## Form 18

**Encumbrance instrument**

(Section 100 Land Transfer Act 2017)

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|  | **Land registration district** |
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| **Record of Title (unique identifier)** | All/part |  Area/description of part  |

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| **Encumbrancer** | *Surname(s) must be underlined*. |

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| **Encumbrancee** | *Surname(s) must be underlined*. |

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| **Estate or interest to be encumbered** | *Insert, eg, fee simple, leasehold in lease number, etc.* |

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| **Encumbrance memorandum number** |

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| **Nature of security** | *State whether sum of money, annuity, or rentcharge, and amount*. |

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| **Operative clause** | *Delete words in [  ], as appropriate*. |

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| The **Encumbrancer encumbers for the benefit of the Encumbrancee** the land in the above record of title(s) **with** the above sum of money, annuity, or rentcharge to be raised and paid in accordance with the terms set out in the [above encumbrance memorandum] [Annexure Schedule(s)] **and** so as to incorporate in this encumbrance the terms and other provisions set out in the [above encumbrance memorandum] [and] [Annexure Schedule(s)] for the better securing to the Encumbrancee the payment(s) secured by this encumbrance, and compliance by the Encumbrancer with the terms of this encumbrance. |

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| ***Annexure Schedule 1***

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| Encumbrance instrument |  |  |  |  |

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| **Terms** |  | *Continue on additional Annexure Schedule(s) if required.* |

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| 1 | Length of term |
| 2 | Payment date(s) |
| 3 | Rate(s) of interest |
| 4 | Event(s) in which the sum, annuity, or rentcharge becomes payable |
| 5 | Event(s) in which the sum, annuity, or rentcharge ceases to be payable |

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| **Covenants and conditions** |  | *Continue on additional Annexure Schedule(s) if required.* |

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| **Modification of statutory provisions** |  | *Continue in additional Annexure Schedule(s) if required.* |

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