How to Sign Your Mortgage

Victoria

bankwest

Helpful tips and instructions on what to do.

1 **Your Mortgage document contains multiple pages.**

Only complete the 'Mortgagor Execution' section.

- Follow the notes and steps below.

A **The witness needs to:**

- Not be a party to the loan or the transfer of the property
- Write their full name (no initials)
- Have a consistent signature in all documents signed
- Be a person over 18 years of age

Mortgagors should **NOT** witness each other

B **Who's the mortgagor?**

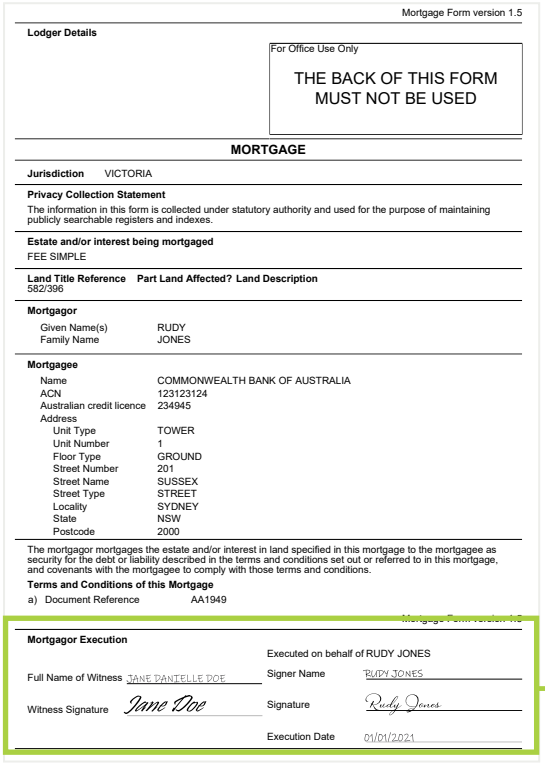
The mortgagor is the owner/s of the property which the mortgage is being taken over. This property is providing the security for the loan.

Inconsistencies in signatures may result in delays to your home 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 **black pen**.
- Don't use correction fluid.
- You don't make any hand written amendments - If you make a mistake, please 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 VICTORIA

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	Part Land Affected?	Land Description
582/396		

Mortgagor

Given Name(s) RUDY
Family Name JONES

Mortgagee

Name COMMONWEALTH BANK OF AUSTRALIA
ACN 123123124
Australian credit licence 234945
Address
Unit Type TOWER
Unit Number 1
Floor Type GROUND
Street Number 201
Street Name SUSSEX
Street Type STREET
Locality SYDNEY
State NSW
Postcode 2000

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 AA1949

Mortgagor Execution

Executed on behalf of RUDY JONES

Full Name of Witness JANE DANIELLE DOE

Signer Name RUDY JONES

Witness Signature Jane Doe

Signature Rudy Jones

Execution Date 01/01/2021

1

The example shows page 2 ▲

This is a sample of a mortgage with **1 mortgagors**.
The Mortgagor Execution may appear on page 1 or 2

Mortgage Form version 1.5

Mortgagor Execution

A

Full Name of Witness JANE DANIELLE DOE

Witness Signature Jane Doe

Executed on behalf of RUDY JONES

Signer Name RUDY JONES

Signature Rudy Jones

B

Execution Date 01/01/2021

C

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.

