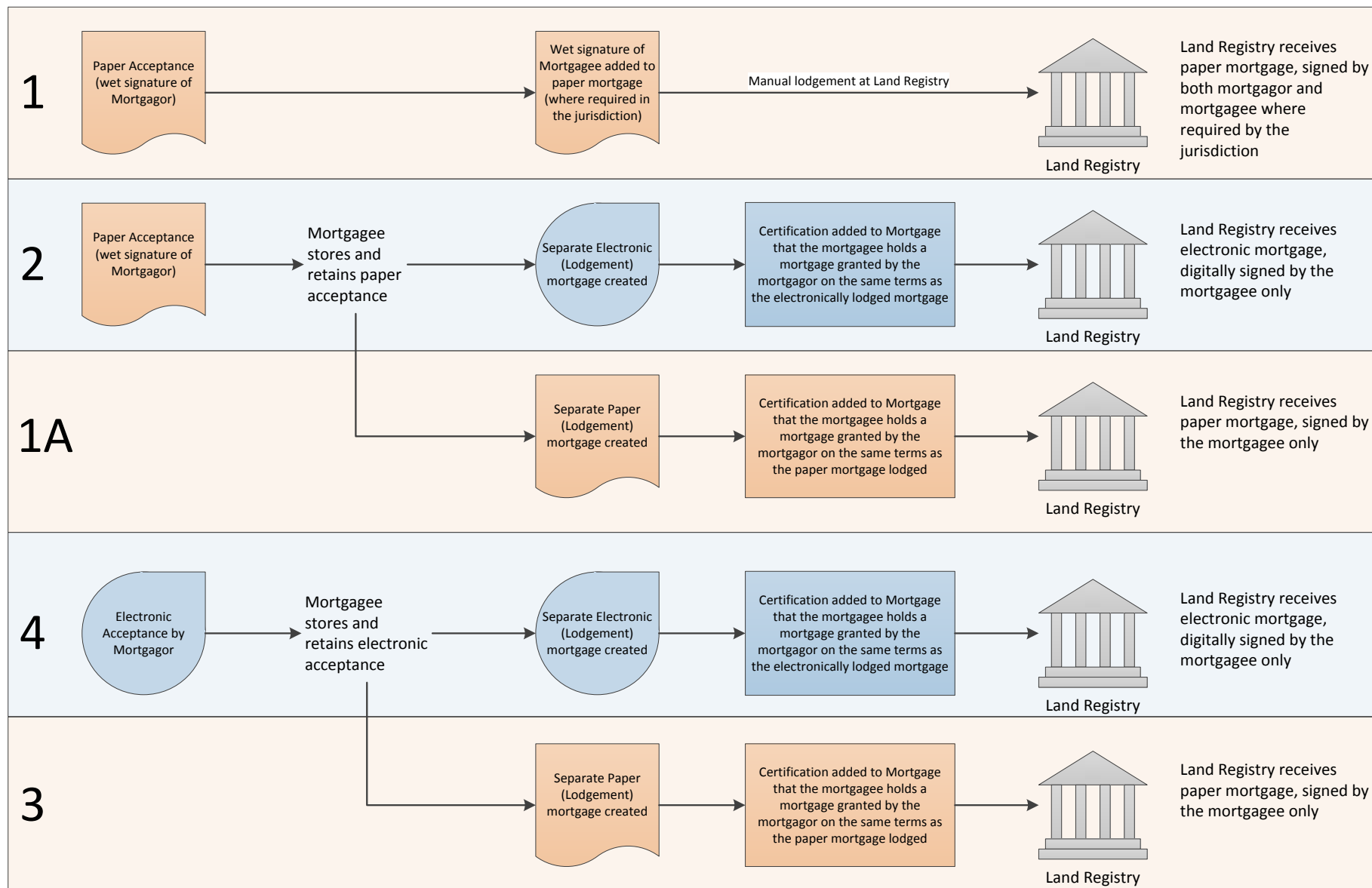
The section on overall style lists all features common to the whole mortgage form. The section requirements describe the rules that apply to each part of the main body of the mortgage form. The execution section describes what rules apply in each execution scenario, and the jurisdiction specific information 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> <p>The document requirements for this lodgement channel are NOT described in this specification, except to the extent that the mortgage retained by the mortgagee must be on the same terms as that lodged with the Land Registry.</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> <p>The document requirements for this lodgement channel are NOT described in this specification and will be handled by the ELN Operator.</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> <p>The document requirements for this lodgement channel are NOT described in this specification, except to the extent that the mortgage retained by the mortgagee must be on the same terms as that lodged with the Land Registry.</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 | YES | 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.

*** In Victoria, from the introduction of the national mortgage form, a paper mortgage being lodged with Land Use Victoria will only be signed by the mortgagor if the mortgagee is not:

- an ADI,
- a subscriber to an electronic lodgement network or
- represented by a conveyancer or lawyer.

If the mortgagee is an ADI, a subscriber to an electronic lodgement network or represented by a conveyancer or lawyer, they or their representative only will sign the mortgage being lodged.

**** 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; margin: 10px auto; width: 80%;"> <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 | |
| <div style="display: flex; justify-content: space-between;"> Land Title Reference Part Land Affected? Land Description </div> | |
| Mortgagor Given Name(s) Family Name | |
| Mortgagee Name ACN Australian credit licence | |
| <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>Terms and Conditions of this Mortgage</p> <p>(a) Document Reference</p> <p>(b) Additional terms and conditions</p> | |
| Mortgagor Execution | |
| Full Name of Witness _____ | Executed on behalf of Signer Name _____ |
| Witness Signature _____ | Signature _____ Execution Date _____ |
| Witness Address _____ | |
| Reference: _____ | |
| Page 1 of 2 | |

Mortgagee Execution

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

Reference:

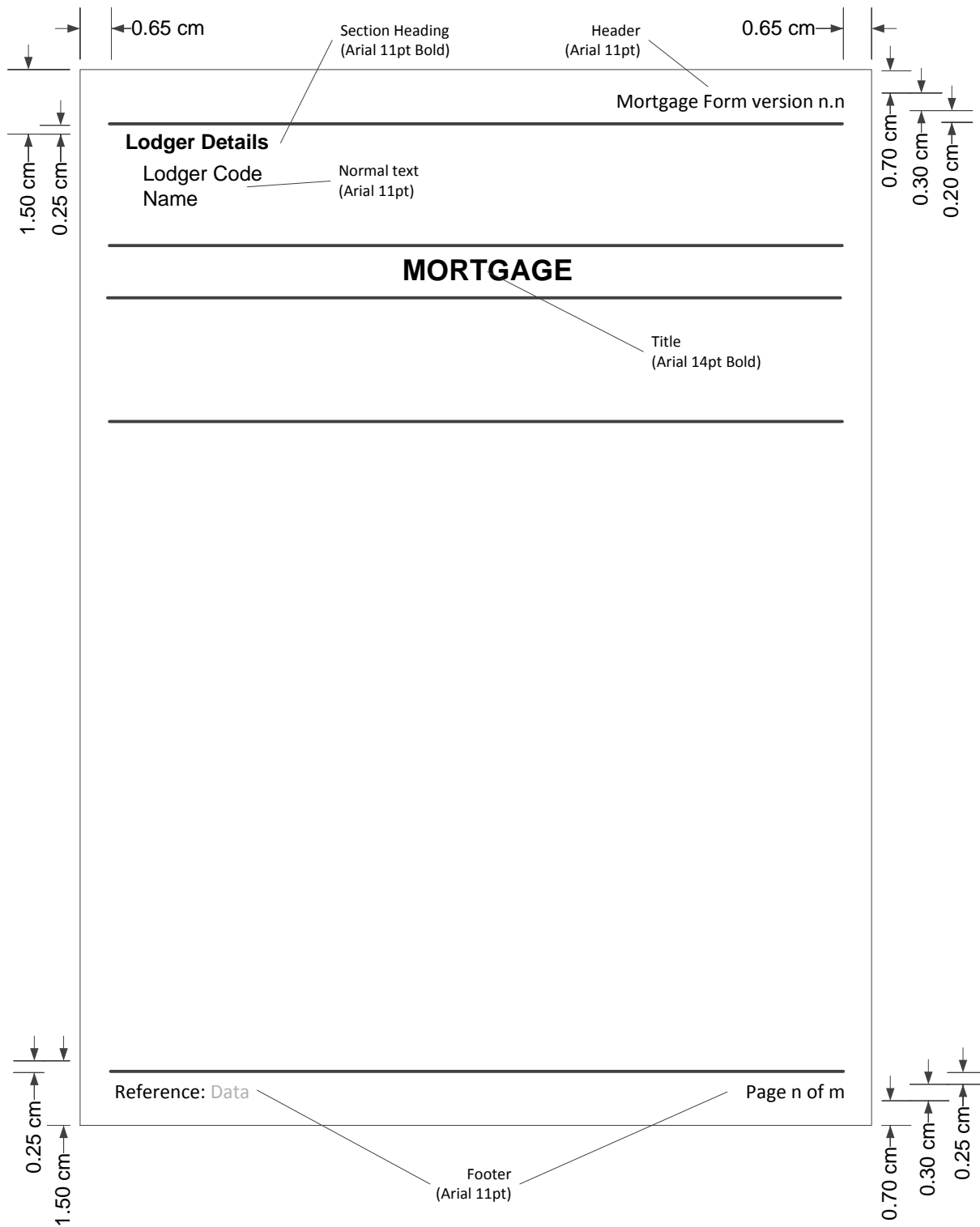
Page 2 of 2

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: 1.50 cm (used for header) Bottom: 1.50 cm (used for footer) |
| Section borders: | 0.50 mm black – bottom of each section – no side borders |
| Header | 0.70cm (7mm) space at top of page Text: "Mortgage Form version n.n" where n.n is the version number of the form. Right justified. Arial 11pt font (equates to 3mm). 0.20cm (2mm) space 0.05cm (0.5mm) black horizontal line 0.25cm (2.5mm) space Note: The horizontal line and the 0.25cm space are also described in the individual sections (e.g. Lodger Details). These are not repeated where a section starts immediately after the header. |
| Footer | 0.25cm (2.5mm) space 0.05cm (0.5mm) black horizontal line 0.20cm (2mm) space 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. Arial 11pt font (equates to 3mm). 0.70cm space 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: | The contents of this panel are optional in TAS (as a separate lodgement form will still be required for all paper lodgements). Even if the contents are not completed, the headings and office use only box are still shown. Mandatory in all other 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 |

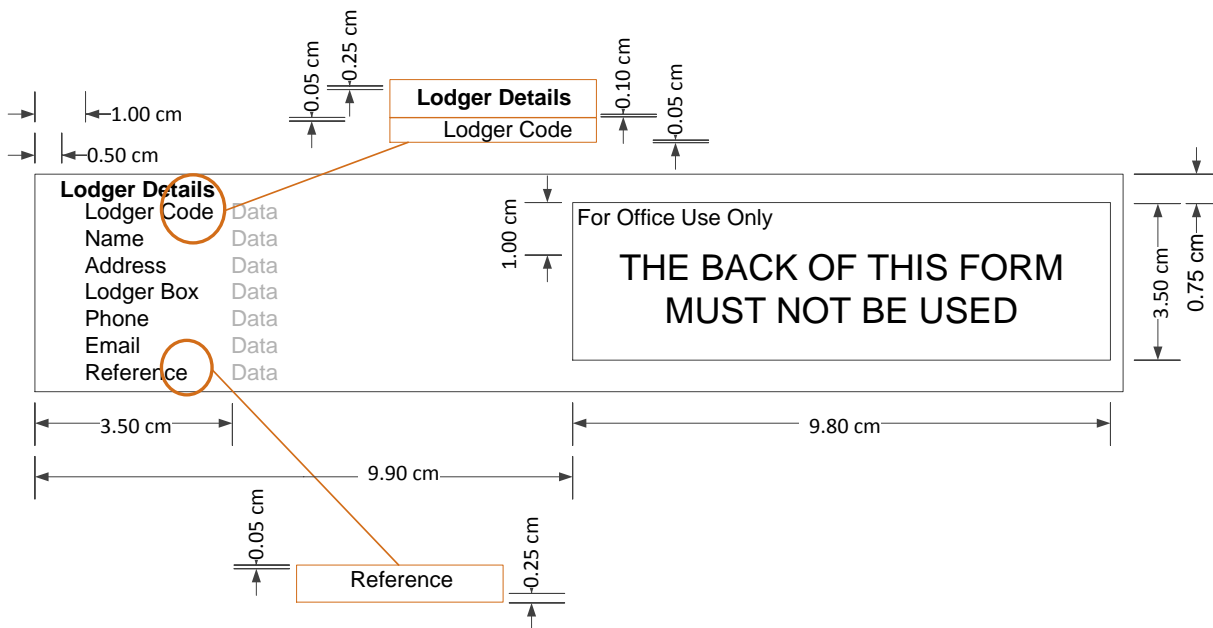
| | |
|---------------------|--|
| Margin: | 0.05 cm above, 0.05 cm below |
| Indent to data | 3.50 cm |
| Field Descriptions: | |
| Lodger Code: | <p>The lodger code is a code issued by the Land Registry for the lodger. If the lodger has a lodger code, this is enough to fully identify the lodger. The 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: Maximum of 130 characters</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: | 9.90 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 | | For Office Use Only |
|----------------|--------------------|--|
| Lodger Code | 500011E |  AJ314371K |
| Name | | |
| Address | | |
| Lodger Box | | |
| Phone | | |
| Email | | |
| Reference | 2015/12/18 - DARES | |

