

# SECTION 32 STATEMENT

PURSUANT TO DIVISION 2 OF PART II  
SECTION 32 OF THE SALE OF LAND ACT 1962 (VIC)

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**Vendor:**      **Robert Patrick Kelly (Formerly Evitt)**

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**Property:**      **11 Reuben Lock Court MILDURA VIC 3500**

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**VENDORS REPRESENTATIVE**

Mildura Property Transfers Pty Ltd  
124A Eighth Street, Mildura 3500

PO Box 1012  
MILDURA VIC 3502

Tel: 03 5022 9300  
Email: [jenni@mildurapropertytransfers.com.au](mailto:jenni@mildurapropertytransfers.com.au)

Ref: Jenni Foster

**SECTION 32 STATEMENT**  
11 REUBEN LOCK COURT MILDURA VIC 3500

**1. FINANCIAL MATTERS**

(a) Information concerning any rates, taxes, charges or other similar outgoings AND any interest payable on any part of them is contained in the attached certificate/s and as follows-

<b>Provider</b>	<b>Amount (&amp; interest if any)</b>	<b>Period</b>
Mildura Rural City Council	\$2,434.82	Per annum
Lower Murray Water	\$ 174.22	Per quarter

Any further amounts (including any proposed Owners Corporation Levy) for which the Purchaser may become liable as a consequence of the purchase of the property are as follows:- None to the vendors knowledge

At settlement the rates will be adjusted between the parties, so that they each bear the proportion of rates applicable to their respective periods of occupancy in the property.

(b) The particulars of any Charge (whether registered or not) over the land imposed by or under an Act to secure an amount due under that Act, including the amount owing under the charge are as follows:- Not Applicable

**2. INSURANCE**

(a) Where the Contract does not provide for the land to remain at the risk of the Vendor, particulars of any policy of insurance maintained by the Vendor in respect of damage to or destruction of the land are as follows: - Not Applicable

(b) Where there is a residence on the land which was constructed within the preceding six years, and section 137B of the *Building Act 1993* applies, particulars of the required insurance are as follows:- Not Applicable

No such Insurance has been effected to the Vendors knowledge.

**3. LAND USE**

**(a) RESTRICTIONS**

Information concerning any easement, covenant or similar restriction affecting the land (whether registered or unregistered) is as follows:-

- Easements affecting the land are as set out in the attached copies of title.
- Covenants affecting the land are as set out in the attached copies of title.
- Other restrictions affecting the land are as attached.
- Particulars of any existing failure to comply with the terms of such easement, covenant and/or restriction are as follows:-

To the best of the Vendor's knowledge there is no existing failure to comply with the terms of any easement, covenant or similar restriction affecting the land. The Purchaser should note that there may be sewers, drains, water pipes, underground and/or overhead electricity cables, underground and/or overhead telephone cables and underground gas pipes laid outside any registered easements and which are not registered or required to be registered against the Certificate of Title.

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(b) BUSHFIRE

This land is not in a designated bushfire- prone area within the meaning of the regulations made under the *Building Act 1993*.

(c) ROAD ACCESS

There is access to the Property by Road.

(d) PLANNING

Planning Scheme:

Responsible Authority: Mildura Rural City Council      See attached Property Report

Zoning:

Planning Overlay/s:

**4. NOTICES**

(a) Particulars of any Notice, Order, Declaration, Report or recommendation of a Public Authority or Government Department or approved proposal directly and currently affecting the land of which the Vendor might reasonably be expected to have knowledge are:- None to the Vendors knowledge however the Vendor has no means of knowing all decisions of the Government and other authorities unless such decisions have been communicated to the Vendor

(b) The Vendor is not aware of any Notices, Property Management Plans, Reports or Orders in respect of the land issued by a Government Department or Public Authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes.

Particulars of any Notice of intention to acquire served under Section 6 of the *Land Acquisition and Compensation Act, 1986* are: Not Applicable

**5. BUILDING PERMITS**

Particulars of any Building Permit issued under the *Building Act 1993* during the past seven years (where there is a residence on the land):-

No such Building Permit has been granted to the Vendors knowledge.

**6. OWNERS CORPORATION**

The Land is NOT affected by an Owners Corporation within the meaning of the *Owners Corporation Act 2006*.

