How to Sign Your Mortgage

Western Australia

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.

A **The witness needs to:**

- Witness both copies
- Not be a party to the loan or the transfer of the property
- Write their full name (no initials)
- Write their full address
- Write their business telephone number
- Write their occupation
- Be a person over 18 years of age

Mortgagors should **NOT** witness each other

B **Who's the mortgagor?**

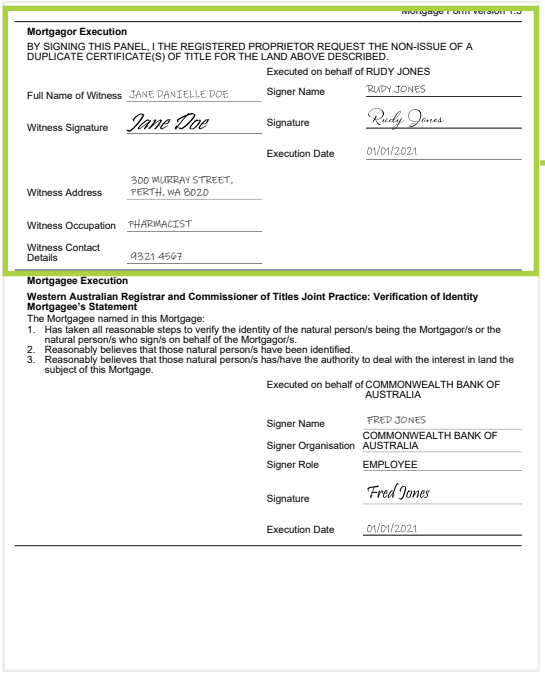
The mortgagor is the owner/s of the property which the mortgage is being taken over. This property is providing the security for the loan.

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**.
- You use **black pen**.
- Don't use correction fluid.
- Don't make any hand written amendments - If you make a mistake, please contact your Lender/ Broker who can let you know what to do next.
- If your mortgage needs to be **witnessed overseas**, please turn over this page for further instructions.



Mortgagor Execution

BY SIGNING THIS PANEL, I THE REGISTERED PROPRIETOR REQUEST THE NON-ISSUE OF A DUPLICATE CERTIFICATE(S) OF TITLE FOR THE LAND ABOVE DESCRIBED.

Executed on behalf of RUDY JONES

Full Name of Witness: JANE DANIELLE DOE
Witness Signature: Jane Doe
Witness Address: 300 MURRAY STREET, PERTH, WA 8020
Witness Occupation: PHARMACIST
Witness Contact Details: 9321 4567

Signer Name: RUDY JONES
Signature: Rudy Jones
Execution Date: 01/01/2021

Mortgagee Execution

Western Australian Registrar and Commissioner of Titles Joint Practice: Verification of Identity Mortgagee's Statement

The Mortgagee named in this Mortgage:
1. Has taken all reasonable steps to verify the identity of the natural person/s being the Mortgagor/s or the natural person/s who sign/s on behalf of the Mortgagor/s.
2. Reasonably believes that those natural person/s have been identified.
3. Reasonably believes that those natural person/s has/have the authority to deal with the interest in land the subject of this Mortgage.

