

Notice

To Lodging Parties

25 October 2017

No 201

Electronic Lodgement of Remaining Mortgages and Refinances End to Transition Period PEXA System Release 7 Participation Rules Waiver

Electronic Lodgement of Remaining Mortgages and Refinances

Notice to Lodging Parties No 196 advised of the intention to mandate the electronic lodgement of:

- All remaining stand-alone Mortgage dealings and
- All stand-alone refinance transactions (i.e any combination of Mortgages and Discharges of Mortgage).

Please now note that any such documents executed on or after **12 February 2018** must be lodged through an Electronic Lodgement Network (ELN).

Exemptions that continue to apply are listed in [Notice to Lodging Parties #196](#).

End to Transition Period

A reminder that the *Real Property Regulations 2009* transition period whereby the Registrar-General has continued to accept Mortgages and Discharges of Mortgage for lodgement in the “old format” will expire on **31 December 2017**.

After this date the National Mortgage Form and “new format” Discharge of Mortgage must be used.

PEXA System Release 7

Property Exchange Australia Ltd. (PEXA) system release 7 scheduled for 6 November 2017 will introduce a Document Hub enabling Subscribers to the ELN operator to attach PDF documents to electronic mortgages and encumbrances. This will overcome the problem where the terms and conditions in a mortgage or encumbrance exceeds 4,000 characters and/or reference to standard terms and conditions deposited in the Lands Titles Office is not appropriate.

Release 7 also enables Subscribers to lodge Encumbrances and Discharges of Encumbrance electronically in South Australia for the first time.

Participation Rules Waiver

As the capability to lodge Encumbrances and Discharges of Encumbrance will be available prior to changes being made to Certification 1 Schedule 3 in version 4 of the Participation Rules, the Registrar-General has granted a partial waiver [PR1/2017](#) to reflect that (in addition to a transferor, transferee,

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mortgagee, mortgagor, caveator and applicant) an encumbrancee or encumbrancer may be a party to which Certification 1 of Schedule 3 is applicable.



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