

How to Sign Your Mortgage

Northern Territory

Helpful tips and instructions on what to do.

Your Mortgage document contains multiple pages.



Things you should know.

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

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	Signer Name	RUDY JONES
Qualification of Witness	PHARMACIST	Signature	<i>Rudy Jones</i>
Witness Signature	<i>Jane Doe</i>	Execution Date	01/01/2021
Witness contact address or phone number	300 MURRAY STREET, DARWIN, NT 0820		

Mortgagee Execution

Full Name of Witness	JOHN DAVID SMITH	Executed on behalf of	COMMONWEALTH BANK OF AUSTRALIA under power of attorney 352353
Qualification of Witness	POLICE OFFICER	Signer Name	FRED JONES
Witness Signature	<i>John Smith</i>	Signer Organisation	COMMONWEALTH BANK OF AUSTRALIA
		Signer Role	BANK MANAGER
Witness contact address or phone number	300 MURRAY STREET PERTH WA 6000	Signature	<i>Fred Jones</i>
		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

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

A

B

C

Who Can Witness Your Mortgage?

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.