# How to Sign Your Mortgage

New South Wales

bankwest

## Helpful tips and instructions on what to do.

**Things you should know.**

- **Both copies** of the mortgage document are signed and dated by **all parties**.
- Only use a **black pen**.
- 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.

**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
- Write their full address (No PO Box)
- 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.**

Mortgage Form version 1.5

**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 known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.

Executed on behalf of RUDY JONES

Signer Name: RUDY JONES

Signature: Rudy Jones

Full Name of Witness: JANE DANIELLE DOE

Execution Date: 01/01/2021

Witness Signature: Jane Doe

Witness Address: 300 MURRAY STREET, SYDNEY, NSW 2127

1

**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, or his, her or its administrator or attorney.
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 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.

Executed on behalf of RUDY JONES

under power of attorney BOOK 4636 NO. 703

Signer Name: FRED JONES

Signer Organisation: COMMONWEALTH BANK OF AUSTRALIA

Signer Role: ATTORNEY

Signature: Fred Jones

Full Name of Witness: JOHN DAVID SMITH

Execution Date: 01/01/2021

Witness Signature: John Smith

Witness Address: 300 MURRAY STREET, SYDNEY, NSW 2127

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

**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 known for more than 12 months, or I have sighted identifying documentation signed this mortgage in my presence.

Executed on behalf of RUDY JONES

Signer Name: RUDY JONES

Signature: Rudy Jones

**B**

Full Name of Witness: JANE DANIELLE DOE

Witness Signature: Jane Doe

Execution Date: 01/01/2021

**C**

**A**

Witness Address: 300 MURRAY STREET, SYDNEY, NSW 2127

## 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.*

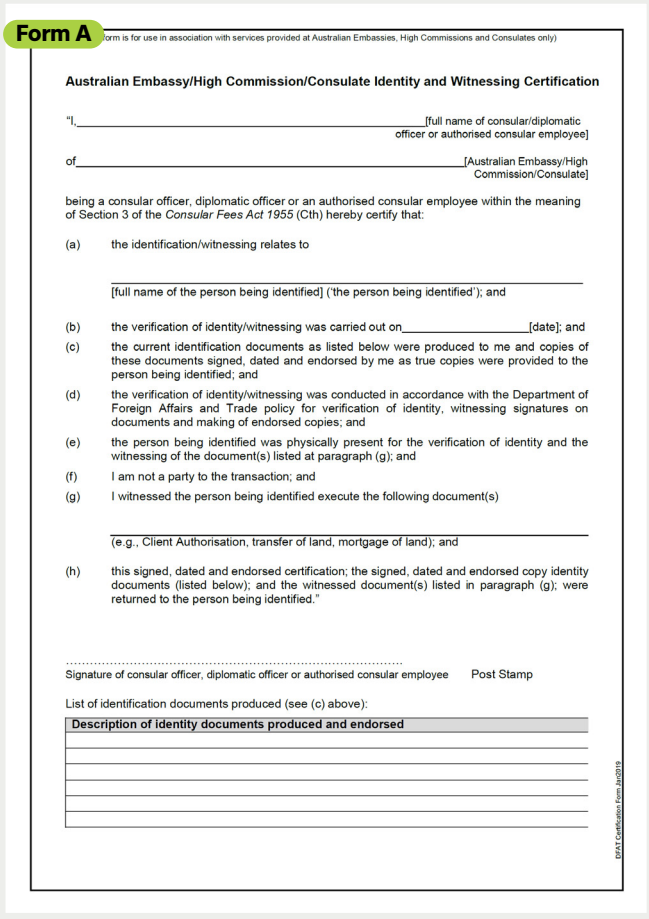
**Step 2.**
Take the forms and documents with you (where necessary) to have your mortgage documents and identification verified. An appointment may be required.

**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."

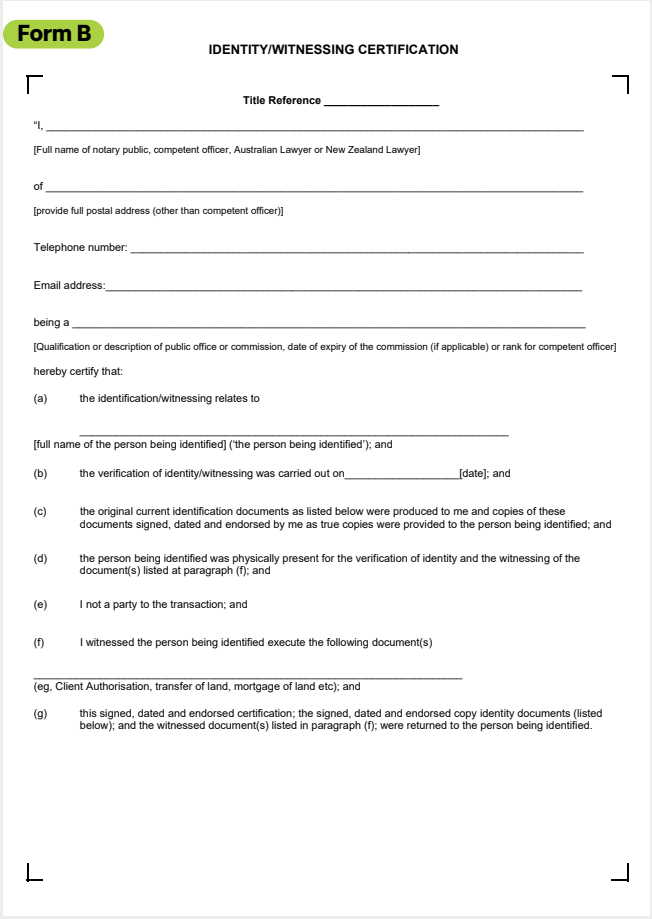
.....
Signature of consular officer, diplomatic officer or authorised consular employee Post Stamp

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.