How to Sign Your Mortgage

Queensland

bankwest

Helpful tips and instructions on what to do.

Your Mortgage document contains multiple pages.

1 **Only complete the 'Mortgagor Execution' section.**

- Follow the notes and steps below.

How to choose a witness.

It can't be someone who's on the loan or owns the property. They have to be 18 or over, based in Australia and working as a:

- Justice of the peace
- Commissioner for declarations
- Australian lawyer
- Notary public
- Licensed conveyancer from another state
- Another person approved by the Registrar of Titles.

Documents your witness will need.

Before they sign, they'll need evidence you're the mortgagor.

If you're buying the property:
A copy of the contract of sale, approval letter from Bankwest or a confirmation letter from a solicitor.

If you're refinancing the property:
A recent rates/land tax notice or a title search statement.

A **The witness needs to:**

- witness both copies
- write their full name (no initials)
- write their qualification

B **Who's the mortgagor?**
It's the owner of the property that's being taken over, and is being used as security on the loan.

C **Make sure to add the date.**

Things you should know.

- **Both copies** of the mortgage document are signed and dated by **all parties**.
- Only use a **black pen**.
- Sign carefully as inconsistent signatures can cause delays.
- Your witness will need evidence you're the mortgagor.
- If you make a mistake, please don't try to fix it - contact your Lender or Broker for help.
- If your mortgage needs to be witnessed overseas, please turn over this page for further instructions.

Mortgage Form version 1.5

Lodger Details

For Office Use Only

THE BACK OF THIS FORM MUST NOT BE USED

MORTGAGE

Jurisdiction QUEENSLAND

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
FEE SIMPLE

Land Title Reference 987654123 | Part Land Affected? | Land Description LOT 483 ON RP85246

Mortgagor
Given Name(s) JANE
Family Name DOE

Mortgagee
Name COMMONWEALTH BANK OF AUSTRALIA
ACN 123123124
Australian credit licence 234945

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 714341223
b) Additional terms and conditions NIL

Mortgagor Execution
NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.

Executed on behalf of JANE DOE
Signer Name JANE DANIELLE DOE
Signature Jane Doe
Full Name of Witness JOHN DAVID SMITH
Witness Signature John Smith
Execution Date 01/01/2021
Witness Qualifications Barrister

1

This is a sample of a mortgage with **1 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 JANE DOE

Signer Name JANE DANIELLE DOE

Signature Jane Doe

B

Execution Date 01/01/2021

C

Full Name of Witness JOHN DAVID SMITH

Witness Signature John Smith

A

Witness Qualifications Barrister

Completing the form if Overseas:

Step 1.
Determine who will be witnessing your loan documents:

Form A

If a Consular Officer – utilise the "Australian Embassy/High Commission/ Consulate Identity/ Witnessing Certification".

Form B

If another Acceptable Witnesses Notary Public, Competent Officer, Australian Lawyer or New Zealand Lawyer" utilise the "Identity Witnessing Certification.

Please speak to your Lender/Broker for the relevant forms or they are available from the Bankwest Website.

Step 2.
Take the forms and documents with you (where necessary) to have your mortgage documents and identification verified. An appointment may be required.

Step 3.

The witness will complete the form and provide certified copies of the identification documents in support of your application, which you will need to return along with the mortgage documents.

Please contact your Lender/Broker if you are unsure of the valid photographic identification requirements.

Form A

(This form is for use in association with services provided at Australian Embassies, High Commissions and Consulates only)

Australian Embassy/High Commission/Consulate Identity and Witnessing Certification

"I,_____[full name of consular/diplomatic officer or authorised consular employee]

of_____[Australian Embassy/High Commission/Consulate]

being a consular officer, diplomatic officer or an authorised consular employee within the meaning of Section 3 of the *Consular Fees Act 1955* (Cth) hereby certify that:

(a) the identification/witnessing relates to

_____
[full name of the person being identified] ('the person being identified'); and

(b) the verification of identity/witnessing was carried out on_____[date]; and

(c) the current identification documents as listed below were produced to me and copies of these documents signed, dated and endorsed by me as true copies were provided to the person being identified; and

(d) the verification of identity/witnessing was conducted in accordance with the Department of Foreign Affairs and Trade policy for verification of identity, witnessing signatures on documents and making of endorsed copies; and

(e) the person being identified was physically present for the verification of identity and the witnessing of the document(s) listed at paragraph (g); and

(f) I am not a party to the transaction; and

(g) I witnessed the person being identified execute the following document(s)

_____
(e.g., Client Authorisation, transfer of land, mortgage of land); and

(h) this signed, dated and endorsed certification; the signed, dated and endorsed copy identity documents (listed below); and the witnessed document(s) listed in paragraph (g); were returned to the person being identified."

.....
Signature of consular officer, diplomatic officer or authorised consular employee Post Stamp

List of identification documents produced (see (c) above):

Description of identity documents produced and endorsed

DFAT Certification Form Jan2019

Form B

QUEENSLAND TITLES REGISTRY
Land Title Act 1994, Land Act 1994 and Water Act 2000

IDENTITY/WITNESSING CERTIFICATION

FORM 20 Version 2
Page ____ of ____

Title Reference [_____]

I,_____
[Full name of witness e.g. notary public, competent officer of the defence force, Australian lawyer]

of _____
[Provide full postal address (other than competent officer of the defence force)]

Telephone number: _____ Email address: _____

being a, _____
[Qualification or description of public office or commission, date of expiry of the commission (if applicable) or rank for competent officer]

hereby certify that:

(a) the identification/witnessing relates to

_____
[Full name of the person being identified] ('the person being identified'); and

(b) I took reasonable steps to both verify the identity of the person being identified and ensure they are the person entitled to sign the witnessed document in paragraph (g); and

(c) the verification of identity/witnessing was carried out on _____ [date]; and

(d) the original current identification documents and documents demonstrating the person being identified's entitlement to sign the witnessed document as listed below were produced to me and copies of these documents signed, dated and endorsed by me as true copies were provided to the person being identified; and

(e) the person being identified was physically present for the verification of identity, verification of entitlement to sign and the witnessing of the document listed at paragraph (g); and

(f) I am not a party to the transaction; and

(g) I witnessed the person being identified execute the following document

_____
(e.g. transfer of land or mortgage of land etc.); and

(h) this signed, dated and endorsed certification; the signed, dated and endorsed copies of documents (listed below); and the witnessed document listed in paragraph (g); were returned to the person being identified.

List of documents produced (see (d) above):

Description of documents produced and endorsed (both identification documents and documents demonstrating entitlement to sign). Please do not include identification document numbers (e.g. "Australian Passport" not "Australian Passport N1234567890".

.....
Signature of witness Stamp (if applicable)

Note: If signing in the Northen Territory please speak to your Lender/Broker for Witness requirements.