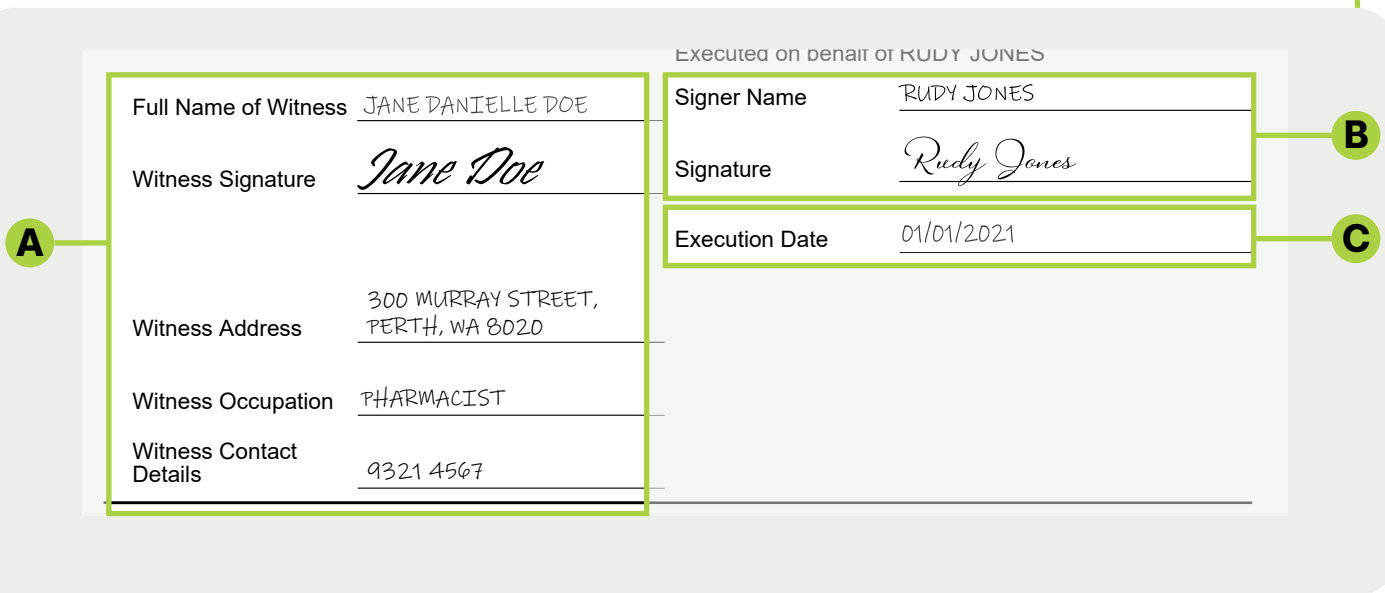
Executed on behalf of COMMONWEALTH BANK OF AUSTRALIA

Signer Name: FRED JONES
Signer Organisation: COMMONWEALTH BANK OF AUSTRALIA
Signer Role: EMPLOYEE
Signature: Fred Jones
Execution Date: 01/01/2021

1

The example shows page 2 ▲

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

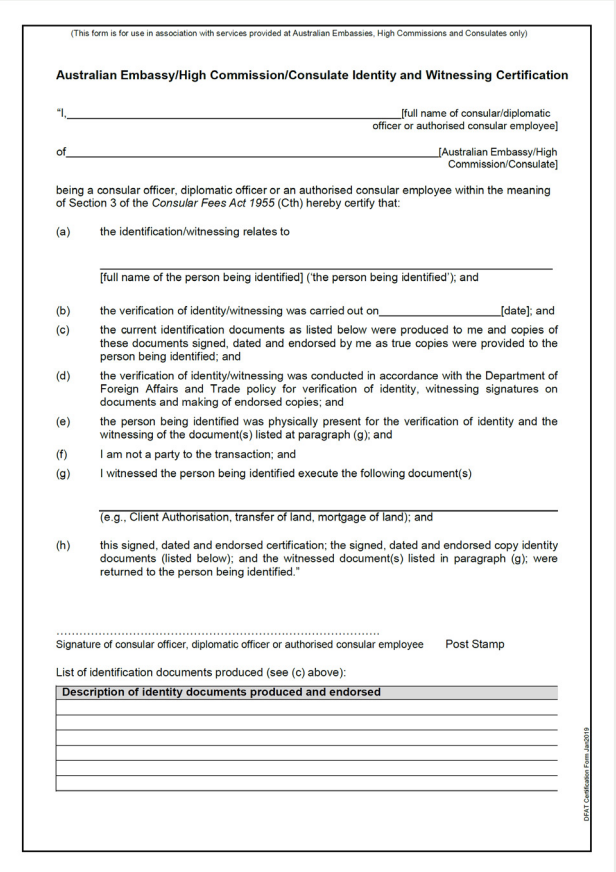


Completing the form if Overseas:

Step 1.
Take the forms and documents with you to have your mortgage documents and identification verified. An appointment may be required.

Step 2.
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.



(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