EXAMPLE

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

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

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

TAS specific example for a non-known customer:

Lodger Details

Lodger Code
Name A LAWYER PTY LTD
Address PO BOX 1234ab
HOBART TAS 7001
Lodger Box
Phone
Email
Reference

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



WA example for a known customer:

| | |
|-----------------------|--|
| Lodger Details | <div>For Office Use Only</div> <div>THE BACK OF THIS FORM MUST NOT BE USED</div> |
| Lodger Code EFA141 | |
| Name | |
| Address | |
| Lodger Box | |
| Phone | |
| Email | |
| Reference XYZ 12345 | |

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:

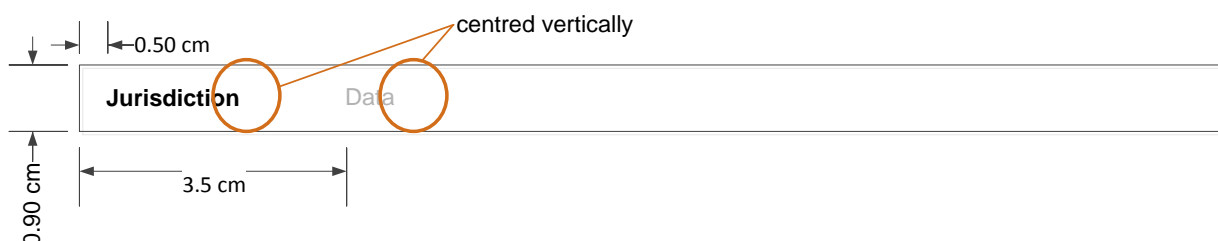
| |
|---------------------|
| Jurisdiction |
|---------------------|

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: | The allowable values for the data part of this field are: <ul style="list-style-type: none">Australian Capital Territory |

| | |
|--------------------------|---|
| | <ul style="list-style-type: none"> • 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:

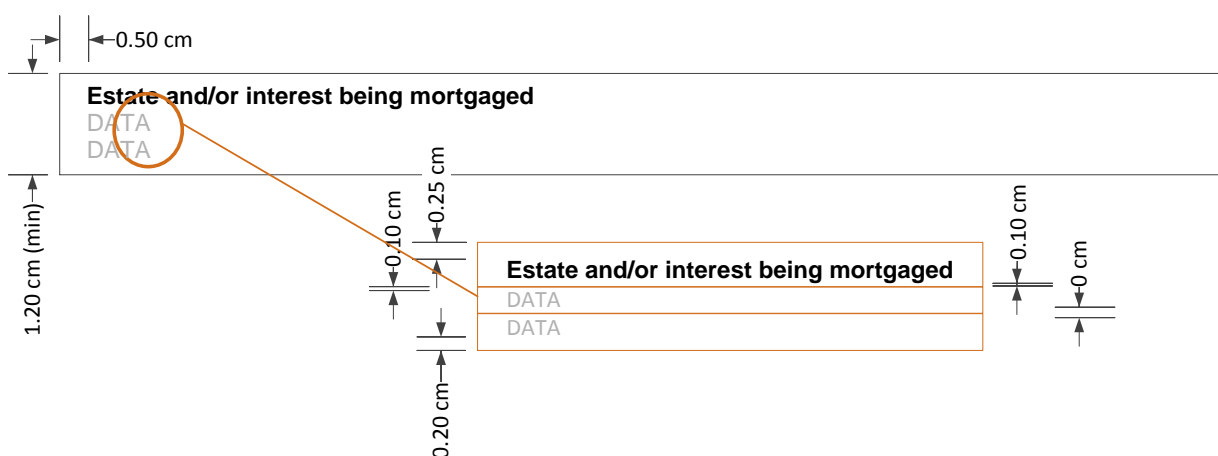
Estate and/or interest being mortgaged

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 • LEASEHOLD ESTATE • 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: | <p>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).</p> <p>Panel can span multiple pages if necessary. If it does so, the section header should NOT be repeated on the continuation page(s).</p> |
| Format: | <p>The land panel is divided into three columns (Land Title Reference, Part Land Affected? and Land Description).</p> <p>All columns have some common features:</p> <p>Heading font: Arial 11pt bold</p> <p>Heading Margin: 0.25cm above, 0.1cm below</p> <p>Data line Font: Arial 11pt – All upper case</p> <p>Data line margin: 0 above and below, except last line (0.2 cm)</p> <p>These three columns will be addressed separately below:</p> |
| 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)</p> <p>Volume is maximum 4 numeric characters</p> <p>Folio is maximum 3 numeric characters</p> <p>NSW: Between 3 and 21 ascii characters</p> <p>Only include " ", "/" or "-" other than alpha or numeric characters</p> <p>Some examples of NSW land title references are:</p> <p>7/123456</p> <p>12/B/2467</p> <p>4/SP14598</p> <p>10275-114</p> <p>NT: Register: 4 Characters (optional)</p> <p>Volume: 5 Numeric</p> <p>Folio : 5 Numeric</p> <p>Separated by a forward slash "/".</p> <p>QLD: Land Title Reference is 8 numeric characters</p> <p>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. separated by a forward slash). Volume is maximum 5 numeric characters. Do not enter leading zeros 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. Some examples of VIC Land Title References are: 6237/745 18378/002 459/789K</p> <p>WA: Land Title Reference must be in the form Prefix 2 characters (optional) Volume maximum of 5 numeric Separator “-” Folio maximum of 5 numeric Suffix of 1 character (allowed values are ‘A’ or blank) For example: 2767-913</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> |

| | <div>NSW: Only Y when part of the land is being mortgaged, otherwise blank.</div> <div>NT: Only Y when part of the land is being mortgaged, otherwise blank.</div> <div>QLD: Only Y when part of the land is being mortgaged, otherwise blank.</div> <div>SA: Only Y when part of the land is being mortgaged, otherwise blank.</div> <div>TAS: Only Y when part of the land is being mortgaged, otherwise blank.</div> <div>VIC: Only Y when part of the land is being mortgaged, otherwise blank.</div> <div>WA: Only Y when part of the land is being mortgaged, otherwise blank.</div> | | | | | | | | | |
|------------------------------|--|----------------------|---------------------|------------------|----------|--|-----------------|----------|--|-----------------|
| Land Description: | | | | | | | | | | |
| Column Width: | 11.10 cm | | | | | | | | | |
| Indent: | 0 cm (no indent) | | | | | | | | | |
| Description: | <div>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.</div> <div>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).</div> <div>For example, for a QLD mortgage (where the land description must always be entered, a 2-lot title would look as follows:</div> <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: | <div>ACT: Mandatory. Comprises 4 components (all required):<div>District/Division - maximum 30 alpha characters</div><div>Section - maximum 5 alphanumeric characters</div><div>Block - maximum 4 alphanumeric characters</div><div>Unit – maximum 3 alphanumeric characters</div><div>Shown as <District/Division> Section <Section> Block <Block> Unit <Unit></div><div>e.g. PARKES Section 1000 Block 345 Unit 99</div></div> <div>NSW: Only entered when part land indicator is Y.<div>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</div></div> | | | | | | | | | |

| | <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. Eg: Part being the land formerly comprised in 12/34567</p> <p>NT: Mandatory. Comprises 4 components: Location (List of Names – see NT Land Description Locations on page 104) Mandatory, Lot number (5 alphanumeric) Mandatory, Unit number(3 numeric) Optional - only required for a unit, Plan number (10 alphanumeric) Mandatory</p> <p>E.g. Town of Nightcliff, Lot 4998, Unit 3 on UP88/16</p> <p>QLD: Mandatory. Comprises 5 components (all required): Lot Type – min 2, max 14 alpha characters Lot Number – min 1 max 6 alphanumeric characters “ON” Plan Type – min 2 max 3 alpha characters 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><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></table> | Land Description | | | | Plan format | Components | Format | Example |
| 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

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.

| Land Description | | | |
|------------------|-------------------|-------------------|-------------------------------------|
| 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 |

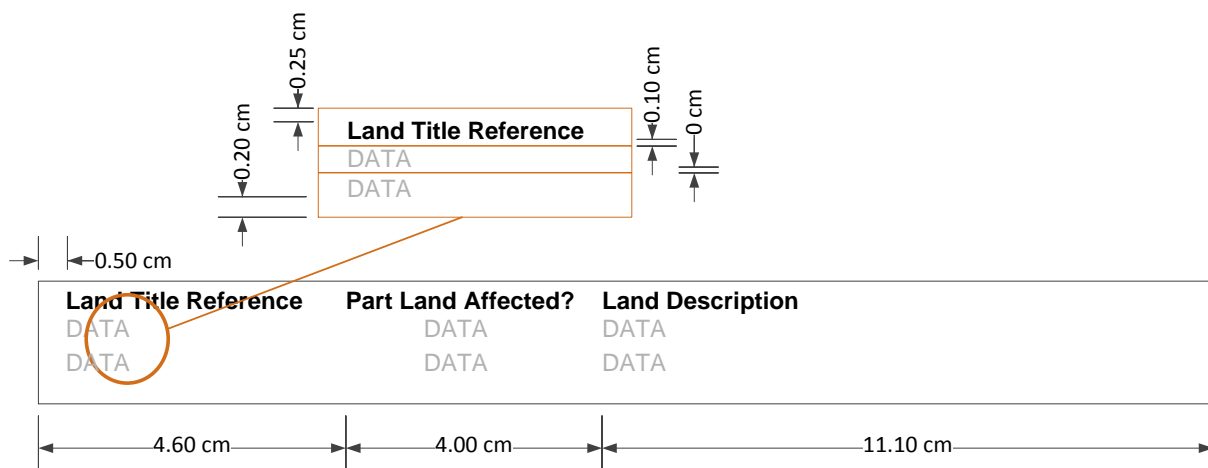
WA: Only entered when part land indicator is checked.

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) | Mandatory for all jurisdictions where the mortgagor is an individual. Not used if mortgagor is an organisation. When combined with the Family Name, this must contain the full legal entity name of the mortgagor. Can span multiple lines. |
| 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 | Mandatory for all jurisdictions where the mortgagor is an individual. |

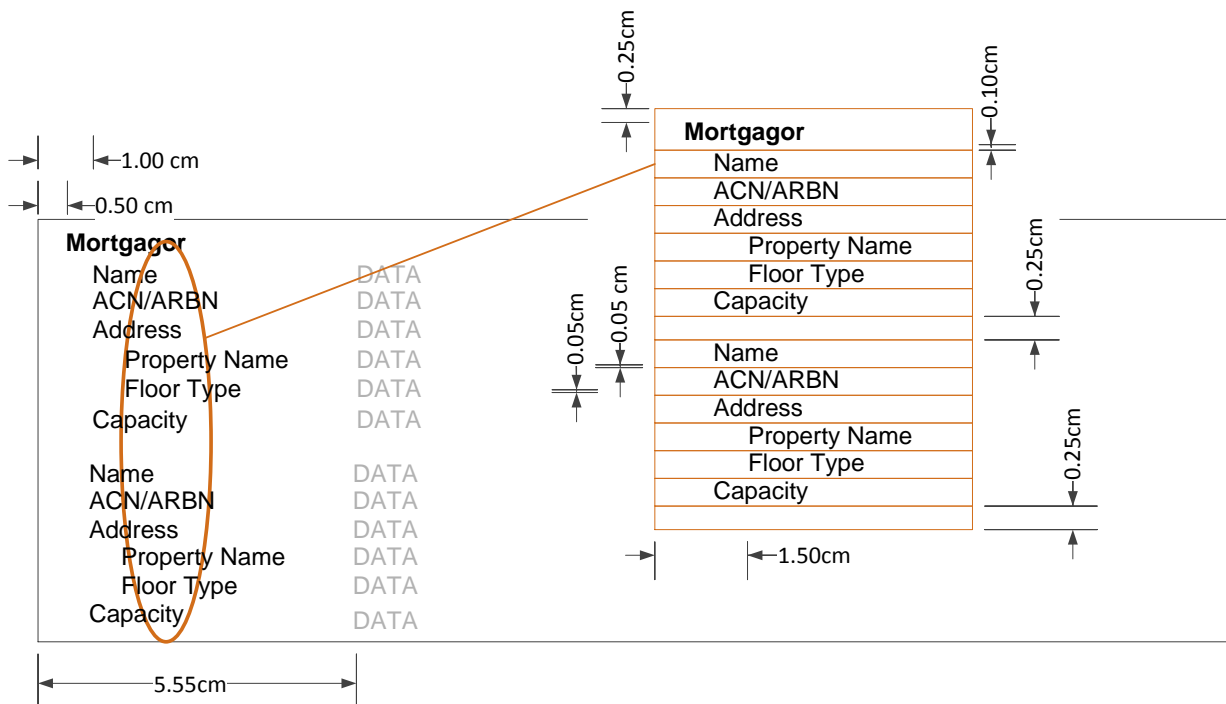
| | |
|--|--|
| | <p>When combined with the Given Name (s), this must contain the full legal entity name of the mortgagor.</p> <p>Can span multiple lines.</p> |
| Jurisdictional Restrictions: | <p>ACT: No limit</p> <p>NSW: Given Name(s) and Family Name can be maximum of 255 Characters combined</p> <p>NT: 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> |
| Name on Title Reason for Difference | <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>The “Reason for Difference” can be one of the following list:</p> <ul style="list-style-type: none"> • Adoption of new name • Amalgamation - Hospitals - Registered proprietor(s) may still exist - Registrar holds satisfactory evidence • Amalgamation - Hospitals - Registered proprietor(s) may still exist |

| | | | | | | | | | | | | | | | |
|------------------------------|--|---------------|----------------|-------------|-------|---------------|----------------------|-----------------------|----------|------|-------------|---------------|-------------|-----------------------|-----------------------------|
| | <ul style="list-style-type: none"> • Approved abbreviation • Change of incorporated name • Deed Poll • Error in Register • Legislative change - Company - Registered proprietor(s) may still exist - Registrar holds satisfactory evidence • Legislative change - Company - Registered proprietor(s) may still exist • Legislative change - Non Company - Registered proprietor(s) may still exist - Registrar holds satisfactory evidence • Legislative change - Non Company - Registered proprietor(s) may still exist • Marriage • Merger or takeover - Registered proprietor(s) may still exist - Registrar holds satisfactory evidence • Merger or takeover - Registered proprietor(s) may still exist • Resumption of maiden name • Sale or transfer of enterprise - Registered Proprietor(s) may still exist - Registrar holds satisfactory evidence • Sale or transfer of enterprise - Registered Proprietor(s) may still exist <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) • 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 5.55cm)).</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 5.55cm)).</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 106.</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

