

Please use blue or black pen and write in BLOCK LETTERS

Section 1 Customer Details

New instruction Change to existing instruction

Customer/mortgagor/name(s) 1: Customer/mortgagor/name(s) 2: Customer/mortgagor/name(s) 3:

New mailing address (after settlement):
 State Postcode

Contact phone number: () Contact fax number (for correspondence): () Date new address is effective: / /

Section 2 Security/Property Information

Property/security will be (see overleaf): Refinanced Sold Release only

Please list the addresses of all Security/Property to be released:

A	State	Postcode
B	State	Postcode
C	State	Postcode

Preferred settlement date: / / Preferred NAB branch collection (releases only):

Victorian properties only: Section 27 required? (see overleaf)

Section 3 Legal representative, Financial Institution details or Person Collecting Documents

Legal representative: Bank/Financial Institution (refinance only):

Settlement agent/person collecting documents: Representative/reference:

Phone number: () Fax number: () Phone number: () Fax number: ()

Section 4 Account Information (see overleaf)

Account number(s):	Payout & close	Retain account	Reduce limit to:	Other customer instructions:
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>

See Section 6 overleaf about making the final repayment

Deposit any surplus funds into NAB/Homeside Account OR Other financial institution:

Account Name: BSB: Account Number:

OR please send any surplus funds to the following address

State Postcode

Deposit Offset Account – important information: If all of your accounts are to close, then we will also close your Deposit Offset Account(s) at the same time as we close your loan accounts. Any credit funds in the Deposit Offset Account will be disbursed to you in the same way as you have requested your surplus loan funds be disbursed.

Please note: You will not be able to withdraw any funds from your Deposit Offset Account on the day of settlement. You should ensure that all direct credits and debits that are established on the account are cancelled prior to the day of settlement.

Section 5 Declaration

- I/we:
- authorise Homeside Lending (a division of National Australia Bank Limited ABN 12 004 044 937) to surrender the above detailed security, to the representatives detailed above, in exchange for the settlement amount requested by Homeside Lending;
 - authorise Homeside Lending to provide the Legal Representative or Financial Institution above (or their legally appointed representatives, if applicable) with any information or documentation they require about this account and security in order to effect settlement;
 - agree to pay all fees and debts associated with the release of the security(s) mentioned above (where funds allow, fees will be sourced directly from the loan account and will appear on your statement, or from the proceeds of the settlement);
 - acknowledge that, while Homeside Lending will exercise due care and skill when performing the above instructions, that Homeside Lending will not, to the extent permitted by law, be liable for any failure to do so.

Customer signature(s) 1: X Customer signature(s) 2: X Customer signature(s) 3: X

Date signed: / / Date signed: / / Date signed: / /

Submitter name: Phone number: () Fax number: ()

Broker use only:

Discharging Security over a Loan with Homeside Lending

Important Information

Can I complete and submit this form on the fax number below or should I contact my broker?

If any security relating to the loan account is going to remain with Homeside Lending after settlement, you **must** refer to your broker to assist you with the submission of your discharge request. All other discharge of mortgage requests can be submitted using this form.

Why do I need to complete a Discharge Authority?

A Discharge Authority needs to be completed and signed by all customers and mortgagors to enable Homeside to release a security over a loan. Until all information is received, Homeside Lending is unable to process the request. This may result in settlement being delayed. Incomplete forms will not be accepted and will be returned to the customer. If any fields are not applicable to your request, please mark them N/A.

Other Information

Fees: There are fees to cover the Homeside Lending's costs in releasing a security. The fees may vary and the range of possible fees are detailed within your loan contract and are also available from the Settlement booking line on 1300 552 688.

Registration (releases only): Homeside Lending can register the Discharge of Mortgage at the Land Titles Office on your behalf (QLD excluded). However, this will incur additional fees and significantly delay the return of your documents. Alternatively, you can collect your Certificate of Title and Discharge of Mortgage from your preferred **NAB** branch and register the discharge yourself at the Land Titles Office.

Instructions for completion

Section 1 Customer Details

Please indicate if this is a new instruction or an amendment to an existing request by ticking the appropriate box.

Please enter **all** customer and security/mortgagor holder names in the boxes marked 1 to 3, as detailed on your loan contract and/or mortgage.

Please indicate the mailing address for any correspondence, the date this becomes effective and a correspondence fax number.

Section 2 Security/Property Information

Refinanced: Indicates you are moving your loan to another financial institution.

Sold: Indicates you are selling your property and a Contract of Sale has been completed and signed.

Release only: Indicates that you are requesting Homeside Lending to release your property title to you. If you no longer have a home loan with Homeside Lending, please advise which **NAB** branch you would like to collect your property title from **or**, if you still have a home loan, first contact your broker.

Properties/Securities List (A–C): Please list separately the properties or securities you wish to discharge in this request.

Victorian Properties Only – Section 27: If you have sold your property and a Contract of Sale has been signed by all parties, the purchaser may agree to release the deposit amount to you prior to settlement. If this box is ticked, Homeside Lending will prepare a Section 27 statement to assist the purchaser in making a decision.

Section 3 Legal Representative, Financial Institution Details or Person Collecting Documents

Homeside Lending is only authorised to disclose any matters relating to your application with agents authorised by yourself.

Legal Representative – Please indicate the name and contact details of the legal representative acting on your behalf and details of the specific agent attending settlement (if known). If you do not wish to use legal representation and wish to deal with this transaction yourself please enter N/A in these fields.

If you are moving your loan to another financial institution, please advise all relevant contact details.

Section 4 Account Information Section

All accounts associated with the security being released **must** be listed.

For each account, please indicate whether you would like Homeside Lending to **'Payout & Close'** or **'Retain account'**. The latter option is only applicable if existing security is going to remain with Homeside Lending after settlement.

The **'Reduce limit to'** field is also only applicable if existing security is going to remain with Homeside after settlement. Please contact your broker to discuss the limit reduction and discharge process.

Surplus Funds: Any credit funds remaining following settlement and disbursement of proceeds as instructed (after interest, fees and charges have been deducted) will be returned to you. Please provide the address you wish the cheque (if applicable) to be sent to. Alternatively, funds can be deposited into a designated **NAB** account.

Section 5 Declaration and Submission

IMPORTANT – Please check that all details have been completed and necessary signatures obtained. Any missing or illegible information may result in the return and resubmission of the form and delays to the discharge process.

Where do I submit this form? Will ANY security relating to the loan account remain with Homeside Lending after this release/settlement?

1) NO, all securities are being released:

ALL STATES:
Fax to: 1300 767 829
Mail to: PO BOX 14590,
Melbourne City MC,
Victoria 8001

2) YES, some security will remain with Homeside Lending:

ALL STATES:
Fax to: 1300 136 029
Mail to: PO Box 3267
Rhodes NSW 2138
Email: hsl_partial_discharges@nab.com.au

Section 6 Making the final repayment

If you are paying out a loan and ordinarily make loan repayments by direct debit, you agree to provide the final repayment upfront rather than by direct debit, including this repayment in the pay out. This is to ensure that we receive cleared funds by the settlement date. Provided we receive this final repayment on or before the settlement date, we will endeavour not to process the direct debit for the repayment but if we do, we will refund the amount to you as soon as practicable after settlement.