



# Bedfords Legal

1 September 2020

Our Ref: MT:103395

Scaramouch Holdings Pty Ltd  
Attention: Greg Sparks & Jacqui Scherz  
PO Box 692  
NOOSAVILLE QLD 4566

**BY EMAIL ONLY:**    [gregs@depot28.com.au](mailto:gregs@depot28.com.au)

Dear Greg and Jacqui

**RE:    SCARAMOUCH HOLDINGS PTY LTD MORTGAGE ADVANCE TO MUTTON  
CORPORATION PTY LIMITED  
PROPERTY: UNIT 4, 79-81 GLADSTONE STREET, FYSHWICK ACT**

I confirm that we have received the original Loan and Mortgage documents signed by Benjamin and Georgina Mutton, and that these were forwarded to you by express post at the end of last week. If you do not receive these shortly please let us know.

Within that package you will find:

1. Loan Agreement (in triplicate);
2. Mortgage (in triplicate); and
3. Client Authorisation form.

## **Loan Agreement and Mortgage**

The original Loan Agreement and Mortgage forwarded have been signed by the borrower and guarantors. If you are happy to proceed, can you both please:

1. sign the three copies of the Loan Agreement where indicated on page 23.
2. sign the three copies of the Mortgage where indicated:
  - a. on the bottom of pages 1 to 11 of the Annexure above your names; and
  - b. on page 12 of the Annexure.

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## **Client Authorisation**

The ACT is currently in the process of shifting toward electronic conveyancing, and as a result has implemented a number of new procedures in relation to this. These changes have brought the ACT closer in line with the manner in which the NSW system currently operates.

The first major change relates to completion of the land dealing documents themselves. You will notice that you do not need to sign the Mortgage form itself, only the annexure. Instead, we now certify this form on your behalf. To do this, however, we are required to obtain your authorisation to certify this form. The Client Authorisation form is this authorisation. You will see that it has been completed to provide only a specific authority for us to certify the Mortgage over Unit 4 at 79-81 Gladstone Street, Fyshwick.

If you are happy to proceed, can you both please sign the Client Authorisation form where indicated above your names on page 1.

## **Verification of Identity**

In order to minimise the risk of fraud and identity theft, we are required under ACT Government legislation to verify the identity of the party we act for in the transaction. As you are both directors of Scaramouch Holdings Pty Ltd, and we have not verified your identity in the last 2 years, we are required to formally verify both your identities.

I confirm that this is able to be done remotely through our search provider, Infotrack. You will shortly receive emails from this provider inviting you to complete an online verification process. This verification, which can be completed through any web browser on either a computer or even a phone (so long as it has a camera or webcam connected) requires you to take photographs of your ID documents, as well as recording you confirming a randomly generated code so we can confirm that you (who is being identified) is actually the person completing the verification. There are a number of documents that you can use, but the most common choices are a current valid drivers licence and passport.

If you have any questions about how to complete the verification, or you do not receive the link, please let me know. Should you be unable to complete the online verification for any reason, we also have an alternative whereby you can attend an Australia Post office to complete an in-person verification which we can discuss further if required.

## **Next Steps**

Once you have both signed where indicated, please then forward back to our office the original signed copies of these documents in the enclosed return envelope.

If you have any questions in relation to these documents, the verification of identity process, or the transaction more generally, please do not hesitate to contact our office to discuss.

Yours sincerely,

**BEDFORDS LEGAL**

A handwritten signature in black ink, appearing to be 'Mark Tigwell', written over the 'BEDFORDS LEGAL' text.

Mark Tigwell

mark@bedfordslegal.com.au