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

| | |
|------------------|--------|
| Mortgagor | |
| Given Name(s) | HENRY |
| Family Name | SMITH |
| Address | |
| Street Number | 1 |
| Street Name | MAIN |
| Street Type | ROAD |
| Locality | HOBART |
| State | TAS |
| Postcode | 7000 |

EXAMPLE

TAS specific example of an individual mortgagor acting in the capacity of personal representative with an Australian street address:

Mortgagor

| | |
|---------------|--|
| Given Name(s) | HENRY |
| Family Name | SMITH |
| Address | |
| Street Number | 1 |
| Street Name | MAIN |
| Street Type | ROAD |
| Locality | HOBART |
| State | TAS |
| Postcode | 7000 |
| Capacity | AS PERSONAL REPRESENTATIVE OF JOHN SMITH |

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). |
| 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 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. When combined with the Family Name, this must contain the full legal entity name of the mortgagee. 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> <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 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.</p> |
| Jurisdictional Restrictions: | <p>ACT: Family Name limited to 130 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: 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 where the mortgagee is an organisation. Must contain the full legal entity name of the mortgagee. Can span multiple lines.</p> |
| Jurisdictional Restrictions: | <p>ACT: Name limited to 130 characters, alphanumeric</p> <p>NSW: Maximum of 255 Characters</p> |

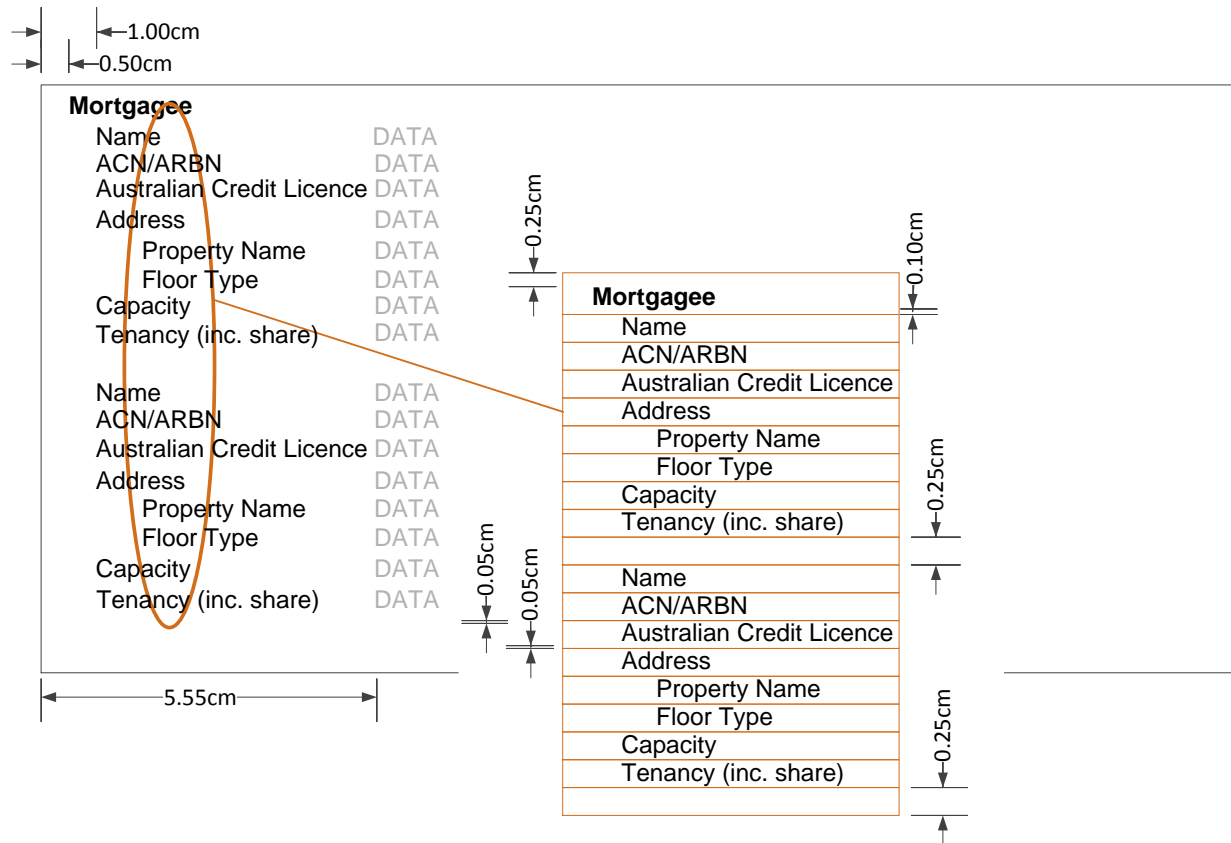
| | |
|------------------------------|--|
| | <p>NT: Maximum of 4000 characters</p> <p>QLD: No limit</p> <p>SA: Maximum of 500 characters</p> <p>TAS: No limit</p> <p>VIC: Name limited to 130 characters, alphanumeric</p> <p>WA: Maximum of 255 characters</p> |
| ACN/ARBN | <p>For all jurisdictions:</p> <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.</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 (not allowed in VIC) • 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</p> |

| | |
|------------------------------|---|
| | <p>indent of 1.50 cm. The data values are indented the same as all other data fields (i.e. at 5.55cm)).</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 5.55cm)).</p> <p>Note that Australian Postal Delivery Addresses are not allowed for VIC.</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 106</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:</p> <ul style="list-style-type: none"> • TRUSTEE • PERSONAL REPRESENTATIVE <p>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:</p> <ul style="list-style-type: none"> • TRUSTEE • PERSONAL REPRESENTATIVE <p>VIC: Not allowed – omitted</p> <p>WA: A maximum of 350 characters for combination of all fields.</p> | | | | | | | | | | | | | | | | | | | | | | |
| Tenancy | <p>Mandatory for all jurisdictions where there is more than one mortgagee</p> <p>Tenancy heading is hidden if there is only one mortgagee.</p> <p>If multiple mortgagees hold as joint tenants, the words “Joint Tenants” should be added to the tenancy line for the first joint tenant.</p> <p>Joint tenants example:</p> <table> <tr> <td>Name</td><td>ALPHA BANK LIMITED</td></tr> <tr> <td>ACN</td><td>123123123</td></tr> <tr> <td>Tenancy (inc. share)</td><td>Joint Tenants</td></tr> </table> <table> <tr> <td>Name</td><td>BRAVO BANK LIMITED</td></tr> <tr> <td>ACN</td><td>321321321</td></tr> </table> <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 line for the mortgagee.</p> <p>Tenants in common example:</p> <table> <tr> <td>Name</td><td>ALPHA BANK LIMITED</td></tr> <tr> <td>ACN</td><td>123123123</td></tr> <tr> <td>Tenancy (inc. share)</td><td>Tenants in Common 1/3</td></tr> </table> <table> <tr> <td>Name</td><td>BRAVO BANK LIMITED</td></tr> <tr> <td>ACN</td><td>321321321</td></tr> <tr> <td>Tenancy (inc. share)</td><td>Tenants in Common 2/3</td></tr> </table> <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 for 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 half a share as joint tenants inter-se, holding as tenants in common with Charlie Bank</p> | Name | ALPHA BANK LIMITED | ACN | 123123123 | Tenancy (inc. share) | Joint Tenants | Name | BRAVO BANK LIMITED | ACN | 321321321 | Name | ALPHA BANK LIMITED | ACN | 123123123 | Tenancy (inc. share) | Tenants in Common 1/3 | Name | BRAVO BANK LIMITED | ACN | 321321321 | Tenancy (inc. share) | Tenants in Common 2/3 |
| Name | ALPHA BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 123123123 | | | | | | | | | | | | | | | | | | | | | | |
| Tenancy (inc. share) | Joint Tenants | | | | | | | | | | | | | | | | | | | | | | |
| Name | BRAVO BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 321321321 | | | | | | | | | | | | | | | | | | | | | | |
| Name | ALPHA BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 123123123 | | | | | | | | | | | | | | | | | | | | | | |
| Tenancy (inc. share) | Tenants in Common 1/3 | | | | | | | | | | | | | | | | | | | | | | |
| Name | BRAVO BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 321321321 | | | | | | | | | | | | | | | | | | | | | | |
| Tenancy (inc. share) | Tenants in Common 2/3 | | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|----------------------|--|------|--------------------|-----|-----------|----------------------|----------------------------|------|--------------------|-----|-----------|------|----------------------|-----|-----------|----------------------|-----------------------|------|--------------------|-----|-----------|----------------------|-------------------|------|--------------------|-----|-----------|------|----------------------|-----|-----------|----------------------|-----------------------|
| | <p>Limited, who hold the other half share. This would be shown as:</p> <table> <tr> <td>Name</td><td>ALPHA BANK LIMITED</td></tr> <tr> <td>ACN</td><td>123123123</td></tr> <tr> <td>Tenancy (inc. share)</td><td>Joint Tenants inter-se 1/2</td></tr> </table> <table> <tr> <td>Name</td><td>BRAVO BANK LIMITED</td></tr> <tr> <td>ACN</td><td>321321321</td></tr> </table> <table> <tr> <td>Name</td><td>CHARLIE BANK LIMITED</td></tr> <tr> <td>ACN</td><td>987987987</td></tr> <tr> <td>Tenancy (inc. share)</td><td>Tenants in Common 1/2</td></tr> </table> <p>“Mixed” tenants example (All jurisdictions except QLD):</p> <p>Alpha Bank Limited and Bravo Bank Limited hold half a share as joint tenants, holding as tenants in common with Charlie Bank Limited, who hold the other half share. This would be shown as:</p> <table> <tr> <td>Name</td><td>ALPHA BANK LIMITED</td></tr> <tr> <td>ACN</td><td>123123123</td></tr> <tr> <td>Tenancy (inc. share)</td><td>Joint Tenants 1/2</td></tr> </table> <table> <tr> <td>Name</td><td>BRAVO BANK LIMITED</td></tr> <tr> <td>ACN</td><td>321321321</td></tr> </table> <table> <tr> <td>Name</td><td>CHARLIE BANK LIMITED</td></tr> <tr> <td>ACN</td><td>987987987</td></tr> <tr> <td>Tenancy (inc. share)</td><td>Tenants in Common 1/2</td></tr> </table> <p>In all cases where shares are shown, the total shares must add to 1.</p> | Name | ALPHA BANK LIMITED | ACN | 123123123 | Tenancy (inc. share) | Joint Tenants inter-se 1/2 | Name | BRAVO BANK LIMITED | ACN | 321321321 | Name | CHARLIE BANK LIMITED | ACN | 987987987 | Tenancy (inc. share) | Tenants in Common 1/2 | Name | ALPHA BANK LIMITED | ACN | 123123123 | Tenancy (inc. share) | Joint Tenants 1/2 | Name | BRAVO BANK LIMITED | ACN | 321321321 | Name | CHARLIE BANK LIMITED | ACN | 987987987 | Tenancy (inc. share) | Tenants in Common 1/2 |
| Name | ALPHA BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 123123123 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenancy (inc. share) | Joint Tenants inter-se 1/2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | BRAVO BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 321321321 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | CHARLIE BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 987987987 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenancy (inc. share) | Tenants in Common 1/2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | ALPHA BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 123123123 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenancy (inc. share) | Joint Tenants 1/2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | BRAVO BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 321321321 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | CHARLIE BANK LIMITED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ACN | 987987987 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenancy (inc. share) | Tenants in Common 1/2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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 |
| Australian Credit Licence | 555785 |