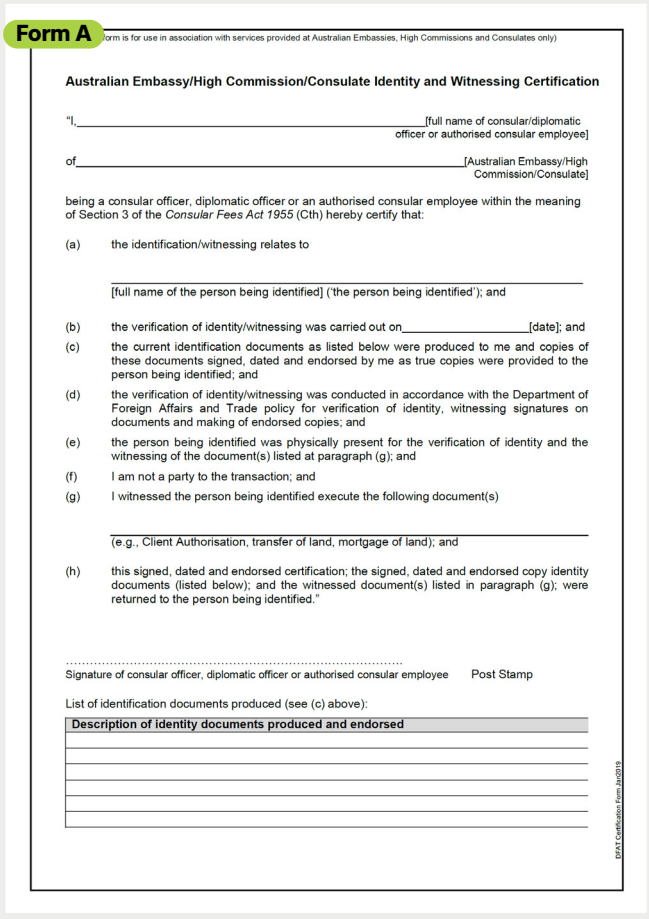
Step 2.
Take the forms and documents with you (where necessary) to have your mortgage documents and identification verified. An appointment may be required.

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



orm 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."

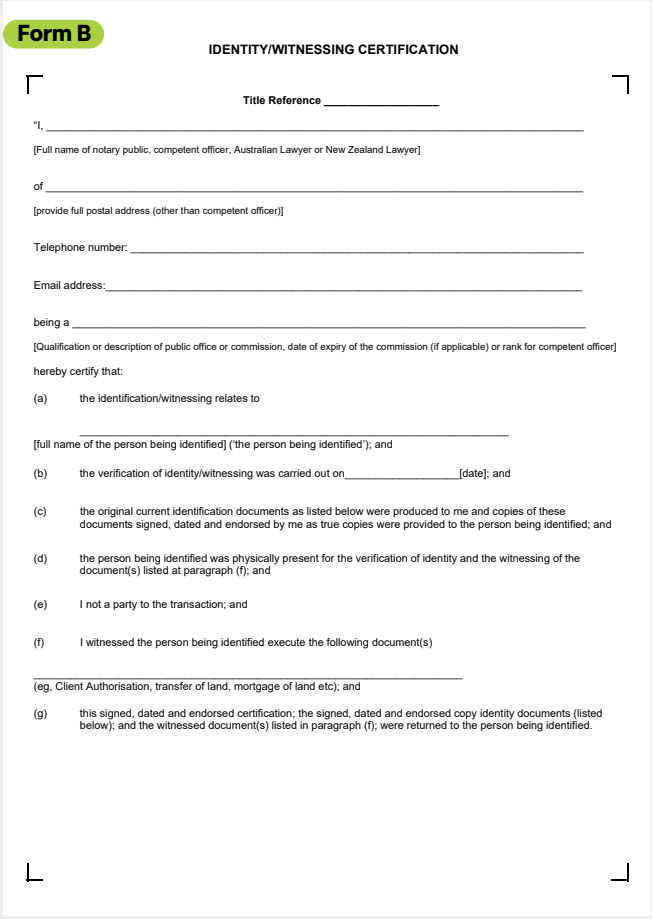
.....
Signature of consular officer, diplomatic officer or authorised consular employee Post Stamp

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

Description of identity documents produced and endorsed

©FX1 Certification Form Jun2019

Form B



IDENTITY/WITNESSING CERTIFICATION

Title Reference _____

"I, _____

[Full name of notary public, competent officer, Australian Lawyer or New Zealand Lawyer]

of _____

[provide full postal address (other than competent officer)]

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

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

(e) I not a party to the transaction; and

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

_____
(eg, Client Authorisation, transfer of land, mortgage of land etc); and

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