

Practice Support Tip – Verification of Identity (VOI) of Mortgagors

The Registrar of Titles has recently announced updated guidelines for the verification of identity 'VOI' of mortgagors. The intention is to bring the VOI of mortgagors in paper transactions into line with the obligations of financial institutions and other subscribers who undertake land titling transactions electronically under the Queensland Participation Rules developed pursuant to the *Electronic Conveyancing National Law (Queensland) Act 2013*.

The updated guidelines have also implemented the recommendation of the Queensland Organised Crime Commission of Inquiry that the Land Title Practice Manual include a face to face VOI before a mortgagee or mortgage transferee is deemed to have taken 'reasonable steps' as required by sections 11A and 11B of the *Land Title Act 1994*.

The VOI standard is set out in Schedule 8 of the *Queensland Participation Rules* and part 60-2000 of the Land Titles Practice Manual.

The new guidelines were updated from 1 March 2016; however they will not apply to mortgagees who, before 1 March 2016, have followed the previous practice guidelines regardless of when the mortgage is lodged.

The QLS has published Guidelines for E-Conveyancing which can be found [here](#).

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24 March 2016