EXAMPLE

NSW specific example for 2 corporate mortgagees holding as tenants in common:

| | |
|---------------------------|-----------------------|
| Mortgagee | |
| Name | BBA BANK AUSTRALIA |
| ACN | 123456789 |
| Australian Credit Licence | 654321 |
| Tenancy (inc. share) | Tenants in Common 1/3 |
| Name | EASTPAC CORPORATION |
| ACN | 254785698 |
| Australian Credit Licence | 555785 |
| Tenancy (inc. share) | Tenants in Common 2/3 |

EXAMPLE

NSW specific example for multiple mortgagees in a mixed tenancy:

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

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

| | |
|---------------------------|------------------|
| 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 |

Tenancy (inc. share) Tenants in Common 1/2

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

Tenancy (inc. share) Tenants in Common 1/2

EXAMPLE

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

| Mortgagee | |
|---------------------------|-------------------|
| Name | XYZ BANKING GROUP |
| ACN | 124567891 |
| Australian credit licence | 324569 |
| Address | |
| Street No. | 730 |
| Street Name | COLLINS |
| Street Type | STREET |
| Locality | MELBOURNE |
| State | VIC |
| Postcode | 3000 |
| Tenancy (inc. share) | Joint Tenants |
| | |
| 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 | |
|----------------------|-----------------------|
| Given Name(s) | JOHN |
| Family Name | CITIZEN |
| Tenancy (inc. share) | Tenants in Common 3/5 |
| | |
| Given Name(s) | JOAN |
| Family Name | CITIZEN |
| Tenancy (inc. share) | Tenants in Common 2/5 |

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

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 |
| Tenancy (inc. share) | Tenants in Common 1/2 |

EXAMPLE

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

| | |
|---------------------------|---------------------|
| Mortgagee | |
| Name | ABC LENDERS PTY LTD |
| ACN | 123456789 |
| Australian Credit Licence | 10000 |
| Address | |
| Floor Type | LEVEL |
| Floor Number | 10 |
| Street Number | 124 |
| Street Name | MAIN |
| Street Type | ROAD |
| Locality | HOBART |
| State | TAS |
| Postcode | 7000 |

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

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

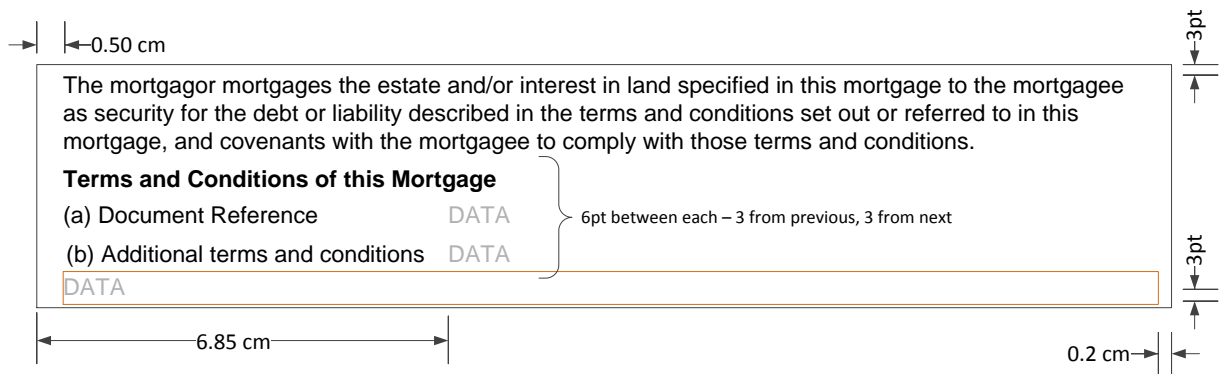
(b) Additional terms and conditions NIL

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: Document Reference can be a maximum of 9 alphanumeric characters Additional terms and conditions limited 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</p> |

| | |
|----------------|---|
| | <p>contain 4000 characters in this field to ensure they are on the 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. Additional terms and conditions limited to 4000 characters.</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.) and mixed case. 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 6.

| | |
|----------------------------|--|
| 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 | Mortgagor & Mortgagee | 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.
- In Victoria, from the introduction of the national mortgage form, a paper mortgage being lodged with Land Use Victoria will only be signed by the mortgagor if the mortgagee is not:
 - an ADI,
 - a subscriber to an electronic lodgement network or
 - represented by a conveyancer or lawyer.

If the mortgagee is an ADI, a subscriber to an electronic lodgement network or represented by a conveyancer or lawyer, they or their representative only will sign the mortgage being lodged.

- 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 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

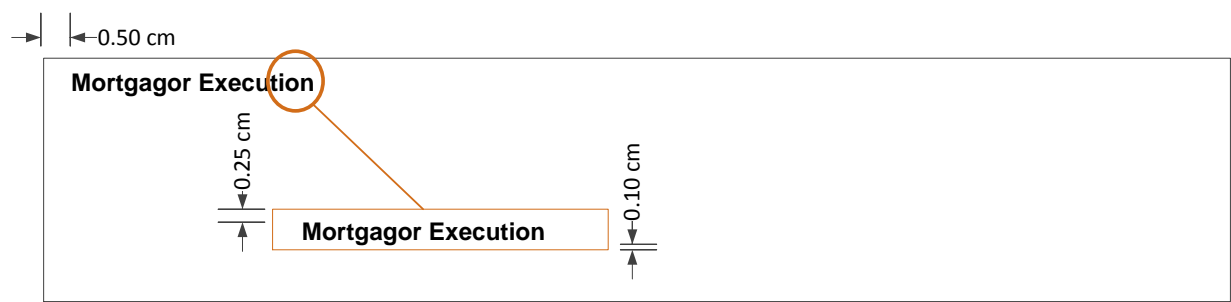
Mortgagor Execution panel looks as follows:

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

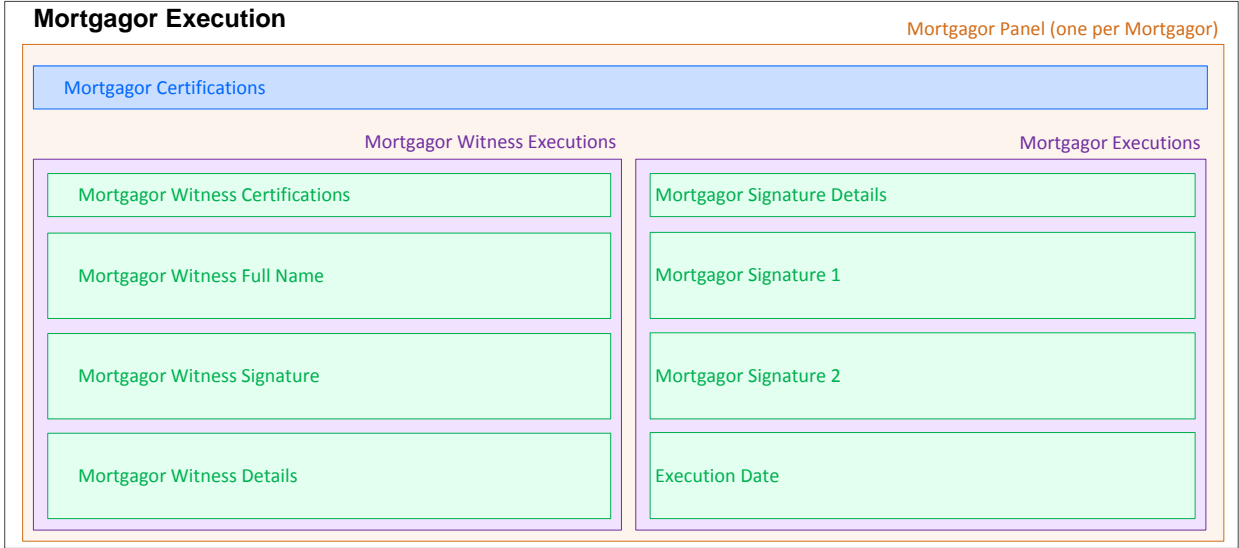
The following rules apply to the overall Mortgagor Execution panel:

| | |
|-------------|---|
| Applies to: | All jurisdictions – 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. |
| 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:

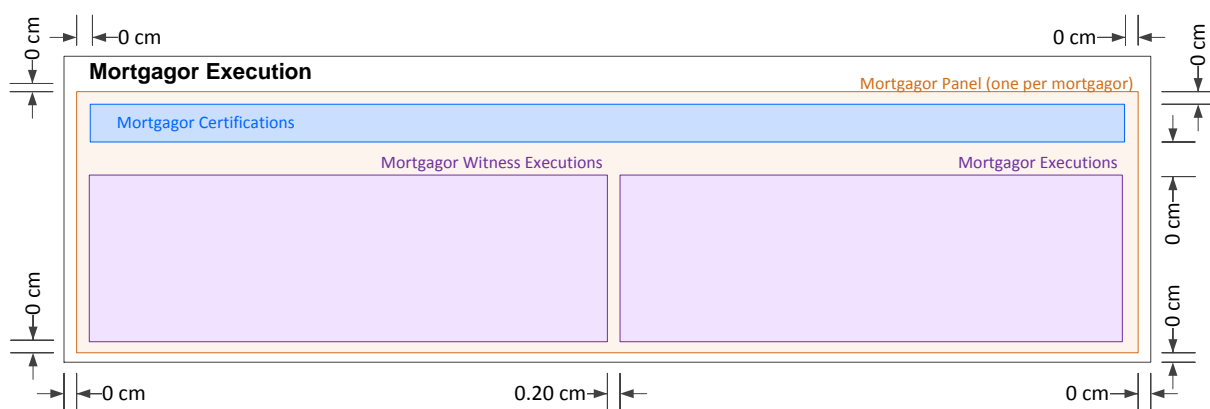
Mortgagor Panel (one per mortgagor)

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 – MANDATORY |
|-------------|-------------------------------|

| | |
|--------|--|
| 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> |
|--------|--|

This is shown graphically below:



Mortgagor Certifications

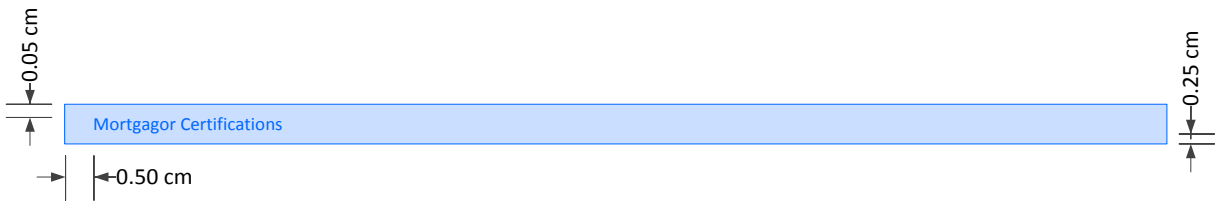
The Mortgagor Certifications sub-panel contains the certifications that a mortgagor is required to make when executing a mortgage. Whether this sub-panel is visible will depend on the jurisdiction and the way that the mortgage will be executed.

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

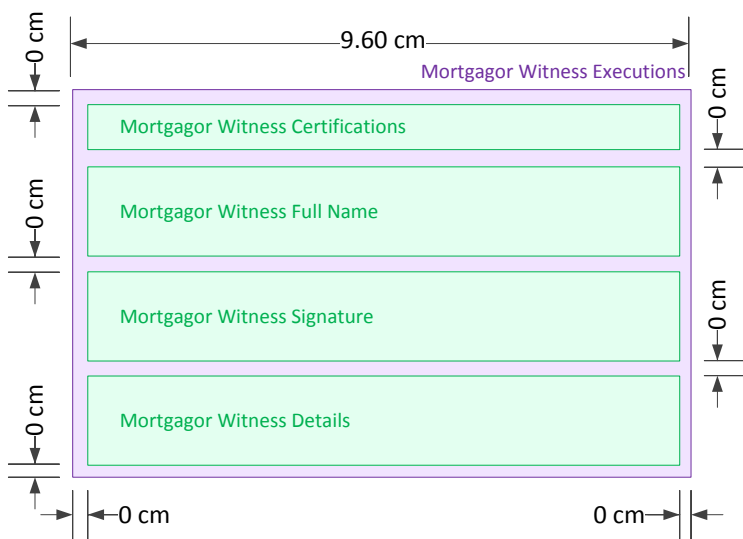
The Mortgagor Witness Executions sub-panel is a container for 4 other fields:

- 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 – 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 Witnessing Requirements (see page 109) indicate that a mortgagor witness is not required or not applicable.</p> <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

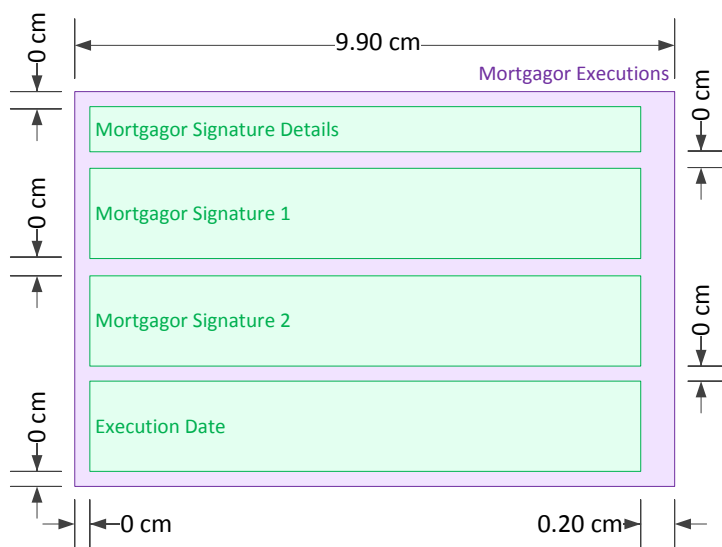
The Mortgagor Execution sub-panel is a container for 4 other fields:

- 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 – 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

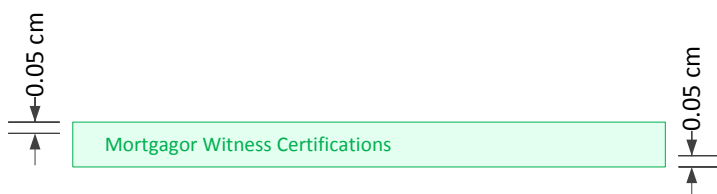
The Mortgagor Witness Certifications field is used to hold jurisdiction specific certifications that the witness has to agree to.