**7. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION (GAIC)**

(1) The land, in accordance with a work-in-kind agreement (within the meaning of Part 9B of the *Planning and Environment Act 1987* is NOT –

- land that is to be transferred under the agreement.
- land on which works are to be carried out under the agreement (other than Crown land).
- land in respect of which a GAIC is imposed

~~(2) Attached is a copy of a notice or certificate in the case of land where there is a GAIC recording (within the meaning of Part 9B of the *Planning and Environment Act 1987*):  
— any certificate of release from liability to pay;~~

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- ~~— any certificate of deferral of the liability to pay;~~
- ~~— any certificate of exemption from the liability to pay;~~
- ~~— any certificate of staged payment approval;~~
- ~~— any certificate of no GAIC liability;~~
- ~~— any notice given under that Part providing evidence of the grant of a reduction of the whole or part of the liability to pay;~~
- ~~— any notice given under that Part providing evidence of an exemption of the liability to pay;~~

OR

- ~~— a GAIC certificate relating to the land issued by the Commissioner under the *Planning and Environment Act 1987*.~~

**8. SERVICES**

Service	Status
Electricity supply	Connected
Gas supply	Connected
Water supply	Connected
Sewerage	Connected
Telephone services	Not Connected

Connected indicates that the service is provided by an authority and operating on the day of sale. The Purchaser should be aware that the Vendor may terminate their account with the service provider before settlement, and the purchaser will have to have the service reconnected.

**9. TITLE**

Attached are the following document/s concerning Title:

- (a) In the case of land under the *Transfer of Land Act 1958* a copy of the Register Search Statement/s and the document/s, or part of the document/s, referred to as the diagram location in the Register Search Statement/s that identifies the land and its location.
- (b) In any other case, a copy of -
  - (i) the last conveyance in the Chain of Title to the land; or
  - (ii) any other document which gives evidence of the Vendors title to the land.
- (c) Where the Vendor is not the registered proprietor or the owner of the estate in fee simple, copies of the documents bearing evidence of the Vendor's right or power to sell the land.
- (d) In the case of land that is subject to a subdivision -
  - (i) a copy of the Plan of Subdivision which has been certified by the relevant municipal council (if the Plan of Subdivision has not been registered), or
  - (ii) a copy of the latest version of the plan (if the Plan of Subdivision has not been certified).
- (e) In the case of land that is part of a staged subdivision within the meaning of Section 37 of the *Subdivision Act 1988* -
  - (i) if the land is in the second or a subsequent stage, a copy of the plan for the first stage; and
  - (ii) details of any requirements in a Statement of Compliance relating to the stage in which the land is included that have not been complied with; and
  - (iii) details of any proposals relating to subsequent stages that are known to the Vendor; and
  - (iv) a statement of the contents of any permit under the *Planning and Environment Act 1987* authorising the staged subdivision.

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- (f) In the case of land that is subject to a subdivision and in respect of which a further plan within the meaning of the *Subdivision Act 1988* is proposed -
- (i) if the later plan has not been registered, a copy of the plan which has been certified by the relevant municipal council; or
  - (ii) if the later plan has not yet been certified, a copy of the latest version of the plan.

**10. DUE DILLIGENCE CHECKLIST**

The Sale of Land Act 1962 provides that the Vendor or the Vendor's Licensed Estate Agent must make a prescribed due diligence checklist available to the Purchasers before offering land for sale that is vacant residential land or land on which there is a residence. The due diligence checklist is NOT required to be provided but the checklist has been attached as a matter of convenience.

**DATE OF THIS STATEMENT**

/  /20  09 September 2021

**Name of the Vendor**

**Robert Patrick Kelly (Formerly Evitt)**

**Signature/s of the Vendor**

x  D847EB3EFC2F4FA...

The Purchaser acknowledges being given a duplicate of this statement signed by the Vendor before the Purchaser signed any contract.

**DATE OF THIS ACKNOWLEDGMENT**

/  /20

**Name of the Purchaser**

**Signature/s of the Purchaser**

x

**IMPORTANT NOTICE - ADDITIONAL DISCLOSURE REQUIREMENTS**

**Undischarged mortgages – S32A(a)**

Where the land is to be sold subject to a mortgage (registered or unregistered) which is not to be discharged before the purchaser becomes entitled to possession or receipt of rents and profits, then the vendor must provide an additional statement including the particulars specified in Schedule 1 of the *Sale of Land Act 1962*.

**Terms contracts – S32A(d)**

Where the land is to be sold pursuant to a terms contract which obliges the purchaser to make two or more payments to the vendor after execution of the contract and before the vendor is entitled to a conveyance or transfer, then the vendor must provide an additional statement containing the information specified in Schedule 2 of the *Sale of Land Act 1962*.

**Register Search Statement - Volume 11111 Folio 473**

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The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

VOLUME 11111 FOLIO 473

Security no : 124092344956C  
Produced 08/09/2021 02:30 PM

LAND DESCRIPTION

Lot 1 on Plan of Subdivision 619463H.  
PARENT TITLE Volume 11011 Folio 251  
Created by instrument PS619463H 31/12/2008

REGISTERED PROPRIETOR

Estate Fee Simple  
Sole Proprietor  
ROBERT PATRICK EVITT of 11 REUBEN LOCK COURT MILDURA VIC 3500  
AL448413H 27/10/2014

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AL448414F 27/10/2014  
WESTPAC BANKING CORPORATION

COVENANT AF877188U 30/05/2008

COVENANT AG338262K 09/02/2009

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE PS619463H FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: 11 REUBEN LOCK COURT MILDURA VIC 3500

