

Discharge Form

**Mortgage Manager: AxisWealth Group Pty Ltd atf AxisWealth Group Unit
Trust t/as Axis Lending ACN 16 723 198 763 ACL 484302**

**Program Manager: Columbus Capital Pty Limited ACN 119 531 252
trading as Origin Mortgage Management Service
Australian Credit Licence Number 337303**

We have received your request to discharge your loan. If you wish to proceed with discharging your loan, please read this letter carefully and complete the attached Discharge Authority and return the signed form to us.

Once you have completed and appropriately signed the form, please return a scanned copy to discharges@axislending.com.au. _____

Verification of Identity

To ensure that we protect you against fraud, we need you and each co-borrower to have signed the Discharge of Authority form and each signature witnessed. We also need each borrower to provide copies of their identity documentation as outlined in the Verification of Identity – Minimum Document Requirements.

For customers that are signing the Discharge of Authority form outside of Australia we need you and each co-borrower to have signed the Discharge of Authority form and each signature witnessed at an Australian Consulate / Embassy Office. We also need each borrower to:

- (a) provide copies of their identity documentation as outlined in the Verification of Identity – Minimum Document Requirements; and
- (b) the Australian Embassy/High Commission/Consulate Identity/Witnessing Certification to be completed by the witness that witnessed that borrower's signature at the Australian Consulate / Embassy Office.

Contacts

Please note that we can only discuss matters relating to the discharge of your loan with you or your representative nominated on the Discharge Authority.

Settlement Date

Once the completed Discharge of Authority form and the documents required to verify your identity has been returned to us and processed, we will instruct our solicitors to prepare the discharge of mortgage over your property. Our solicitors will contact either you or your nominated representative to arrange settlement. Once the settlement date has been confirmed, a payout figure will be provided no later than the day before the scheduled settlement date.

Please note that we require at least 15 business days' notice to arrange settlement. If the Discharge of Authority form and the documents required to verify your identity has not been returned to us timely or there are any errors, settlement may be delayed and we will not be liable to you for any loss, damages or costs which you may incur or suffer as a result of the delay.

If you have any queries or require any additional information or assistance to complete the Discharge Authority, please contact us at discharges@axislending.com.au.

Discharge Form

Borrower Details

Name(s)

Address

Telephone

Email Address

Name(s)

Address

Telephone

Email Address

Name(s)

Address

Telephone

Email Address

Loan Account

Account Number

Mortgaged Property To Be Released

Address

Reason for Discharge

Sale

(If you select this option you must provide details of your Solicitor / Conveyancer in Section 4)

Refinance

(If you select this option you must provide details of the Incoming Mortgagee in Section 4)

Paid in full

Anticipated settlement date

/ /

Incoming Mortgagee

Please note that we require at least 15 business days' notice from the date that we receive this completed Discharge Authority in order to arrange settlement.

Discharge Form

Borrower's Representative for Settlement

Solicitor / Conveyancer
(complete details below)

Incoming Mortgagee
(complete details below)

Company name

Address

Telephone

Email Address

Authority and Acknowledgement

I/we authorise the Lender, the Program Manager to initiate the discharge of the Mortgaged Property and I/we acknowledge and agree as follows:

- (a) that we will receive from you a payout amount and other information (as applicable) with respect of the Loan Account to discharge the Mortgaged Property; and
- (b) we will pay the Loan Account and applicable fees and charges payable in accordance with the terms of the Loan Agreement and associated Terms and Conditions; and
- (c) should there be any shortfall in the monies payable under paragraph (b) above we undertake to pay that shortfall within 1 Business Day of being notified of the shortfall.

