

1. Create a new Workspace

Click **Create New Workspace**:

- Select your Jurisdiction
- Role = **Incoming Mortgagee**
- Land Title(s) and **Validate**
- Subscriber Workspace Reference
- Financial Settlement Date and Time
- Transfer = **Yes/No**
- Commercial transaction = **Yes/No**
- Request Land Title Data = **Now**
- Workgroup
- **Save.**

Or, Accept an Invitation

- Review the Invitation
- Select **Accept**
- Enter your Subscriber Workspace Reference
- Workgroup
- Click **Save.**

Note: you can accept an invitation before you have received relevant documents.

Accept the Settlement Date and Time once you have received all documents (i.e. loan documents/discharge authority)

2. Review Land Titles

- Navigate to the **Land Titles** screen
- Review the land title details returned from the Land Registry.

3. Create Party

(Representative Subscribers only)

- Navigate to the Participants Screen
- Select **Create Party**
- Select **I Represent this Party**
- Role = **Incoming Mortgagee**
- Select **Individual** or **Organisation**
- Enter Party details
- Click **Save**.

4. Invite other Participants

(if not already in the Workspace)

- On the Participants screen select **Invite Participant**
- Invite the other Participants as required (if not already in the Workspace)
- Complete the details and click **Send Invitation.**



5. Create Mortgage

Navigate to the **Documents** screen

- Click **Create Document**
 - Complete Mortgage Document
- Note:** Information may vary between jurisdictions
- If in **NSW** or **SA** you may need to attach your terms and conditions to the Mortgage via the **Files** screen
 - If **VIC**, **NSW** or **QLD**, you may wish to create, Sign and Lodge a Priority Notice.

6. Edit Lodgement Instructions (If Responsible Subscriber)




Only once all documents for this transaction have been created:

- Click  **Edit > Lodgement Instructions**
- Confirm Responsible Subscriber
- Review order of lodgement
- Review issuing details (if applicable)
- Click .

7. Sign Documents

- Click  **View > Mortgage**
- Click  **> Sign all applicable Documents.**

8. Complete Financial Settlement Schedule

- Confirm funds required for settlement
Important: In a transfer, do not balance the FSS without confirming exact amount requested by the Incoming Proprietor
- Navigate to the **Financial Settlement** screen
- Select **Source tab > Add a Source**
- Category = **Loan Proceeds**
- Complete the details and select 
- Click  **> Verify Funds** to verify the line item
- Click  **> Sign/Authorise** to digitally sign the settlement schedule.

If applicable, you may need to add Destination items from the Destinations Tab.

Note: In a transfer scenario:

- The Incoming Proprietor will confirm total funds required to settle in the **Settlement Summary**
- The Incoming Mortgagee can confirm if they hold client authorisation to provide shortfall in the **Settlement Summary**.

9. Monitor the Workspace

Check that:

- All documents are sign and lodgement verification is successful
- Financial settlement is correct, balanced and signed
- The Workspace must be in **READY** status for settlement to be successful.

For more information visit:

[Community - Refinance as the Incoming Mortgagee](#)