

**Lodger Details**

Lodger Code  
Name  
Address  
Lodger Box  
Phone  
Email  
Reference

For Office Use Only

**THE BACK OF THIS FORM  
MUST NOT BE USED**

**MORTGAGE**

**Jurisdiction**      NEW SOUTH WALES

**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**

**Land Title Reference    Part Land Affected?    Land Description**

**Mortgagor**

Given Name(s)  
Family Name

**Mortgagee**

Given Name(s)  
Family Name

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                      NIL
- (b) Additional terms and conditions      NIL

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

Executed on behalf of  
Signer Name \_\_\_\_\_

Signature \_\_\_\_\_

Full Name of Witness \_\_\_\_\_

Execution Date \_\_\_\_\_

Witness Signature \_\_\_\_\_

Witness Address \_\_\_\_\_

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

Executed on behalf of  
Signer Name \_\_\_\_\_

Signature \_\_\_\_\_

Full Name of Witness \_\_\_\_\_

Execution Date \_\_\_\_\_

Witness Signature \_\_\_\_\_

Witness Address \_\_\_\_\_

## MORTGAGE WITNESSING REQUIREMENTS IN NSW

PARTY TO MORTGAGE	WHO MAY EXECUTE MORTGAGE?	DOES SIGNATURE HAVE TO BE WITNESSED?	WHO MAY BE THE WITNESS?
Mortgagor	The Mortgagor (individual).	Yes	An "eligible witness", namely a person who: <ol style="list-style-type: none"> <li>1. is over 18 years of age;</li> <li>2. is not a party to the mortgage; and</li> <li>3. has known the person who is signing the mortgage for at least a year or has taken reasonable steps to confirm the identity of the person.</li> </ol> See s117(4) <i>Real Property Act 1900</i> (NSW). The full name and address of the witness should be stated. (A PO Box or DX is not acceptable).
	The Mortgagor (corporation).	Depends on the method of execution.	Depends on the method of execution. For example, if a corporation executes a mortgage without using a common seal pursuant to section 127(1) of the <i>Corporations Act 2001</i> (Cth), the signatures of the directors and company secretary, as the case may be, do not need to be witnessed. If a corporation executes a mortgage with a common seal pursuant to section 127(2) of the <i>Corporations Act 2001</i> (Cth), the affixing of the seal must be witnessed by: <ol style="list-style-type: none"> <li>1. 2 directors; or</li> <li>2. a director and a company secretary; or</li> <li>3. for a proprietary company that has a sole director who is also the sole company secretary - that director.</li> </ol> Other methods of execution authorised by a corporation's constitution or special resolution may require additional evidence to support the authority.
	An attorney (individual) on behalf of the Mortgagor.	Yes	An eligible witness
	An attorney (corporation) on behalf of the Mortgagor.	Yes	Same as for a Mortgagor who is a corporation.
Mortgagee	The Mortgagee (individual).	Yes	An eligible witness.
	The Mortgagee (corporation).	Depends on the method of execution.	Same as for a Mortgagor who is a corporation.
	An attorney (individual) on behalf of the Mortgagee.	Yes	An eligible witness.
	An attorney (corporation) on behalf of the Mortgagee.	Depends on the method of execution.	Same as for a Mortgagor who is a corporation.
	An Australian Legal Practitioner	No	-
	A Licensed Conveyancer.	No	-