Borrower Signature

Witness Signature

Date / /

*For all signatures witnessed within Australia the witness must be over 18 years of age

**For all signatures witnessed outside of Australia the witness must be a consular officer, diplomatic officer or an authorised consular employee

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Discharge Form

Verification Of Identity – Minimum Document Requirements

Category	Minimum Document Requirements
	For Persons who are Australian citizens or residents:
1	Australian Passport <u>or</u> foreign passport <u>or</u> Australian Evidence of Immigration Status ImmiCard <u>or</u> Australian Migration Status ImmiCard <u>plus</u> Australian drivers licence or Photo Card <u>plus</u> change of name or marriage certificate if necessary
2	Australian Passport <u>or</u> foreign passport <u>or</u> Australian Evidence of Immigration Status ImmiCard <u>or</u> Australian Migration Status ImmiCard <u>plus</u> full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> change of name or marriage certificate if necessary
3	Australian drivers licence or Photocard <u>plus</u> full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> change of name or marriage certificate if necessary
4	(a) Australian Passport <u>or</u> foreign passport <u>or</u> Australian Evidence of Immigration Status ImmiCard <u>or</u> Australian Migration Status ImmiCard <u>plus</u> another form of government issued photographic identity Document <u>plus</u> change of name or marriage certificate if necessary (b) Australian Passport <u>or</u> foreign passport <u>or</u> Australian Evidence of Immigration Status ImmiCard <u>or</u> Australian Migration Status ImmiCard <u>plus</u> full birth certificate <u>plus</u> another form of government issued identity Document <u>plus</u> change of name or marriage certificate if necessary
5	(a) Identifier Declaration <u>plus</u> full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> change of name or marriage certificate if necessary. (b) Identifier Declaration by a Person specified in Verification of Identity Standard paragraph 4.4(e) <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> change of name or marriage certificate if necessary. <i>Note: Refer to Verification of Identity Standard paragraph 4.</i>
	For Persons who are not Australian citizens or residents:
6	(a) Foreign passport <u>plus</u> another form of government issued photographic identity Document <u>plus</u> change of name or marriage certificate if necessary (b) Foreign passport <u>plus</u> full birth certificate <u>plus</u> another form of government issued identity Document <u>plus</u> change of name or marriage certificate if necessary.

Discharge Form

Witnessing discharge authority and verification of identity

Mortgage Manager: AxisWealth Group Pty Ltd atf AxisWealth Group Unit
Trust t/as Axis Lending ACN 16 723 198 763 ACL

Program Manager: Columbus Capital Pty Limited ACN 119 531 252 trading as
Origin Mortgage Management Services
Australian Credit Licence Number 337303

To ensure that we protect our customers against fraud, for customers that are signing the Discharge of Authority form outside of Australia we need our customers to have signed the Discharge of Authority form and each signature witnessed at an Australian Consulate / Embassy Office. We also need each borrower to:

- (a) provide copies of their identity documentation as outlined in the Verification of Identity – Minimum Document Requirements; and
- (b) the Australian Embassy/High Commission/Consulate Identity/Witnessing Certification to be completed by the witness that witnessed that borrower's signature at the Australian Consulate / Embassy Office.

The Customer is seeking to discharge a mortgage of over their property and we need your assistance as the witnessing party with the following:

- (i) a face-to-face interview with the Customer and please inspect the Mortgagor's identity documents;
- (ii) please refer to the Verification of Identity – Minimum Document Requirements with respect of the identity documents that need to be sighted;
- (iii) certify one (1) copy of each of the Mortgagor's identity documents;
- (iv) witness the Customer signing the Discharge of Authority form; and
- (v) please complete a Witness Certification for the Customer.

If you have any queries or require any additional information or assistance regarding these requirements, please contact us at discharges@axislending.com.au & discharges@originmms.com.au

Yours faithfully

AxisWealth Group Pty Ltd atf Axiswealth Group Unit
Trust t/as Axis Lending

Columbus Capital Pty Limited ACN 119 531 252 trading
as Origin Mortgage Management Services

Discharge Form

Australian Embassy/High Commission/Consulate Identity/Witnessing Certification

I _____ *(insert full name)*

of _____ *(insert name of Australian Embassy/
High Commission/Consulate)*

on _____ *(insert date)*

am a consular officer, diplomatic officer or an authorised consular employee within the meaning of the Section 3 of the *Consular Fees Act 1955* (Cth) hereby certify that:

- (a) I have had a face-to-face interview with the _____ *(insert full name of the Customer)* and witnessed them signing the Discharge of Authority form;
- (b) I inspected the original identification documents as listed below that were produced to me by the Customer and certified the following Customer identity documents:

Type of Document	Name of the Person in the documents	Document Number	Date of issue	Expiry date

Signature of consular officer, diplomatic officer or an authorised consular employee |
Post Stamp