How to Sign Your Mortgage

Northern Territory

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**.
- Refer to **Who Can Witness Your Northern Territory Mortgage** on the back page.
- If you make a mistake, please don't try to fix it - contact your Lender or Broker for help.

Your Mortgage document contains multiple pages.

1 Only complete the 'Mortgagor Execution' section.

- Follow the notes and steps below.

A The witness needs to:

- Refer overleaf to ensure they are an acceptable witness within NT
- Not be a party to the loan or the transfer of the property
- Write their full name (no initials)
- Write their qualification (occupation)
- Write their full address or Telephone number
- Be a person over 18 years of age
- Have a consistent signature in all documents signed

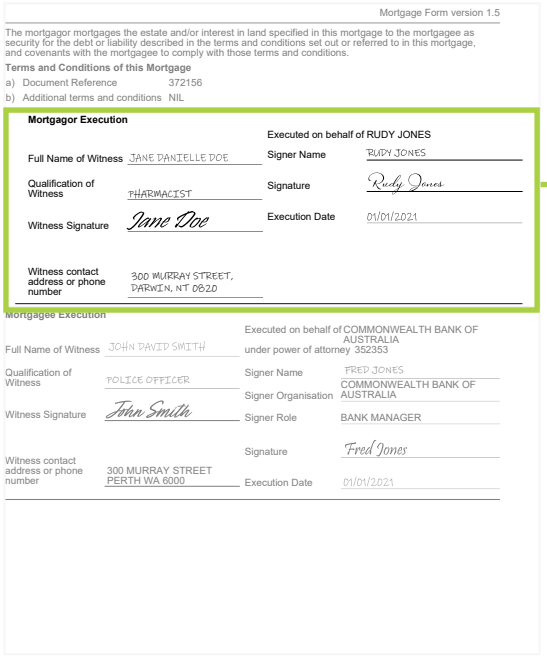
Mortgagors should **NOT** witness each other

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

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 372156

b) Additional terms and conditions NIL

Mortgagor Execution

Executed on behalf of RUDY JONES

Full Name of Witness: JANE DANIELLE DOE

Qualification of Witness: PHARMACIST

Witness Signature: Jane Doe

Witness contact address or phone number: 300 MURRAY STREET, DARWIN, NT 0820

Signer Name: RUDY JONES

Signature: Rudy Jones

Execution Date: 01/01/2021

Mortgagee Execution

Executed on behalf of COMMONWEALTH BANK OF AUSTRALIA under power of attorney 352353

Full Name of Witness: JOHN DAVID SMITH

Qualification of Witness: POLICE OFFICER

Witness Signature: John Smith

Witness contact address or phone number: 300 MURRAY STREET PERTH WA 6000

Signer Name: FRED JONES

Signer Organisation: COMMONWEALTH BANK OF AUSTRALIA

Signer Role: BANK MANAGER

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

Mortgagor Execution

A

Full Name of Witness: JANE DANIELLE DOE

Qualification of Witness: PHARMACIST

Witness Signature: Jane Doe

Witness contact address or phone number: 300 MURRAY STREET, DARWIN, NT 0820

Executed on behalf of RUDY JONES

Signer Name: RUDY JONES

Signature: Rudy Jones

Execution Date: 01/01/2021

B

C

Who Can Witness Your Mortgage?

bankwest

Northern Territory

Within the Northern Territory

A person who isn't party to the loan and who holds any of the following offices or occupations:

- Accountants
- Branch or lending manager of a bank, building society or credit union
- Chief executive officer of an NT local government council
- Commissioner of Oaths
- Headmaster or principal of an NT school
- Justice of the Peace
- Legal practitioner
- Licensed conveyancing agent
- Licensed real estate agent
- Licensed surveyor
- Medical practitioner
- Member or officer of a police force
- Pharmacist
- Postmaster or manager of a post office.

If you're interstate

A person who isn't party to the loan and who holds any of the following offices or occupations:

- Accountants
- Branch or lending manager of a bank, building society or credit union
- Commissioner of Declarations
- Commissioner of Oaths
- Commissioner for taking Affidavits
- Deputy registrar of titles
- Deputy registrar-general
- Headmaster or principal of a school
- Justice of the Peace
- Legal practitioner
- Licensed conveyancing agent
- Licensed real estate agent
- Licensed surveyor
- Medical practitioner
- Member or officer of a police force
- Notary Public
- Pharmacist
- Postmaster or manager of a post office
- Recorder of Titles
- Registrar of Titles
- Registrar-General
- Town clerk or chief executive officer of a local government council.

