

1. Accept an Invitation

- Review the Invitation
- Select **Accept**
- Enter your Subscriber Workspace Reference
- Workgroup
- **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. Confirm Representation of Party

(Representative Subscribers only)



- Navigate to the **Participants Screen**
- Locate the party in **Mortgagee on Title** role
- Use the action cog  and select **Edit Party** to display the Party screen
- Select **I Represent this Party**
- Role = **Mortgagee on Title**
- Confirm details
- Click .

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 Discharge of Mortgage

Navigate to the **Documents** screen



- Click 
- Complete Discharge of Mortgage
- Click .
- **If NSW**, create the Consent
- **If VIC**, and you hold a paper certificate of title, create, Sign and Lodge a Nomination

Note: You do not need to complete this step if you are the CT Controller of an eCT.

6. Sign Documents

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

7. Complete Financial Settlement Schedule

- Navigate to the **Financial Settlement** screen
- Select **Destination tab > Add a Destination**
- Category = **Loan Payout**
- Complete the details and select 
- Add any additional destinations as required.
- Click  > **Sign** to digitally sign the settlement schedule.

8. 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 Mortgagee on Title](#)