ADMINISTRATIVE NOTICES

NIL

eCT Control 16320Q WESTPAC BANKING CORPORATION  
Effective from 23/10/2016

DOCUMENT END

**The information supplied has been obtained by Dye & Durham Property Pty Ltd who is licensed by the State of  
Victoria to provide this information  
via LANDATA® System. Delivered at 08/09/2021, for Order Number 70226573. Your reference: WW:324-21.**



for the purposes of Section 32 of the Sale of Land Act 1962 or pursuant to a written agreement. The information is only valid at the time and in the form obtained in the LANDATA® System. None of the State of Victoria, LANDATA®, Victorian Land Registry Services Pty. Ltd. ABN 86 627 986 396 as trustee for the Victorian Land Registry Services Trust ABN 83 206 746 897 accept responsibility for any subsequent release, publication or reproduction of the information.

PS619463H

23/12/2008 \$844.60 PS



## PLAN OF SUBDIVISION

STAGE NO.

LR use only

EDITION 1

## Location of Land

Parish: MILDURA

Township: \_\_\_\_\_

Section: \_\_\_\_\_

Crown Allotment: \_\_\_\_\_

Crown Portion: \_\_\_\_\_

Title References: Vol II011 Fol 251

Last Plan Reference: PS 537862X (LOT 33)

Postal Address: 11 REUBEN LOCK COURT,  
MILDURA, 3500.MGA94 Co-ordinates: E 603770 Zone 54  
(Of approx. centre of plan) N 6213970

## Vesting of Roads or Reserves

Identifier	Council/Body/Person
NIL	NIL

## Council Certification and Endorsement

Council Name: MILDURA RURAL Ref: 501273  
CITY COUNCIL

1. This plan is certified under section 6 of the Subdivision Act 1988.
2. This plan is certified under section 11(7) of the Subdivision Act 1988.  
Date of original certification under section 6
3. This is a statement of compliance issued under section 21 of the Subdivision Act 1988.

## Open Space

- (I) A requirement for public open space under section 18 of the Subdivision Act 1988 has/has not been made.
- (II) The requirement has been satisfied.
- (III) The requirement is to be satisfied in Stage

Council Delegate   
Council seal

Date 5/12/2008

Re-certified under section 11(7) of the Subdivision Act 1988

Council Delegate  
Council seal

Date / /

LR use only

Statement of Compliance  
/ Exemption StatementReceived ☒

Date 23/12/08

LR use only

PLAN REGISTERED  
TIME 11.59am  
DATE 31/12/2008

ART

Assistant Registrar of Titles

## Notations

Depth Limitation: DOES NOT APPLY

Staging: This is/ is not a staged  
subdivision.

Planning Permit No. P08/350

Survey: This plan is/ is not  
based on survey.This survey has been connected to  
permanent marks no(s). \_\_\_\_\_

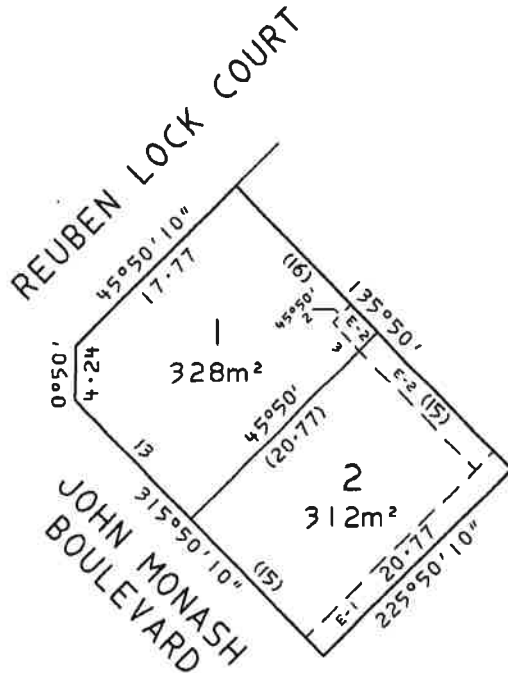
In proclaimed Survey Area no. \_\_\_\_\_

THE RESERVATIONS AND CONDITIONS  
CONTAINED IN TRANSFER 304017 AFFECTS  
ALL THE LAND ON THIS PLAN

## Easement Information

Legend: E - Encumbering Easement or Condition in Crown Grant in the Nature of an Easement  
A - Appurtenant Easement R - Encumbering Easement (Road)

Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of
E-1	SEWERAGE	2	PS 537862X	LOWER MURRAY URBAN & RURAL WATER AUTHORITY
E-2	SEWERAGE	2	THIS PLAN	LOWER MURRAY URBAN & RURAL WATER CORPORATION