The following rules apply to the Mortgagor Witness Certifications field:

| | |
|-------------|---|
| Applies to: | Jurisdictions NSW, QLD, SA and TAS. 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: 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: NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.</p> <p>In SA, the value of this field is: Signed in my presence by the mortgagor who is either personally known to me or has satisfied me as to his or her identity.</p> <p>In TAS, this field is only used where the mortgagor execution is under a power of attorney. In all other circumstances, this field is not used. Where the mortgagor execution is under a power of attorney, the value of this field is: The attorney declares that no notice of revocation of the said Power of Attorney has been received.</p> <p>The field must expand vertically to accept the relevant certification.</p> |

This is shown graphically below:



Mortgagor Witness Full Name

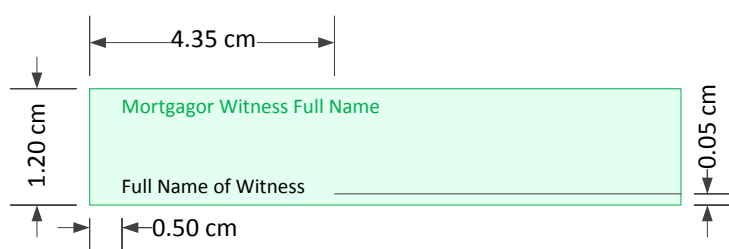
The Mortgagor Witness Full Name field is used for the name of the witness to the mortgagor's signature.

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

| | |
|---------------|--|
| Applies to: | All Jurisdictions. |
| 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:



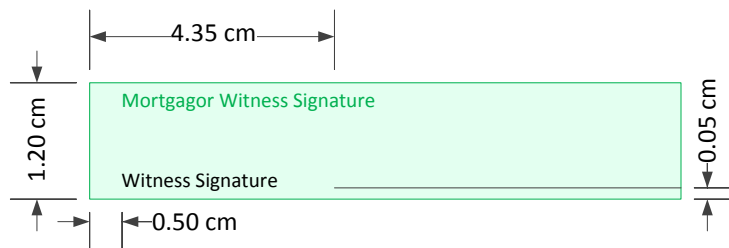
Mortgagor Witness Signature

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. |
| 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

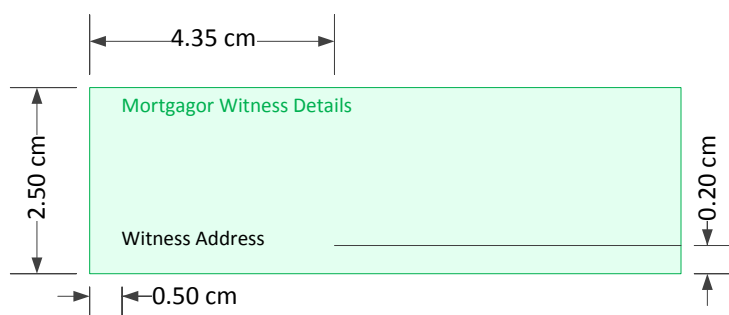
The Mortgagor Witness Details field is used for jurisdiction specific information regarding the witness. This can either be contact information, or information that confirms the eligibility of the person as a witness

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: | <p>The field title varies by jurisdiction. The wording for each jurisdiction is 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: "Witness address and business hours phone number"</p> <p>TAS: "Witness 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

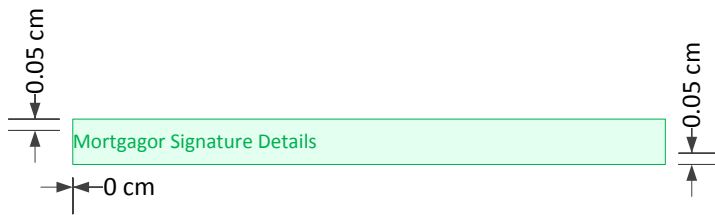
The Mortgagor Signature Details field is used for text related to the execution method and mortgagor type. The text will vary depending on the circumstances, and is sometimes omitted.

The following rules apply to the Mortgagor Signature Details field:

| | |
|-------------|---|
| Applies to: | All Jurisdictions. |
| 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, except in TAS. In TAS, the number of the power of attorney and/or the date can be specified – there are 3 TAS specific example below to illustrate the options.</p> <p>Some examples:</p> <p style="padding-left: 40px;">Individual mortgagor signing for themselves: Executed on behalf of JOHN CITIZEN</p> <p style="padding-left: 40px;">Individual mortgagor signed under power of attorney (NSW):</p> |

| | |
|---------------|---|
| | <p>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), with power of attorney number: Executed on behalf of JOHN CITIZEN under power of attorney PA1234567</p> <p>Individual mortgagor signed under power of attorney (TAS), with date: Executed on behalf of JOHN CITIZEN under power of attorney dated 12/11/2010</p> <p>Individual mortgagor signed under power of attorney (TAS), with power of attorney number and date: Executed on behalf of JOHN CITIZEN under power of attorney PA1234567 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), with power of attorney number and date: Executed on behalf of AAA LIMITED under power of attorney PA1234567 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

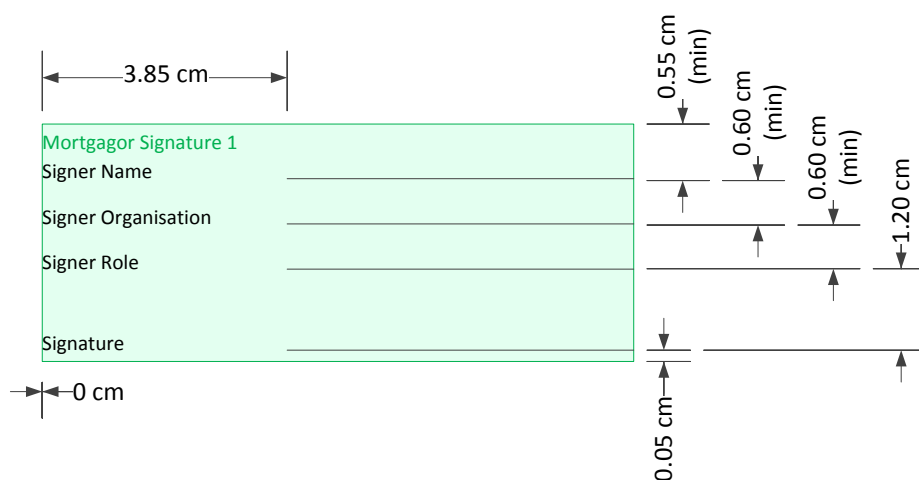
The Mortgagor Signature 1 field is used for the signature of a mortgagor.

The following rules apply to the Mortgagor Signature 1 field:

| | |
|---------------|---|
| Applies to: | All Jurisdictions. |
| 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: | <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 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

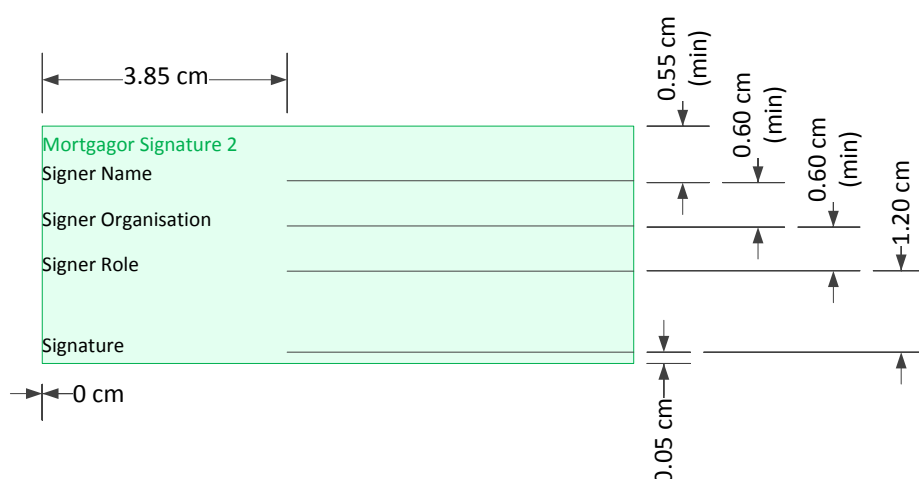
The Mortgagor Signature 2 field is used for the signature of a second signatory for a mortgagor, such as where both a director and director/secretary sign for a company.

The following rules apply to the Mortgagor Signature 2 field:

| | |
|--------------|---|
| Applies to: | All Jurisdictions. Used when a second signatory is required for a mortgagor. |
| 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” 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:



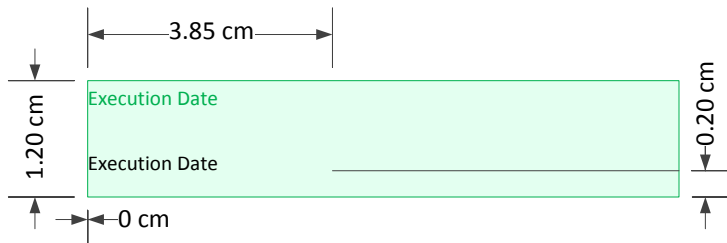
Execution Date

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. |
| 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 <u>JOHN SMITH</u> |
| | 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 <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 (under seal) by director and director/secretary:

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 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 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 XYZ PTY LIMITED

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 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 XYZ PTY LIMITED
under Delegation or Authority

Signer Name JOHN SMITH
Signer Organisation XYZ PTY LIMITED
Signer Role AUTHORISED OFFICER

Full Name of Witness _____

Signature _____

Execution Date 18/3/2016

Witness Signature _____

Witness Address _____

EXAMPLE

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

Mortgagor Execution

Executed on behalf of ROGER SMITH

Full Name of Witness _____ Signer Name ROGER SMITH

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 ANNE SMITH

Signer Organisation XYZ PTY LTD

Signer Role DIRECTOR

Signature _____

Signer Name ROGER SMITH

Signer Organisation XYZ PTY LTD

Signer Role DIRECTOR/SECRETARY

Signature _____

Execution Date _____

EXAMPLE

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

| | |
|---|--|
| Mortgagor Execution | |
| Full Name of Witness _____ | Executed on behalf of ROGER SMITH Under power of attorney 598745 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> |
| Full Name of Witness _____ | Signer Organisation _____ Signer Role <u>ATTORNEY</u> |
| Witness Signature _____ | Signature _____ |
| Witness Qualifications _____ | Execution Date _____ |

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

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

| | |
|----------------------------|----------------------------------|
| Mortgagor Execution | |
| Full Name of Witness _____ | Executed on behalf of JOHN SMITH |
| | Signer Name <u>JOHN SMITH</u> |
| Witness Signature _____ | Signature _____ |
| Witness Address _____ | Execution Date _____ |

EXAMPLE

TAS specific example of corporate mortgagor signed without seal:

| | |
|---------------------------------------|------------------------|
| Mortgagor Execution | |
| Executed on behalf of COMPANY PTY LTD | |
| Signer Name | <u>JOHN DOE</u> |
| Signer Organisation | <u>COMPANY PTY LTD</u> |
| Signer Role | <u>DIRECTOR</u> |
| Signature | _____ |
| Signer Name | <u>JANE DOE</u> |
| Signer Organisation | <u>COMPANY PTY LTD</u> |
| Signer Role | <u>DIRECTOR</u> |
| Signature | _____ |
| Execution Date | _____ |

EXAMPLE

TAS specific example for corporate mortgagor, executed under power of attorney

| | |
|---|---|
| Mortgagor Execution | |
| The attorney declares that no notice of revocation of the said Power of Attorney has been received. | Executed on behalf of XYZ PTY LIMITED |
| | Under power of attorney 12345678 dated 12/12/2014 |
| Full Name of Witness _____ | Signer Name <u>JOHN SMITH</u> |
| | Signer Organisation _____ |
| | Signer Role <u>ATTORNEY</u> |
| Witness Signature _____ | Signature _____ |
| Witness Address _____ | Execution Date <u>18/3/2016</u> |

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):

