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Personal & Professional Legal Service – delivered expeditiously

Blackman Legal operates on values of personal service and reliable and cost effective representation. We are proud to offer sound legal expertise and a dedication to the long-term legal, financial and personal satisfaction of our clients. We aim to deliver value to our clients and to meet their needs with common-sense advice and friendly service. Our relaxed office and handy location in Lindfield makes a visit to us a pleasant experience.

At Blackman Legal we will work with you to obtain optimum results, taking the time to explain legal procedures clearly and frankly. We realise the importance of keeping you well-informed at all stages of the process and understand your need for sensitivity and discretion.

The big development in the legal world that will affect all consumers is the imminent introduction of the Personal Property Securities Register (PPSR) – a national register of interests in personal property which is currently targeted to go live on October 1. Personal property is everything other than an interest in land. The key aim of this new legislation and register is to allow buyers of personal property across Australia to have one place to check the financial status of assets to be purchased. Details for you as a buyer or grantor of personal property are provided on the next page. Please contact us with any further questions.

In future editions we will continue to keep you informed on similar important changes in the law which may affect you in order to keep you up to date and informed.

We are starting an awareness campaign in our local area and though we would share the special offer with you as wills, powers of attorney & appointments of guardian are very important documents:

Wills, Powers of Attorney and Appointments of Enduring Guardian for a couple \$990.00 (incl. GST)

As always we look forward to continuing to serve you personally and professionally. Please feel free to pop into our 'not so new' office or to contact us by one of the methods below at any time.

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Amanda Blackman was admitted to practice law in 1987 and has been a Lindfield resident since 1994. Amanda founded Blackman Legal Pty Ltd in 2010 after being a partner at Biddulph & Salenger Lawyers since 2005. Prior to this Amanda ran her own sole practice for ten years whilst raising her family. She has also worked in several large and mid-sized legal firms. Amanda has a common-sense, efficient yet personal approach to the resolution of property, commercial and estate matters and is skilled at demystifying the legal process with advice that is easy to understand. Amanda is also a Notary Public.

PPRS for Buyers

Who is a buyer?

A buyer is anyone who has, or is contemplating, buying or investing in some form of personal property, such as a car, boat, intellectual property, crops and livestock etc.

Why should buyers use the Personal Property Securities (PPS) Register?

Buyers need to make sure that the personal property they are buying does not have a security interest over it. For example, if you buy a car that still has money owing on it, the car could be repossessed by the person or institution who lent money against it if that money is still owed.

Buyers will be able to search the PPS Register to find out whether any security interests exist over personal property they wish to purchase.

Searching the PPS Register

Buyers can search the register using different search criteria including:

- grantor details, or
- the serial number of certain types of property.

Consumer motor vehicles will be searchable by serial number.

Blackman Legal can assist if required.

Registration commencement time

Buyers should be able to search the PPS Register from October 2011 (current target date)

Our Services

We offer a broad range of services across a range of legal disciplines:

- Property Law, Conveyancing and Leasing
- Wills and Administration of Estates
- Powers of Attorney and Appointments of Enduring Guardian
- Commercial Law
- Family Law
- Notary Public Services
- Intellectual Property
- Local Government and Planning



PPSR for a Grantor

Who is a grantor?

A grantor is a company, individual or other entity that grants a security interest over personal property to another party. Grantors include those who:

- use their personal property as security for a loan, for example a secured car loan;
- use their business assets as security for a loan, for example a fixed and floating charge;
- receive property under a retention of title arrangement; or
- lease personal property from another party for an extended period.

Grantor information recorded on the PPSR

A secured party will sometimes be required to record information about the grantor in the Personal Property Securities (PPS) Register, for example, where such property cannot be described by a serial number. Information about the grantor recorded is:

- the grantor's identifier (for organisation grantors); and
- the grantor's name and date of birth (for individual grantors).

The grantor's details and the proper source of those details will vary, depending on whether the grantor is an individual, company or organisation