MGA94 NORTH  
ZONE 54

FREEMAN &amp; FREEMAN

LAND SURVEYORS

PO BOX 2135 MILDURA VIC 3502  
TELEPHONE: (03) 50236239

SHEET 1 OF 1 SHEETS

ORIGINAL

SHEET SIZE

A3

SCALE

4 0 4 8 12 16  
LENGTHS ARE IN METRES

LICENSED SURVEYOR ROBERT BRUCE FREEMAN

SIGNATURE

REF 8316

DATE 20/6/2008

VERSION 1

DATE 5/12/2008

COUNCIL DELEGATE SIGNATURE

# TRANSFER OF LAND

Section 45 Transfer of Land Act 1958

Lodged by:

Name: MARTIN IRWIN & RICHARDS

Phone: 03 50 237 900

Address: 61 Deakin Avenue  
Mildura

Ref:

Customer Code: 1008B



MADE AVAILABLE / CHANGE CONTROL

Office Use Only

The transferor at the direction of the directing party (if any)

transfers to the transferee the estate and interest specified in the land described for the consideration expressed-

- together with any easements created by this transfer;
- subject to the encumbrances affecting the land including any created by dealings lodged for registration before the lodging of this transfer; and
- subject to any easements reserved by this transfer or restrictive covenant contained or covenant created pursuant to statute and included in this transfer.

Land: (volume and folio reference)

Volume 11011 Folio 251

Estate and Interest: (e.g. "all my estate in fee simple")

all its estate and interest in fee simple

Consideration:

Transferor: (full name)

MQH INVESTMENTS PTY LTD (ACN 081 510 778)

Transferee: (full name and address including postcode)

PAUL ANTHONY LOCK and JANET CHRISTINE LOCK both of Riverbend Estate, Gol Gol NSW 2738 as Joint Proprietors

Directing Party: (full name)

Creation and/or Reservation and/or Covenant :

AND the said

for themselves and their transferees the registered proprietors for the time being of the land transferred and every part thereof DO HEREBY as a separate covenant COVENANT with the MQH Investments Pty. Ltd. A.C.N 081 510 778 and the other registered proprietor or proprietors for the time being of the land comprised in the Plan of Subdivision 537862X and every part thereof (other than the land hereby transferred) as follows:

Continued on T2 Page 2

Approval No: 14100712A

ORDER TO REGISTER  
Please register and issue title to

STAMP DUTY USE ONLY

T2



Signed

Cust. Code:

Original Land Transfer  
Stamped with \$1,840.00  
Doc ID 2342242, 22 May 2008  
SRO Victoria Duty, AXP3

\*Law Perfect Pty Ltd

THE BACK OF THIS FORM MUST NOT BE USED

Land Registry, 570 Bourke Street, Melbourne, 3000, Phone 8636-2010

1. With the exception of Lots 2 and 33 on the said Plan of Subdivision they will not erect or cause or suffer to be erected upon the said lot more than one main building which shall not be less than one hundred and thirty five square metres (135m<sup>2</sup>) in floor and that such building and lot or any part thereof shall not be further subdivided under the provisions of the Subdivision Act 1988 or any amendment, modification or re-enactment of or substitution of that Act.
2. They will not erect or cause or suffer to be erected upon the said lot any dwelling house ( except for the usual outbuildings) with more than fifty per centum of the external walls of any material other than brick ( which definition shall not be extended to mean mud brick), brick veneer or stone, hebel panel or texture coated compressed sheet and shall not roof such dwelling with materials other than tiles or colorbond steel, and that any roof including any garage or carport shall not be pitched at an angle less than 22.5 degrees.
3. They will not erect or cause or suffer to be erected on the said lot any transportable, prefabricated or moveable dwelling house or any existing dwelling house moved in whole or in part from another site or place of construction.
4. They will not erect or cause or suffer to be erected on the rear boundary or any side boundary within the building alignment of the said lot any fence other than a fence of a minimum height of 1.80 metres of zincalume steel panel type construction with an oven bake finish such as colourbond.
5. They will not permit the nature strip and front yard to remain in a non landscaped state after 90 days of receipt of any Occupancy Certificate.

**AND IT IS HEREBY AGREED AS FOLLOWS;**

That the benefit of the foregoing covenant shall be attached to and run at law and in equity with the land comprised in the said Plan of Subdivision other than the land hereby transferred and that the burden thereof shall be annexed to and run at law and equity to the said land hereby transferred and that the same shall be noted and appear on every future Certificate of Title to the said lot and every part thereof as an encumbrance affecting the said land and every part thereof..