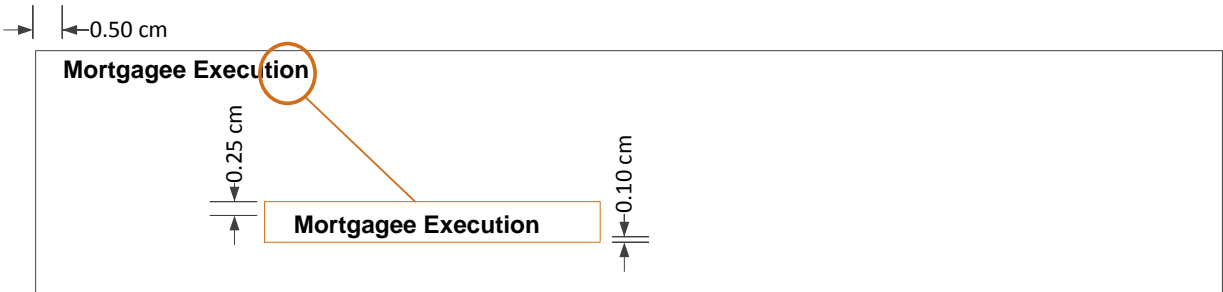
| Mortgagee Execution | |
|-----------------------|---------------------|
| Executed on behalf of | |
| Full Name of Witness | Signer Name |
| | Signer Organisation |
| Witness Signature | Signer Role |
| | Signature |
| Witness Address | Execution Date |

The following rules apply to the overall Mortgagee Execution panel:

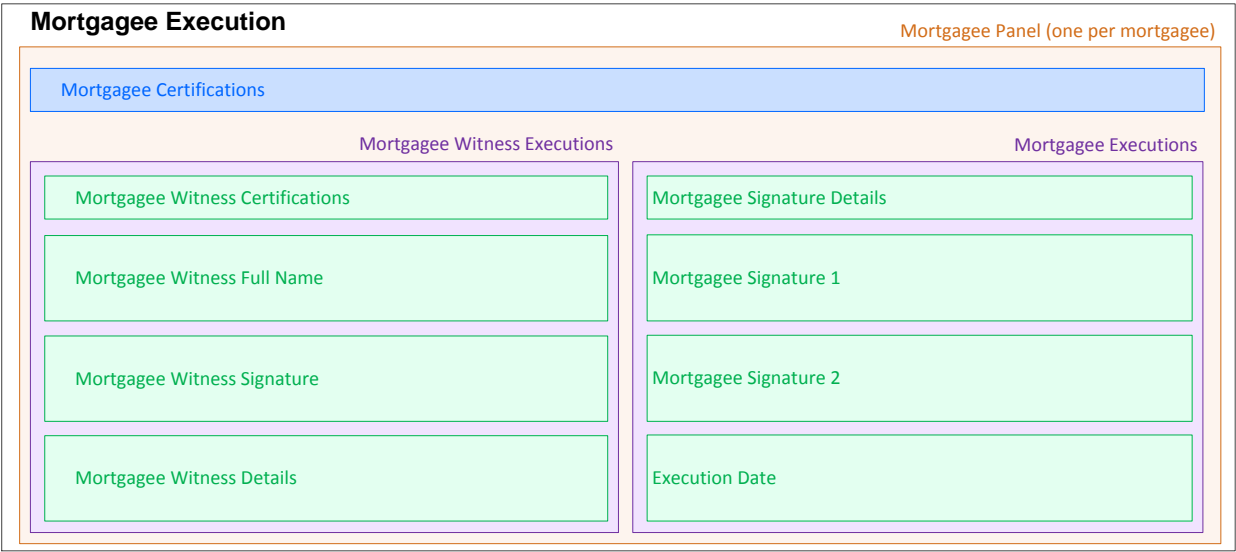
| | |
|-------------|---|
| Applies to: | Not present in ACT (as they do not require mortgagee executions.) Not present in TAS, VIC for Full Paper mortgages, but required for Paper Lodge in VIC (scenario 1A and 3). Always required in NSW, NT, Qld, SA and WA. |
| Panel size: | Panel should expand to accept 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:

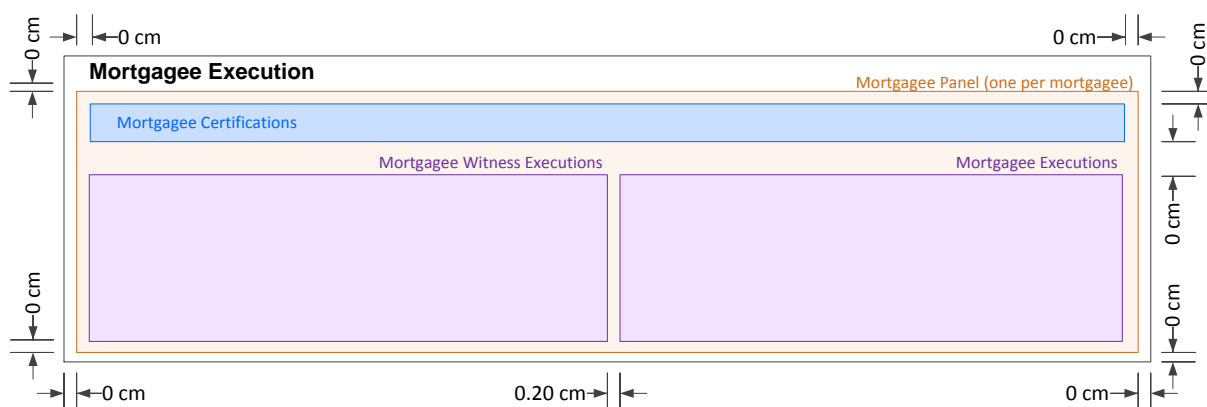
Mortgagee Panel (one per mortgagee)

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 |
|-------------|--|

| | |
|--------|--|
| 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> |
|--------|--|

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.

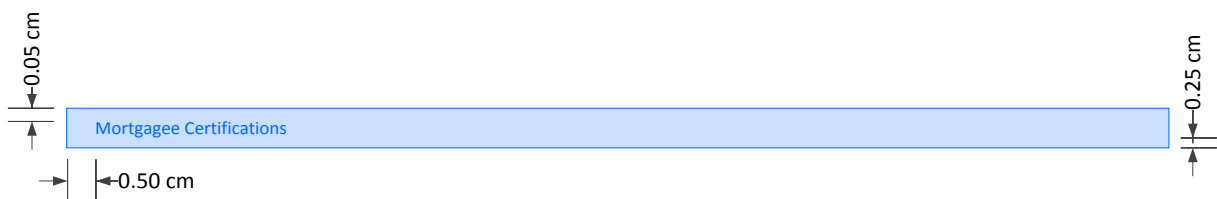
The following rules apply to the Mortgagee Certifications:

| | |
|----------------|---|
| 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 or Document. <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 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> |
|--|--|

This is shown graphically below:



Mortgagee Witness Executions

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

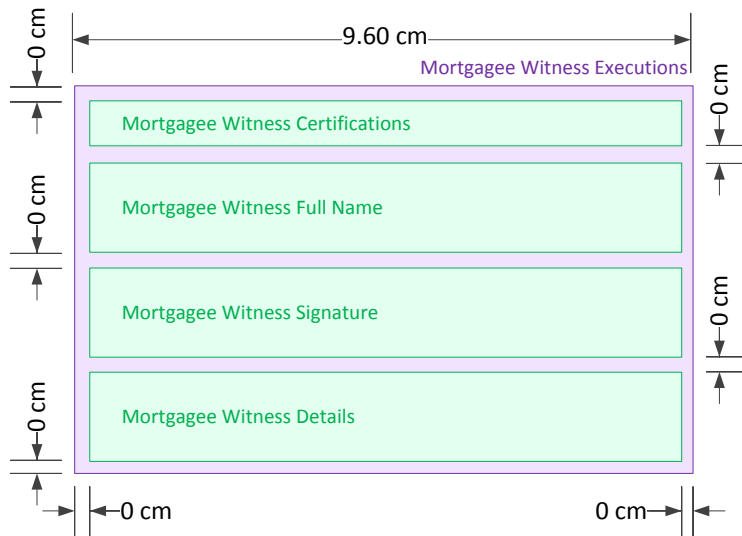
- Mortgagee Witness Certifications
- Mortgagee Witness Full Name
- Mortgagee Witness Signature
- Mortgagee Witness Details

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

| | |
|-------------|---|
| Applies to: | All jurisdictions where witnessing of a mortgagee signature is required (see Witnessing Requirements (page 109) for rules regarding this) |
|-------------|---|

| | |
|--------|---|
| Rules: | <p>This sub-panel is 9.60 cm wide.</p> <p>The sub-panel is not visible when the Witnessing Requirements (see page 109) show that witnessing is not required (or is not applicable).</p> <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:



Mortgagee Executions

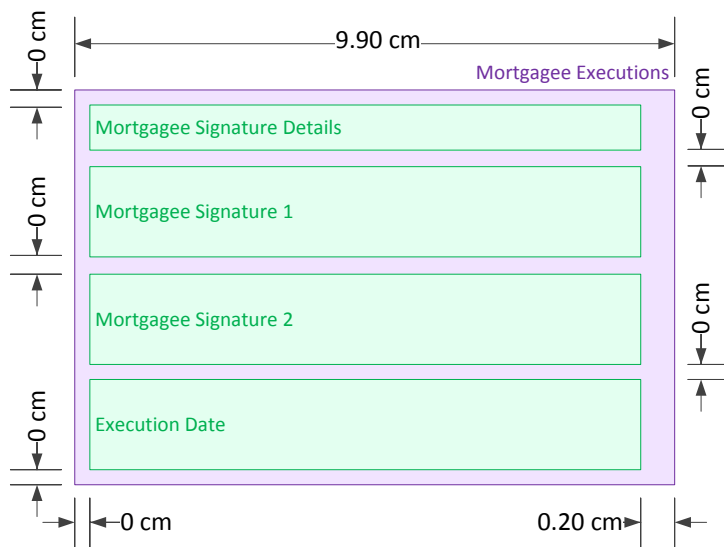
The Mortgagee Executions sub-panel is a container for 4 other fields:

- 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:



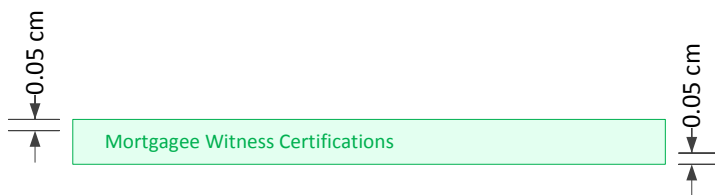
Mortgagee Witness Certifications

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:



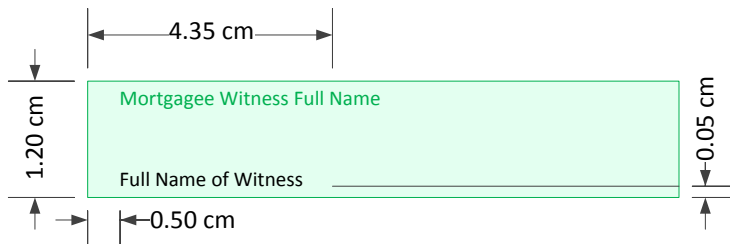
Mortgagee Witness Full Name

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. |
| 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:



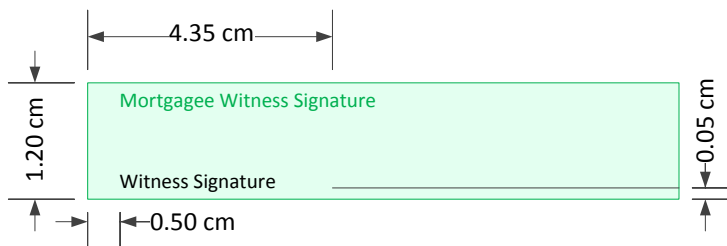
Mortgagee Witness Signature

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. |
| 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

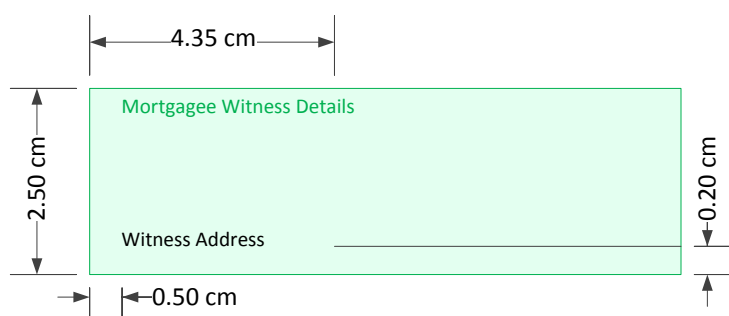
The Mortgagee Witness Details field is used for jurisdiction specific information regarding the witness. This can either be contact information, or information that confirms the eligibility of the person as a witness

The following rules apply to the Mortgagee Witness Details field:

| | |
|--------------|--|
| Applies to: | All Jurisdictions where mortgagee execution panel is shown and witnessing is required. |
| 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

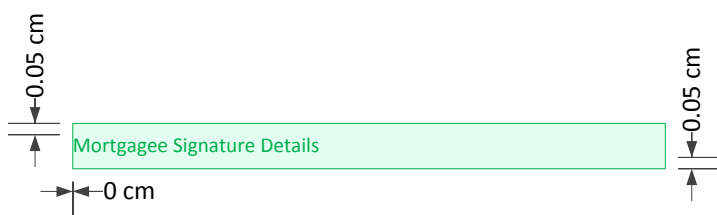
The Mortgagee Signature Details field is used for text related to the execution method and mortgagee type. The text will vary depending on the circumstances, and is sometimes omitted.

