

Document Type:	Not Chargeable
Exemption Provision:	Non Dutiable Mortgage / Discharge of Mortgage or Encumbrance

Introduction

This Document Guide Note applies to a mortgage which:

- is executed on or after 1 July 2009; or
- is executed prior to 1 July 2009 but the funds are advanced on or after 1 July 2009.

This Document Guide Note also applies to a Discharge of Mortgage and Discharge of Encumbrance.

The Lands Titles Office (LTO) will accept the following documents without a Document ID where the document is dated on or after 1 July 2009:

- Mortgage
- Encumbrance;
- Discharge of Mortgage; and
- Discharge of Encumbrance.

This document type is provided for the convenience of paying registration fees via RevenueSA Online, rather than lodging a mortgage, Discharge of Mortgage or Discharge of Encumbrance with payment for the registration fee directly with the LTO.

What documents can I self-determine under this document type?

The mortgage document can be in the form of (and is not limited to) a:

- RPA mortgage;
- Bill of Sale;
- Consumer mortgage;
- Charge;
- Debenture;
- Stock mortgage; or
- Fruit/Wool lien;

The discharge document can be in the form of:

- LTO Form D1 (or D2) – Discharge of Mortgage;
- LTO Form D3 – Discharge of Encumbrance; or

- LTO Form RTC – Application to Deposit a Plan of Division

What evidence do I need to retain for audit purposes?

No documentation is required to be retained for audit purposes.

What Section(s) of the *Stamp Duties Act 1923* applies?

- For a Discharge, Schedule 2, Clause 16, Exemption 27

What stamp duty is payable on this document?

This document is not liable to stamp duty.

Example

Non Dutiable Mortgage

Fred has contracted to purchase a home and settlement has been scheduled for 2 July 2009. Fred has executed a mortgage with Friendly Financial Services to finance the purchase.

Friendly Financial Services has decided to self-determine the mortgage on RevenueSA Online to enable the remittance of the LTO fees via RevenueSA Online, rather than writing a cheque and lodging this with the LTO. The LTO fees field on the RevenueSA Online screen has been ticked to record this.

This document is self-determined under this document type as **Not Chargeable**.

Version History

Version No.	Release Date
1	May 2018
2	November 2018
3	July 2019