Dated: 16/1/2008  
Execution and attestation

Executed by **MQH INVESTMENTS PTY LTD ACN** )  
**081 510 778** in accordance with Section 127 of the )  
Corporations Act 2001 by being signed by the person )  
who is authorised to sign for the company:



*[Signature]*  
Sole Director & Sole Company Secretary

**Paul Anthony Lock**

**of Riverbend Estate, Gol Gol 2738**

**AF877188U**

30/05/2008 \$322

45



Approval No: 14100712A

**T2 Page 2**



\* Law Perfect Pty Ltd

**ANNEXURE PAGE**

Transfer of Land Act 1958

This is page 3 of *Approved Form T2* dated 16/05/08  
 between MQH INVESTMENTS PTY LTD (ACN 081 510 778) AND  
 PAUL ANTHONY LOCK AND JANET CHRISTINE LOCK



Signatures of the parties

X Paul X Janet

Panel Heading

Signed by PAUL ANTHONY LOCK in the presence of: )

Witness: )

PAUL ANTHONY LOCK

Signed by JANET CHRISTINE LOCK in the presence of: )

Witness: )

JANET CHRISTINE LOCK

Approval No: 14100712A

**A1**

\*Law Perfect Pty Ltd

1. If there is insufficient space to accommodate the required information in a panel of the *Approved Form* insert the words "See Annexure Page 2" (or as the case may be) and enter all the information on the Annexure Page under the appropriate panel heading. **THE BACK OF THE ANNEXURE PAGE IS NOT TO BE USED**
2. If multiple copies of a mortgage are lodged, original Annexure Pages must be attached to each.
3. The Annexure Pages must be properly identified and signed by the parties to the *Approved Form* to which it is annexed.
4. All pages must be attached together by being stapled in the top left corner.

# TRANSFER OF LAND

Section 45 Transfer of Land Act 1958

Lodged by:

Name:

Phone:

Address:

Ref:

Customer Code:

Commonwealth Bank of Australia  
ABN 48 123 123 124  
385 Bourke Street, Melbourne  
Phone: 1300 137 762  
Name  
Reference **227845802**  
Customer Code **200 15533**



Privacy Collection Statement

**AG338262K**

09/02/2009 \$276

45



MADE AVAILABLE / CHANGE CONTROL

Office Use Only

The transferor at the direction of the directing party (if any)

transfers to the transferee the estate and interest specified in the land described for the consideration expressed-

- together with any easements created by this transfer;
- subject to the encumbrances affecting the land including any created by dealings lodged for registration before the lodging of this transfer; and
- subject to any easements reserved by this transfer or restrictive covenant contained or covenant created pursuant to statute and included in this transfer.

Land: (volume and folio reference)

Certificate of Title Volume 11111 Folio 473

Estate and Interest: (e.g. "all my estate in fee simple")

all its estate and interest in fee simple

Consideration:

Transferor: (full name)

PAUL ANTHONY LOCK AND JANET CHRISTINE LOCK

Transferee: (full name and address including postcode)

LEANNE JANE WRIGHT of 5 Renee Court Mildura 3500

Directing Party: (full name)

Creation and/or Reservation and/or Covenant :

AND the said LEANNE JANE WRIGHT for herself and her transferees the registered proprietors for the time being of the land transferred and every part thereof DO HEREBY as a separate covenant COVENANT with the Paul Anthony Lock and Janet Christine Lock and the other registered proprietor or proprietors for the time being of the land comprised in the Plan of Subdivision 619463H and every part thereof (other than the land hereby transferred) as follows:

1. On the said Plan of Subdivision they will not erect or cause or suffer to be erected upon the said lot more than one main building which shall not be less than one hundred and thirty five square metres (135m<sup>2</sup>) in floor and that such building and lot or any part thereof shall not be further subdivided under the provisions of the Subdivision Act 1988 or any amendment, modification or re-enactment of or substitution of that Act.

X

Continued on T2 Page 2

Approval No: 2001089A

ORDER TO REGISTER

Please register and issue title to

**T2**



Signed

Cust. Code:

STAMP DUTY USE ONLY

Commonwealth Bank of Australia	
This stamp is	ABN 48 123 123 124 <b>1310</b> AP 184
SRO	Victorian Duty \$.....
Property	Consideration / Advance \$..... <b>65000</b>
	Victorian Assets %..... Section.....
NOT TO BE COPIED	Original / Counterpart / Collateral / Upstamp
	Transaction No:..... <b>44071235</b>
	Endorsing Date: <b>05 / 2 / 09</b>
	Signature..... No 10

2. They will not erect or cause or suffer to be erected upon the said lot any dwelling house ( except for the usual outbuilding: with more than fifty per centum of the external walls of any material other than brick ( which definition shall not be extended to mean mud brick), brick veneer or stone, hebel panel or texture coated compressed sheet and shall not roof such dwelling with materials other than tiles or colorbond steel, and that any roof including any garage or carport shall not be pitched at an angle less than 22.5 degrees.
3. They will not erect or cause or suffer to be erected on the said lot any transportable, prefabricated or moveable dwelling house or any existing dwelling house moved in whole or in part from another site or place of construction.
4. They will not erect or cause or suffer to be erected on the rear boundary or any side boundary within the building alignment of the said lot any fence other than a fence of a minimum height of 1.80 metres of zincalume steel panel type construction with an oven bake finish such as colourbond.
5. They will not permit the nature strip and front yard to remain in a non landscaped state after 90 days of receipt of an Occupancy Certificate.