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 mortgagor signed under power of attorney (NSW): Executed on behalf of JOHN CITIZEN under power of attorney BK4000 No 123</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 mortgagor signed under power of attorney (NSW): Executed on behalf of AAA LIMITED under power of attorney BK4000 No 123</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

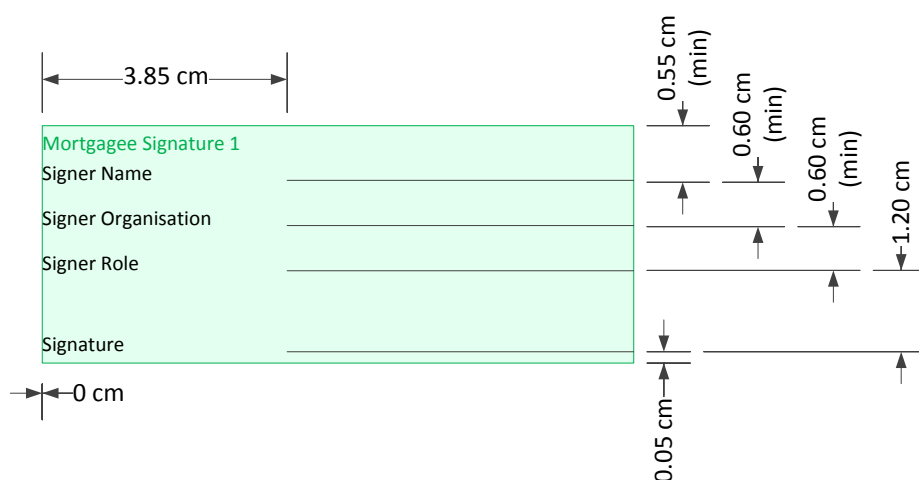
The Mortgagee Signature 1 field is used for the signature of a mortgagee.

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: | 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 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

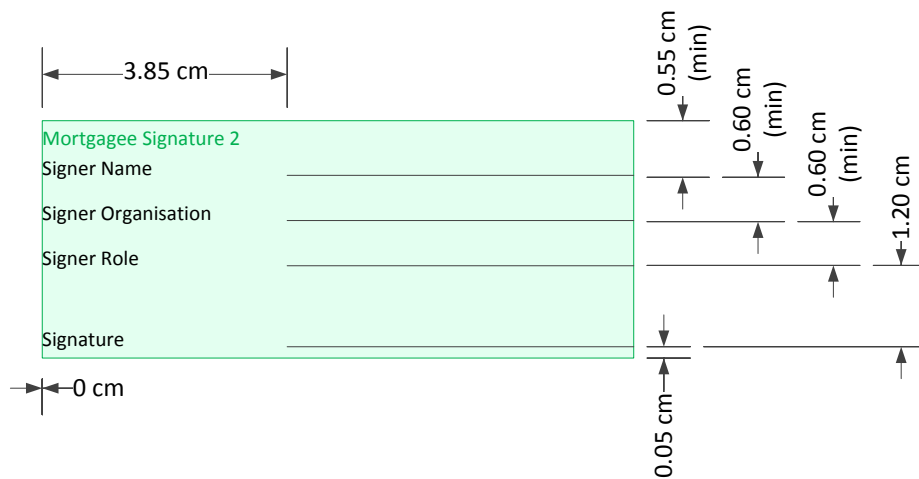
The Mortgagee Signature 2 field is used for the signature of a second signatory for a mortgagee, such as where both a director and director/secretary sign for a company.

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 |

| | |
|--|---|
| | <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 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:



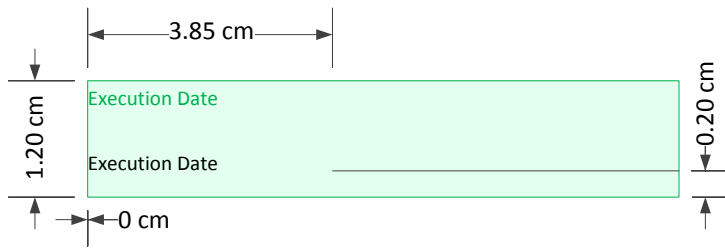
Execution Date

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 JOHN CITIZEN

Signer Name JOHN CITIZEN

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> | |
| <p>Executed on behalf of XYZ PTY LIMITED under power of attorney Book 101 No. 5041</p> | |
| 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> | |
| <p>Executed on behalf of WESTPAC CORPORATION under Delegation or Authority</p> | |
| 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

Executed on behalf of BIG BANK LIMITED
under power of attorney 578123

Full Name of Witness _____

Witness Signature _____

Witness contact
address or phone
number _____

Signer Name AUSTIN POWERS

Signer Organisation BIG BANK LIMITED

Signer Role STATE MORTGAGE MANAGER

Signature _____

Execution Date _____

EXAMPLE

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

Mortgagee Execution

Executed on behalf of BIG BANK LIMITED

Full Name of Witness _____

Witness Signature _____

Witness contact
address or phone
number _____

Signer Name AUSTIN POWERS

Signer Organisation LARRY'S LAW

Signer Role AUSTRALIAN LEGAL
PRACTITIONER

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 or Document.

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

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 or Document.

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 or Document.

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 _____

NT Land Description Locations

| | | |
|------------------------------|---|--|
| NT Portion | Townsite of Acacia Larrakia | Town of Adelaide River |
| Town of Alice Springs | Townsite of Ali Curung | Townsite of Alpurrurulam |
| Townsite of Alyangula | Townsite of Amanbidji | Townsite of Amoonguna |
| Townsite of Ampilatwatja | Townsite of Angurugu | Townsite of Areyonga |
| Townsite of Arlparra | Townsite of Atitjere | Hundred of Ayers |
| Hundred of Bagot | Townsite of Barunga | Townsite of Baniyala |
| Town of Batchelor | Hundred of Beaconsfield | Townsite of Belyuen |
| Hundred of Berinka | Townsite of Beswick | Townsite of Binjari |
| Townsite of Birdum | Hundred of Blyth | Town of Borroloola |
| Hundred of Bray | Town of Brocks Creek | Townsite of Bulla |
| Townsite of Bulman | Hundred of Bunday | Town of Burrundie |
| Townsite of Canteen Creek | Hundred of Cavenagh | Hundred of Colton |
| Townsite of Corella Creek | Townsite of Daguragu | Townsite of Daly |
| Town of Daly Waters | Townsite of Naiyu | Daly River Agricultural Area |
| Town of Darwin | Townsite of Jilkminggan | Townsite of Djimarda |
| Townsite of Kaltukatjara | Edith River Agricultural Area | Town of Elliott |
| Townsite of Engawala | Townsite of Eva Valley | Town of Finke |
| Hundred of Finniss | Town of Fleming | Townsite of Galiwinku |
| Townsite of Gapuwiyak | Hundred of Glyde | Gove Industrial Lots |
| Hundred of Goyder | Townsite of Gunyangara | Hundred of Guy |
| Townsite of Gurungu | Townsite of Haasts Bluff | Hundred of Hart |
| Town of Hart Range | Town of Hatches Creek | Hundred of Hawkshaw |
| Townsite of Hermannsburg | Hundred of Howard | Hundred of Hughes |
| Hundred of Hutchison | Townsite of Imangara | Townsite of Imanpa |
| Townsite of Irrultja | Townsite of Iwupataka | Town of Jabiru |
| Town of Kalkarindji | Katherine Agricultural Area | Town of Katherine |
| King River Agricultural Area | Townsite of Kybrook Farm | Townsite of Lajamanu |
| Townsite of Laramba | Town of Larrimah | Townsite of Maningrida |
| Townsite of Marparu | Townsite of Mara | Town of Maranunga |
| Town of Mataranka | Mataranka (Mataranka) Agricultural Area | Mataranka (Waterhouse River) Agricultural Area |
| Townsite of Milikapiti | Townsite of Milingimbi | Townsite of Milyakburra |
| Hundred of Milne | Townsite of Minyerri | Townsite of Minjilang |
| Townsite of Mount Liebig | Townsite of Mungkarta | Townsite of Mutitjulu |
| Town of Newcastle Waters | Townsite of Wurrumiyanga | Townsite of Ngukurr |
| Townsite of Nhulunbuy | Town of Nightcliff | Townsite of Nturiya |
| Townsite of Numbulwar | Townsite of Nyirripi | Townsite of Gunbalanya |

| | | |
|------------------------------|----------------------------|------------------------------------|
| Town of Palmerston | Townsite of Nganmarriyanga | Townsite of Papunya |
| Hundred of Parsons | Hundred of Paton | Town of Pellew |
| Townsite of Peppimenarti | Townsite of Pigeon Hole | Town of Pine Creek |
| Hundred of Playford | Townsite of Pmara Jutunta | Townsite of Pirlangimpi |
| Townsite of Ramingining | Townsite of Rittarangu | Townsite of Robinson River |
| Townsite of Rumbalara | Hundred of Sanderson | Town of Sanderson |
| Townsite of Santa Teresa | Hundred of Strangways | Townsite of Southport |
| Townsite of Tara | Town of Tennant Creek | Town of Timber Creek |
| Townsite of Titjikala | Town of Ti Tree | Town of Top Springs |
| Townsite of Tumbling Waters | Townsite of Umbakumba | Town of Union Town |
| Town of Urapunga | Townsite of Virginia | Townsite of Wadeye |
| Townsite of Wallace Rockhole | Townsite of Kintore | Townsite of Wandangula |
| Townsite of Waruwi | Hundred of Waterhouse | Waterhouse River Agricultural Area |
| Townsite of Wave Hill | Townsite of Weemol | Townsite of Willowra |
| Townsite of Wilora | Townsite of Woodykupildiya | Townsite of Wutunugurra |
| Townsite of Wilyugu | Townsite of Wudapuli | Townsite of Wurankuwu |
| Townsite of Yarralin | Townsite of Yathalamarra | Townsite of Yirrkala |
| Townsite of Yuelamu | Townsite of Yuendumu | Town of Yulara |

Address Field Defined Lists

Unit Type

| | | | |
|--------------------------|----------|--------------|---------------------------|
| ANTENNA | COOLROOM | MARINE BERTH | STORE |
| APARTMENT | COTTAGE | MAISONETTE | STRATA UNIT |
| AUTOMATIC TELLER | DUPLEX | OFFICE | STUDIO / STUDIO APARTMENT |
| AUTOMATED TELLER MACHINE | FACTORY | PENTHOUSE | SUBSTATION |
| BARBECUE | FLAT | RESERVE | TENANCY |
| BUILDING | GARAGE | ROOM | TOWNHOUSE |
| BUNGALOW | HALL | SUITE | TOWER |
| BOATSHED | HOUSE | SHED | UNIT |
| CAGE | KIOSK | SHOP | VILLA |
| CARPARK | LOBBY | SHOWROOM | VAULT |
| CARSPACE | LOFT | SIGN | WARD |
| CLUB | LOT | SITE | WAREHOUSE |
| CONDOMINIUM | LEASE | STALL | WORKSHOP |

Street Type

| | | | | |
|------------|-------------|--------------|------------|---------------|
| ACCESS | COURTYARD | GATE | PASS | SERVICE WAY |
| ALLEY | COVE | GATEWAY | PASSAGE | SHUNT |
| ALLEYWAY | CRESCENT | GLADE | PATH | SIDING |
| AMBLE | CREST | GLEN | PATHWAY | SLOPE |
| ANCHORAGE | CROSS | GRANGE | PIAZZA | SOUND |
| APPROACH | CROSSING | GREEN | PLACE | SPUR |
| ARCADE | CROSSROAD | GROUND | PLATEAU | SQUARE |
| ARTERIAL | CROSSWAY | GROVE | PLAZA | STAIRS |
| ARTERY | CRUISEWAY | GULLY | POCKET | STATE HIGHWAY |
| AVENUE | CUL-DE-SAC | HARBOUR | POINT | STEPS |
| BANAN | CUTTING | HEATH | PORT | STRAND |
| BANK | DALE | HEIGHTS | PROMENADE | STREET |
| BASIN | DELL | HIGHROAD | PURSUIT | STRIP |
| BAY | DENE | HIGHWAY | QUAD | SUBWAY |
| BEACH | DEVIATION | HILL | QUADRANGLE | TARN |
| BEND | DIP | HOLLOW | QUADRANT | TERRACE |
| BLOCK | DISTRIBUTOR | HUB | QUAY | THOROUGHFARE |
| BOARDWALK | DIVIDE | INTERCHANGE | QUAYS | THROUGHWAY |
| BOULEVARD | DOCK | INTERSECTION | RAMBLE | TOLLWAY |
| BOULEVARDE | DOMAIN | ISLAND | RAMP | TOP |

| | | | | |
|------------|------------|-----------|--------------|-----------|
| BOWL | DRIVE | JUNCTION | RANGE | TOR |
| BRACE | DRIVEWAY | KEY | REACH | TOWERS |
| BRAE | EDGE | KEYS | RESERVE | TRACK |
| BREAK | ELBOW | LANDING | REST | TRAIL |
| BRIDGE | END | LANE | RETREAT | TRAILER |
| BROADWAY | ENTRANCE | LANEWAY | RETURN | TRIANGLE |
| BROW | ESPLANADE | LEES | RIDE | TRUNKWAY |
| BYPASS | ESTATE | LINE | RIDGE | TURN |
| BYWAY | EXPRESSWAY | LINK | RIDGEWAY | TWIST |
| CAUSEWAY | EXTENSION | LITTLE | RIGHT OF WAY | UNDERPASS |
| CENTRE | FAIRWAY | LOOKOUT | RING | UPPER |
| CENTREWAY | FIREBREAK | LOOP | RISE | VALE |
| CHASE | FIRELINE | LOWER | RISING | VALLEY |
| CIRCLE | FIRETRACK | MALL | RIVER | VIADUCT |
| CIRCLET | FIRETRAIL | MANOR | RIVERWAY | VIEW |
| CIRCUIT | FLAT | MEANDER | RIVIERA | VIEWS |
| CIRCUS | FLATS | MEW | ROAD | VILLAS |
| CLOSE | FOLLOW | MEWS | ROADS | VISTA |
| CLUSTER | FOOTWAY | MOTORWAY | ROADSIDE | WADE |
| COLONNADE | FORD | MOUNT | ROADWAY | WALK |
| COMMON | FORESHORE | NOOK | RONDE | WALKWAY |
| CONCOURSE | FORMATION | OUTLET | ROSEBOWL | WATERS |
| CONNECTION | FREEWAY | OUTLOOK | ROTARY | WATERWAY |
| COPSE | FRONT | PARADE | ROUND | WAY |
| CORNER | FRONTAGE | PARK | ROUTE | WHARF |
| CORSO | GAP | PARKLANDS | ROW | WOODS |
| COURSE | GARDEN | PARKWAY | RUE | WYND |
| COURT | GARDENS | PART | RUN | YARD |

