

# REGISTRAR-GENERAL'S OFFICE

32

COLONEL LIGHT CENTRE: 25 Pirie Street ADELAIDE.

## PANEL FORM

### M2 - ENCUMBRANCES

The information contained in these notes must be read in conjunction with "GENERAL NOTES RELATING TO PANEL FORMS".

#### NOTES

The instructional notes contained on the form are to be read carefully before completing the information required in the panels.

#### CERTIFICATES OF TITLE

Show "The whole of the land comprised in Certificate of Title Register Book Volume ..... Folio ...." or if portion only in a certificate of title, refer to an allotment in a filed or deposited plan, section in a hundred, or such other means of identifying the land as is presently employed.

#### ESTATE AND INTEREST

See note 4 on the form.

If less than the entirety is being encumbered then specify the share by adding "in one undivided moiety" (or as the case may be).

#### ENCUMBRANCES

Set out prior registered mortgages, leases or encumbrances affecting the land.

#### ENCUMBRANCER

Show the full name, address and occupation of the encumbrancer and identify with register book as "formerly of ....." if necessary.

#### ENCUMBRANCEE

Show the full name, address and occupation of the encumbrancee.

#### ANNUITY

This form is designed to accommodate the simple type of encumbrance which secures payment of an annuity for a term to be specified, and in a manner to be specified. It can also be used for the restrictive building type encumbrance where the encumbrancer covenants with the encumbrancee to restrict the use of the land to a certain type and quality of building, fence, garage etc.

It may be advantageous for the covenants to be prefaced by "and the encumbrancer hereby covenants with the encumbrancee as follows:-" or such other words as may be deemed desirable.

EXECUTION AND PROOF

The form of execution and proof is unaltered with the exception that the full names of the encumbrancer need not be shown in the execution clause or proof. Merely substitute "encumbrancer" in those place for the name.

FORMAT 26

Carefully read note 2 on the form.

If the encumbrance is over more than eight certificates of title, for which the form provides, list eight of the titles concerned and add underneath the format "and others" to indicate that the format is incomplete. L.T.O. staff will complete a format to cover the remaining certificates of title.



(B.J. KILEY)

ACTING REGISTRAR-GENERAL

0.7.1980