**AND IT IS HEREBY AGREED AS FOLLOWS**

That the benefit of the foregoing covenant shall be attached to and run at law and in equity with the land comprised in the said Plan of Subdivision other than the land hereby transferred and that the burden thereof shall be annexed to and run at law and in equity to the said land hereby transferred and that the same shall be noted and appear on every future Certificate of Title to the said lot and every part thereof as an encumbrance affecting the said land and every part thereof.

Dated: 19/01/2009

Execution and attestation

Signed by PAUL ANTHONY LOCK in the presence of:

Witness: *[Signature]*

*PL*  
X *[Signature]*  
PAUL ANTHONY LOCK

Signed by JANET CHRISTINE LOCK in the presence of:

Witness: *[Signature]*

*JL*  
X *[Signature]*  
JANET CHRISTINE LOCK

Signed by LEANNE JANE WRIGHT in the presence of:

Witness: *[Signature]*

*[Signature]*  
LEANNE JANE WRIGHT

Approval No: 2001089A

**T2 Page 2**



\*Law Perfect Pty Ltd

**AG338262K**

09/02/2009 \$276 45



# PLANNING PROPERTY REPORT



Environment,  
Land, Water  
and Planning

From [www.planning.vic.gov.au](http://www.planning.vic.gov.au) on 08 September 2021 02:04 PM

## PROPERTY DETAILS

Address: **11 REUBEN LOCK COURT MILDURA 3500**  
 Lot and Plan Number: **Lot 1 PS619463**  
 Standard Parcel Identifier (SPI): **1\PS619463**  
 Local Government Area (Council): **MILDURA**  
 Council Property Number: **31899**  
 Planning Scheme: **Mildura**  
 Directory Reference: **VicRoads 534 J10**

[www.mildura.vic.gov.au](http://www.mildura.vic.gov.au)

[planning-schemes.delwp.vic.gov.au/schemes/mildura](http://planning-schemes.delwp.vic.gov.au/schemes/mildura)

## UTILITIES

Rural Water Corporation: **Lower Murray Water**  
 Urban Water Corporation: **Lower Murray Water**  
 Melbourne Water: **outside drainage boundary**  
 Power Distributor: **POWERCOR**

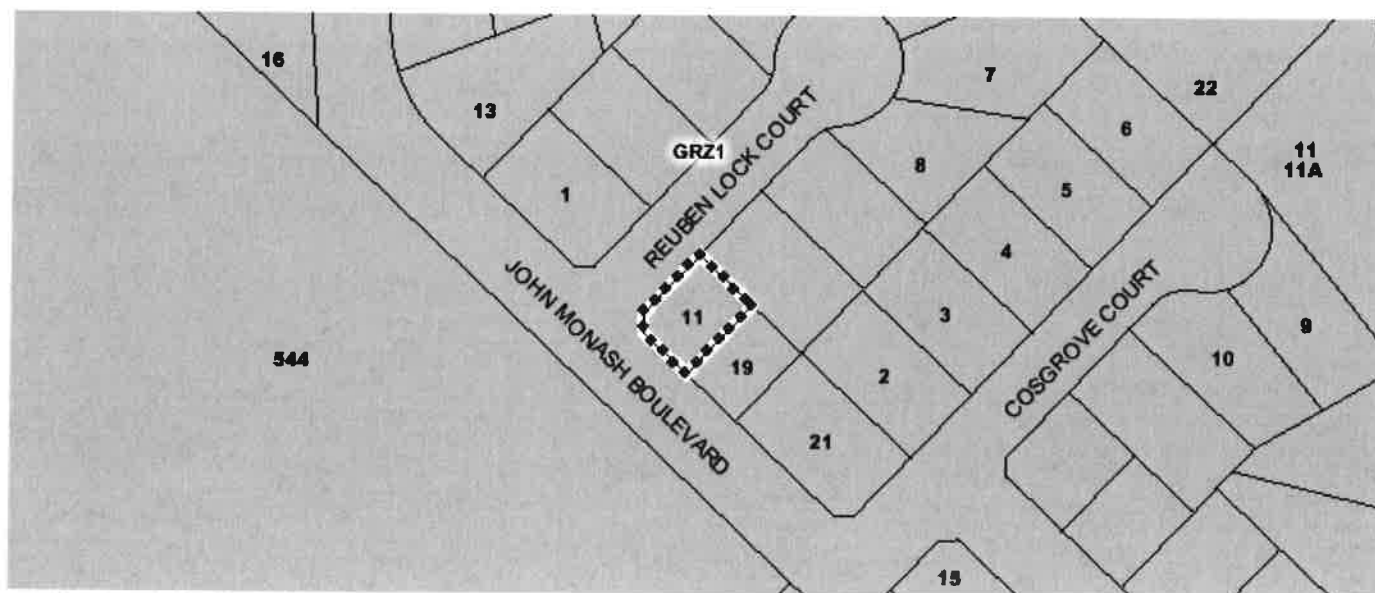
## STATE ELECTORATES

Legislative Council: **NORTHERN VICTORIA**  
 Legislative Assembly: **MILDURA**

## Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)



Copyright © - State Government of Victoria

0 50m

GRZ - General Residential

Note: labels for zones may appear outside the actual zone - please compare the labels with the legend.