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

| | | | | |
|---------|------------|-------------|-----|-----|
| CARE PO | GPO BAG | MS | RBN | RSD |
| CMA | GPO BOX | PO BOX | RMB | |
| CMB | LOCKED BAG | PRIVATE BAG | RMS | |

Witnessing Requirements

The following tables show where witnessing is required in each jurisdiction (YES indicates that witnessing is required):

Mortgagor Witnessing Requirements for Full Paper (Scenario 1)

| Party | Signing Party | ACT | NSW | NT | QLD | SA | TAS | VIC | WA |
|--------------------|--|-----|-----|-----|-----|-----|-----|-----|-----|
| Individual | Mortgagor | YES | YES | YES | YES | YES | YES | YES | YES |
| | Attorney (under PoA) | YES | YES | YES | YES | YES | YES | N/A | YES |
| | Australian Legal Practitioner | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Licensed Conveyancer | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | | | | | | | | | |
| Corporation | Using common seal - Multi-person Company : Director & Director or Director & Secretary signs | NO | NO | NO | NO | NO | NO | NO | NO |
| | Using common seal - Multi-person Company : One Director only signs | NO | NO | NO | NO | NO | NO | N/A | NO |
| | Using common seal – Sole person Company : Sole Director & Secretary signs | NO | NO | NO | NO | NO | NO | NO | NO |
| | Using common seal – Sole person Company : Sole Director signs | NO | NO | NO | NO | NO | NO | NO | NO |
| | Using common seal – Authorised Officer | NO | NO | NO | NO | NO | NO | N/A | NO |
| | Without common seal – Multi-person Company : Director & Director or Director & Secretary signs | NO | NO | NO | NO | NO | NO | NO | NO |
| | Without common seal – Multi-person Company : One Director only signs | NO | NO | NO | NO | NO | NO | N/A | NO |
| | Without common seal – Sole person Company : Sole Director & Secretary signs | NO | NO | NO | NO | NO | NO | NO | NO |
| | Without common seal – Sole person Company : Sole Director signs | NO | NO | NO | NO | NO | NO | NO | NO |
| | Without common seal – Authorised Officer | YES | YES | YES | NO | NO | NO | NO | YES |
| | Attorney (under PoA) | YES | YES | YES | YES | YES | YES | NO | YES |
| | Australian Legal Practitioner | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Licensed Conveyancer | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | | | | | | | | | |
| Other Organisation | Attorney (under PoA) | YES | YES | YES | YES | YES | YES | N/A | YES |
| | Australian Legal Practitioner | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Licensed Conveyancer | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Using common seal – Authorised Officer | YES | NO | YES | NO | NO | NO | N/A | YES |
| | Without common seal – Authorised Officer | YES | YES | YES | NO | NO | NO | N/A | YES |

Mortgagee Witnessing Requirements for Full Paper (Scenario 1)

| Party | Signing Party | ACT | NSW | NT | QLD | SA | TAS | VIC | WA |
|--------------------|--|-----|-----|-----|-----|-----|-----|-----|-----|
| Individual | Mortgagee | N/A | YES | YES | YES | N/A | N/A | N/A | YES |
| | Attorney (under PoA) | N/A | YES | YES | YES | N/A | N/A | N/A | YES |
| | Australian Legal Practitioner | N/A | NO | YES | NO | N/A | N/A | N/A | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Licensed Conveyancer | N/A | NO | YES | N/A | N/A | N/A | N/A | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Corporation | | | | | | | | | |
| | Using common seal - Multi-person Company : Director & Director or Director & Secretary signs | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Using common seal - Multi-person Company : One Director only signs | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Using common seal – Sole person Company : Sole Director & Secretary signs | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Using common seal – Sole person Company : Sole Director signs | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Using common seal – Authorised Officer | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Without common seal – Multi-person Company : Director & Director or Director & Secretary signs | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Without common seal – Multi-person Company : One Director only signs | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Without common seal – Sole person Company : Sole Director & Secretary signs | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Without common seal – Sole person Company : Sole Director signs | N/A | NO | NO | NO | N/A | N/A | N/A | NO |
| | Without common seal – Authorised Officer | N/A | YES | NO | NO | N/A | N/A | N/A | NO |
| | Attorney (under PoA) | N/A | YES | YES | NO | N/A | N/A | N/A | YES |
| | Australian Legal Practitioner | N/A | NO | YES | NO | N/A | N/A | N/A | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Licensed Conveyancer | N/A | NO | YES | N/A | N/A | N/A | N/A | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Mortgagee Employee | N/A | N/A | N/A | N/A | N/A | N/A | N/A | NO |
| Other Organisation | | | | | | | | | |
| | Attorney (under PoA) | N/A | YES | YES | YES | N/A | N/A | N/A | YES |
| | Australian Legal Practitioner | N/A | NO | YES | NO | N/A | N/A | N/A | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Licensed Conveyancer | N/A | NO | YES | N/A | N/A | N/A | N/A | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Mortgagee Employee | N/A | N/A | N/A | N/A | N/A | N/A | N/A | YES |
| | Using common seal – Authorised Officer | N/A | NO | YES | NO | N/A | N/A | N/A | YES |
| | Without common seal – Authorised Officer | N/A | YES | YES | NO | N/A | N/A | N/A | YES |

Witnessing Requirements for Paper Lodge (Scenarios 1A and 3) – Mortgagee's (lodged) Counterpart

| Party | Signing Party | ACT | NSW | NT | QLD | SA | TAS | VIC | WA |
|--------------------|--|-----|-----|-----|-----|-----|-----|-----|-----|
| Individual | Mortgagee | N/A | N/A | N/A | N/A | N/A | N/A | N/A | YES |
| | Attorney (under PoA) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | YES |
| | Australian Legal Practitioner | N/A | NO | N/A | N/A | NO | N/A | NO | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | NO | N/A |
| | Licensed Conveyancer | N/A | NO | N/A | N/A | NO | N/A | NO | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | NO | N/A |
| | | | | | | | | | |
| Corporation | Using common seal - Multi-person Company : Director & Director or Director & Secretary signs | N/A | NO | N/A | N/A | N/A | N/A | NO | NO |
| | Using common seal - Multi-person Company : One Director only signs | N/A | NO | N/A | N/A | N/A | N/A | N/A | NO |
| | Using common seal – Sole person Company : Sole Director & Secretary signs | N/A | NO | N/A | N/A | N/A | N/A | NO | NO |
| | Using common seal – Sole person Company : Sole Director signs | N/A | NO | N/A | N/A | N/A | N/A | NO | NO |
| | Using common seal – Authorised Officer | N/A | NO | N/A | N/A | N/A | N/A | N/A | NO |
| | Without common seal – Multi-person Company : Director & Director or Director & Secretary signs | N/A | NO | N/A | N/A | N/A | N/A | NO | NO |
| | Without common seal – Multi-person Company : One Director only signs | N/A | NO | N/A | N/A | N/A | N/A | N/A | NO |
| | Without common seal – Sole person Company : Sole Director & Secretary signs | N/A | NO | N/A | N/A | N/A | N/A | NO | NO |
| | Without common seal – Sole person Company : Sole Director signs | N/A | NO | N/A | N/A | N/A | N/A | NO | NO |
| | Execute without common seal – Authorised Officer | N/A | YES | N/A | N/A | N/A | N/A | N/A | NO |
| | Attorney (under PoA) | N/A | YES | N/A | N/A | N/A | N/A | NO | YES |
| | Australian Legal Practitioner | N/A | NO | N/A | N/A | NO | N/A | NO | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | NO | N/A |
| | Licensed Conveyancer | N/A | NO | N/A | N/A | NO | N/A | NO | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | NO | N/A |
| | Mortgagee Employee | N/A | N/A | N/A | N/A | NO | N/A | NO | N/A |
| | | | | | | | | | |
| Other Organisation | Attorney (under PoA) | N/A | YES | N/A | N/A | N/A | N/A | NO | YES |
| | Australian Legal Practitioner | N/A | NO | N/A | N/A | NO | N/A | NO | N/A |
| | Law Practice | N/A | N/A | N/A | N/A | N/A | N/A | NO | N/A |
| | Licensed Conveyancer | N/A | NO | N/A | N/A | NO | N/A | NO | N/A |
| | Conveyancing Practice | N/A | N/A | N/A | N/A | N/A | N/A | NO | N/A |
| | Mortgagee Employee | N/A | N/A | N/A | N/A | NO | N/A | NO | N/A |
| | Using common seal – Authorised Officer | N/A | NO | N/A | N/A | N/A | N/A | N/A | YES |
| | Without common seal – Authorised Officer | N/A | YES | N/A | N/A | N/A | N/A | N/A | YES |

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. Witnessing in VIC is only required when the mortgagor signs in Scenario 1. The signature of the mortgagor must be witnessed by an independent adult.

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 and address 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 | <p>An “eligible witness”, namely a person who:</p> <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. <p>See s117(4) <i>Real Property Act 1900</i> (NSW). The full name and address of the witness should be stated. (A PO Box or DX is not acceptable).</p> |
| | The Mortgagor (corporation). | Depends on the method of execution. | <p>Depends on the method of execution.</p> <p>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.</p> <p>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:</p> <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. <p>Other methods of execution authorised by a corporation's constitution or special resolution may require additional evidence to support the authority.</p> |
| | 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. |
| 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.

READ THIS BEFORE SIGNING A TITLES REGISTRY TRANSFER (FORM 1) OR MORTGAGE FORM

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.

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.

Mortgagor 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 on behalf of <name of mortgagor> 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.

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

On paper – signed by mortgagee only (with certifications)

Any inapplicable certification statement(s) must be deleted.

Certification statements must be made by a prescribed person, being one of the following:

- (b) A legal practitioner
- (c) A registered conveyancer
- (d) If the applicant is not represented by a legal practitioner or registered conveyancer – the applicant (i.e. self-represented party)
- (e) If a party to an instrument is not represented by a legal practitioner or registered conveyancer – that party (i.e. self-represented party)
- (f) If a provision of the *Real Property Act 1886* requires or permits some other person to provide certification under section 273 – that person (e.g. an employee of a body corporate that is a mortgagee)

All certifications apply where the Prescribed Person is a registered conveyancer or legal practitioner.

The first two listed certifications do not apply where the Prescribed Person is the mortgagee (or an employee of a body corporate that is a mortgagee).

The Registrar-General's Verification of Identity and Verification of Authority requirements must always be complied with.

Penalties of up to \$10,000 or 2 years imprisonment apply, where a prescribed person provides a false certification under section 273(1) of the *Real Property Act 1886*.

TAS

Witnessing Requirements in Tasmania

Natural Person

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.

Power of Attorney

If the Power of Attorney was executed in a State, Territory or Country where registration is not required only the date of the Power of Attorney need be shown. (a copy of the Power of Attorney is to be produced with the document being lodged) Where the Power of Attorney has been given a registration number, only the number needs be shown.

Proof of Foreign Execution and Registration of a Power of Attorney (Sec.44 of the Powers of Attorney Act 2000) that is not registered in the state of Tasmania. For this purpose a **certificate** of a legal practitioner that the instrument creating the Power of Attorney was executed in accordance with the law of that specified State, Territory or law of the place of execution is required as evidence of that fact together with a copy of the Power of Attorney.

If an attorney is appointed as a member of a specified **class** (e.g. manager) see (Sec.26 of the

Powers of Attorney Act 2000) the attorney is to state the capacity in which they are signing.

Where the non-revocation clause is included in the attestation the Tasmanian Land Titles Office will not insist upon the full declaration of non-revocation of the Power of Attorney (Land Titles Regulations 2002).

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.

VIC

There is no information sheet for Vic. Witnessing in VIC is only required when the mortgagor signs in Scenario 1. The signature of the mortgagor must be witnessed by an independent adult.

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.