If you're in another Commonwealth country

A person who isn't party to the loan and who holds any of the following offices or occupations:

- Australian Consular officer
- Australian Diplomatic officer
- Consular official who is authorised to administer an oath
- British Diplomat or Consular agent
- Notary Public

If you're not in a Commonwealth country

A person who isn't party to the loan and who holds any of the following offices or occupations:

- British Diplomat or Consular agent
- Consular official
- Notary Public.

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.

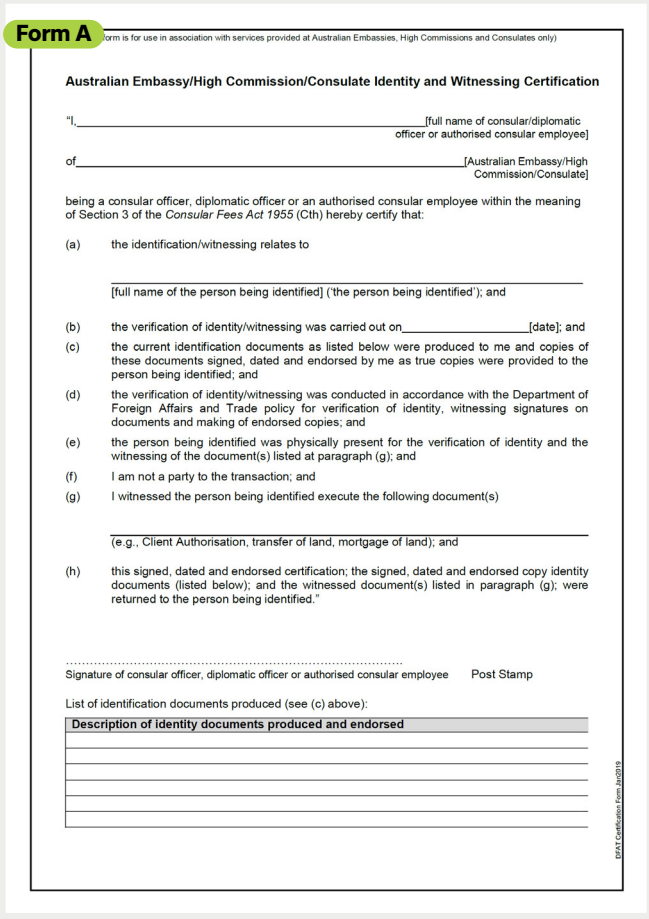
Step 2.
Take the forms and documents with you (where necessary) to have your mortgage documents and identification verified. An appointment may be required.

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."

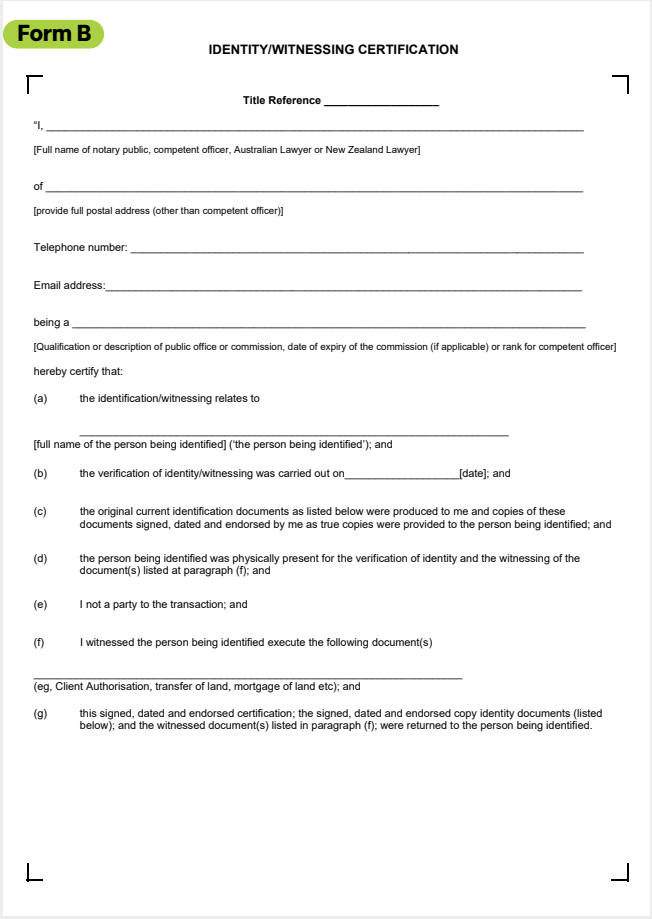
.....
Signature of consular officer, diplomatic officer or authorised consular employee Post Stamp

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.