

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