Approved by the Registrar-General of Land under No. 2002/2113.

MORTGAGE INSTRUMENT (all obligations)

Section 101, Land Transfer Act 1952

M 6123414.3 Mortgage
Cpy-01/01, Pgs-001, 20/08/04, 14:58
DocID: 311666706

Land Registration District

NORTH AUCKLAND

Unique Identifier(s) or C/T(s) | All or Part? | Area/description of part or stratum

NA55C/1224 | All |

Mortgagor *Surnames must be underlined*

KENNETH JOHN SMITH AND JENNIFER ANNE SMITH

Mortgagee

BANK OF NEW ZEALAND at Wellington ("the Bank")

Estate or Interest to be mortgaged: *Insert e.g. Fee simple, Leasehold in Lease No etc.*

Fee simple

Mortgage memorandum number

2002/4130

Terms

Priority Amount: $ 335,000.00

Operative Clause

For the consideration expressed in the above Memorandum ("the Memorandum"), the Mortgagor covenants with the Bank on the terms set out in this mortgage and the Memorandum so as to incorporate the provisions of the Memorandum AND to better secure to the Bank the "secured moneys" (as defined in the Memorandum) the Mortgagor mortgages the estate or interest of the Mortgagor in the land described above ("the mortgaged property") in favour of the Bank.

Dated this 11th day of August 2004

Attestation

K Smith Signature(s) [common seal] of Mortgagor	Signed in my presence by the Mortgagor Signature of Witness **Witness to complete in BLOCK letters** (unless legibly printed) Witness name Occupation: B. A. Richards, LAW CLERK Address: WHANGAREI Names and positions of signatories where Mortgagor is a company:

Certified correct for the purposes of the Land Transfer Act 1952

[Solicitor for] the Mortgagee