

# A Guide to Electronic Mortgage Documents

After customers receive their documents by email there are three simple steps to follow

## 1. Log in to provide consent

Once the home loan documents are ready, customers will receive an SMS advising their home loan documents have been emailed. The email will come from an MSA National case manager via DocuSign, and will contain a link that will take them to the DocuSign portal where their documents can be signed electronically.

Before customers can access their documents, they will need to click on the "send SMS" button to generate a security access code that will be sent to their mobile phone.

When the code has been submitted, the customer will be logged in and they will be prompted to give consent. Once consent is provided, the customer will have access to sign their documents.

## 2. Review their loan documents

If anything doesn't look right, customers can contact AFM on 134afm (134 236 ) or [settlements@afm.com.au](mailto:settlements@afm.com.au).

## 3. Sign electronically and upload documents

Once customers are happy with their prepared home loan documents they can sign digitally with the click of a button.

Customers must upload a copy of their building insurance or relevant bank statements before a settlement date can be booked.

We'll also send an email to you, once your customer has signed and submitted their completed home loan documents.



### IMPORTANT TIP

Once the documents are signed, MSA National will send the customers a link where they can view and download the signed documents.

### Things to note

Other loan documents that require a pen signature will be sent by email or Express Post (if available)

Digital signatures for mortgage documents will only be accepted for New South Wales, Victoria and South Australia properties.

Each applicant must provide an individual mobile number and email address.

If your customer is refinancing, we recommend that you print a copy of the Discharge Authority and have signed this upfront, rather than later on in the process. You can download the form from the **MSA website** or direct from outgoing lender.

### Which documents can be sent digitally?



- Letter to borrower(s)
- Loan Contract
- New South Wales, Victoria or South Australia Mortgage, if
  - the title details for the security property are available; and
  - no mortgagor is a guarantor.
- Loan and Settlement Authority
- Direct Debit Request
- Business Purpose Declaration
- Loan Terms and Conditions Booklet
- Credit Guide
- Borrower's Guide to Construction Loans
- MSA National's estimated costs statement

### Which documents will remain paper based?



- The mortgage, if
  - the security property is in a state where the Land Titles Office does not allow the mortgage to be signed electronically; or
  - title details are not available (eg off-the-plan purchase); or
  - any mortgagor is a guarantor
- Other Land Titles Office forms (eg change of name)
- Discharge Authority Form
- FastRefi documents
- Statutory Declarations
- Legal and financial advice certificates (if required)
- Cheque Book Authorised Signatory List (Premium Deluxe facilities)
- Guarantee and Indemnity
- Guarantor Settlement Authority

Contact your AFM Business Manager today to find out more information

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