

How to Sign Your Mortgage

Western Australia

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.

- Sign and date **both copies of your mortgage**
- 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.

The image shows a sample of a mortgage document page 2. It is divided into two main sections: 'Mortgagor Execution' and 'Mortgage Execution'. The 'Mortgagor Execution' section includes fields for the witness's full name (Jane Danielle Doe), signature (Jane Doe), address (300 Murray Street, Perth, WA 8020), occupation (Pharmacist), and contact details (9321 4567). The 'Mortgage Execution' section includes fields for the signer's name (Rudy Jones), signature (Rudy Jones), role (Employee), and execution date (01/01/2021). A green box highlights the witness and signature fields, and a green circle with the number 1 is placed next to the execution date field.

The example shows page 2 ▲

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

This image provides a detailed view of the mortgage execution form. It is divided into two main sections: 'Mortgagor Execution' and 'Mortgage Execution'. The 'Mortgagor Execution' section includes fields for the witness's full name (Jane Danielle Doe), signature (Jane Doe), address (300 Murray Street, Perth, WA 8020), occupation (Pharmacist), and contact details (9321 4567). The 'Mortgage Execution' section includes fields for the signer's name (Rudy Jones), signature (Rudy Jones), role (Employee), and execution date (01/01/2021). A green box highlights the witness and signature fields, and a green circle with the number 1 is placed next to the execution date field. The form is labeled with A, B, and C, corresponding to the sections described in the text.

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

09/11/18 Certification Form (enb)0118