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Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

PLANNING PROPERTY REPORT: 11 REUBEN LOCK COURT MILDURA 3500

Page 1 of 5

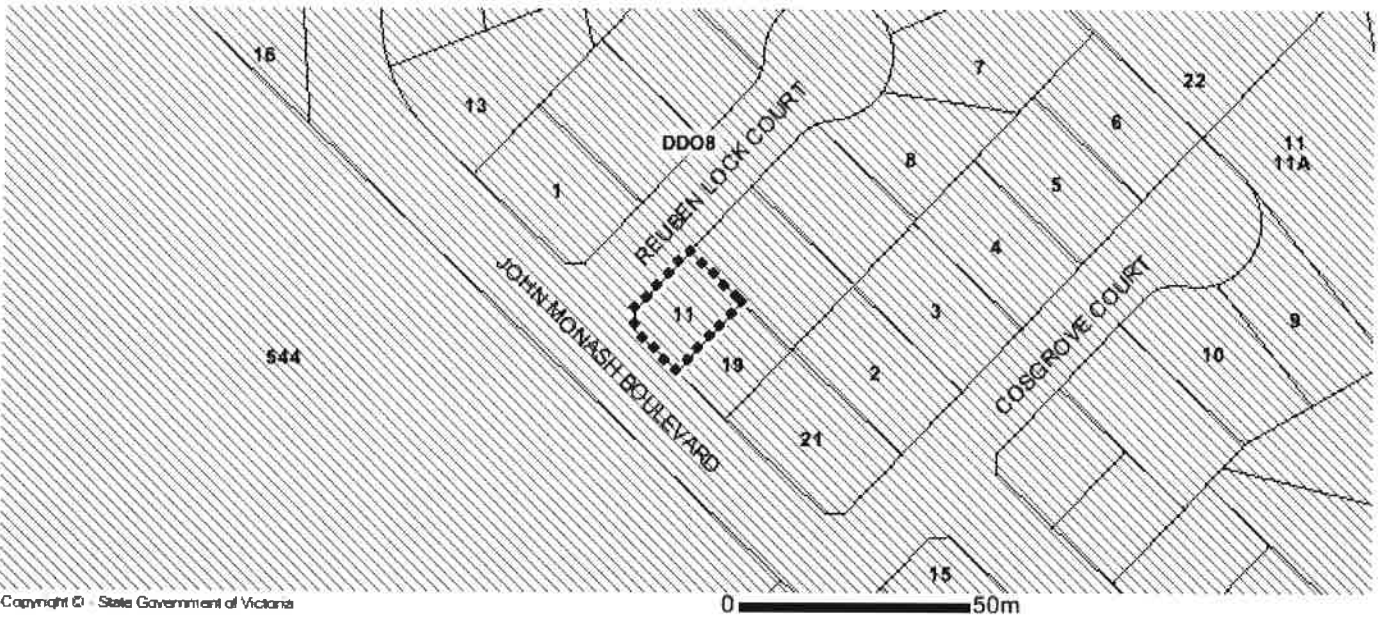


# PLANNING PROPERTY REPORT

## Planning Overlays

### DESIGN AND DEVELOPMENT OVERLAY (DDO)

#### DESIGN AND DEVELOPMENT OVERLAY - SCHEDULE 8 (DDO8)



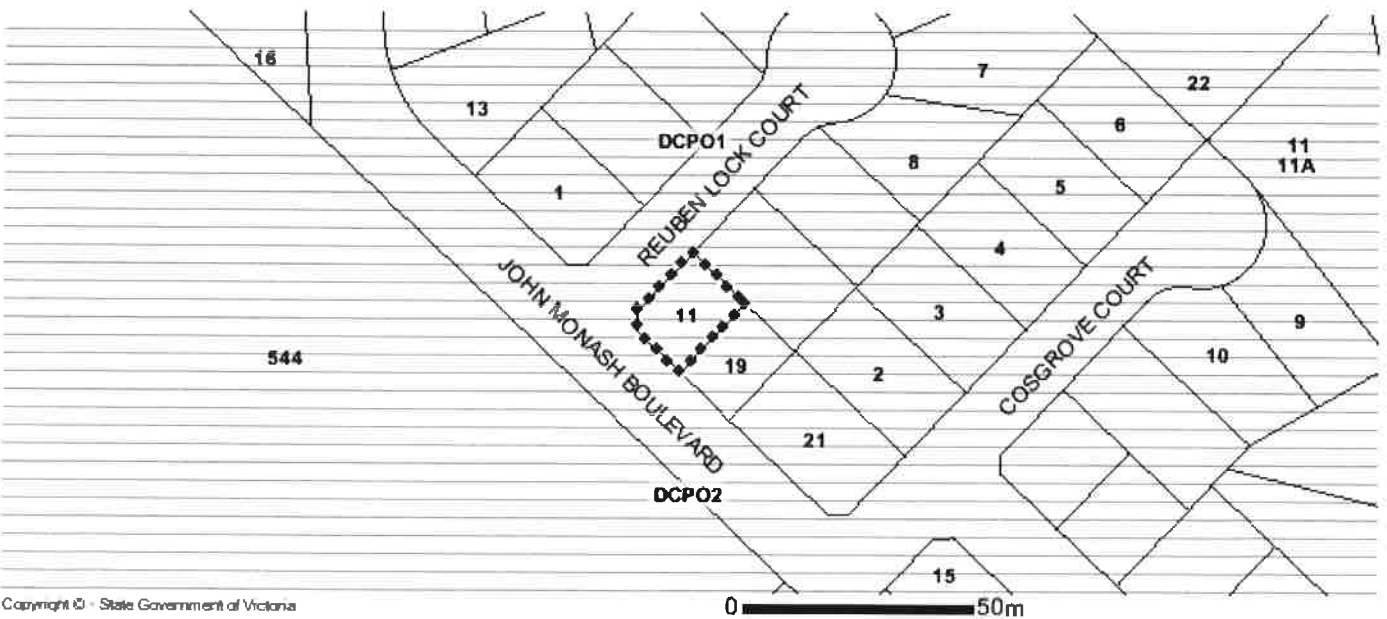
 DDO - Design and Development

Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend.

### DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY (DCPO)

#### DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 1 (DCPO1)

#### DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 2 (DCPO2)



 DCPO - Development Contributions Plan

Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend.

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Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C. (b) of the Sale of Land 1962 (Vic).



# PLANNING PROPERTY REPORT



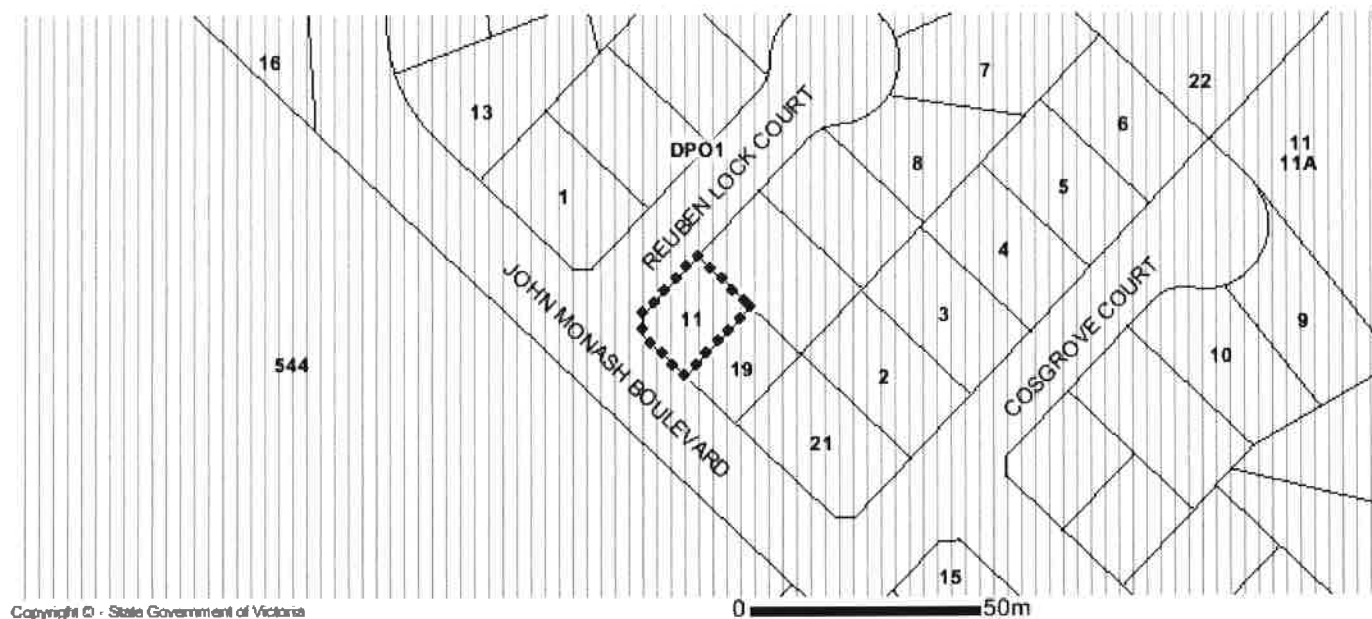
State  
Government

Environment,  
Land, Water  
and Planning

## Planning Overlays

### DEVELOPMENT PLAN OVERLAY (DPO)

#### DEVELOPMENT PLAN OVERLAY - SCHEDULE 1 (DPO1)

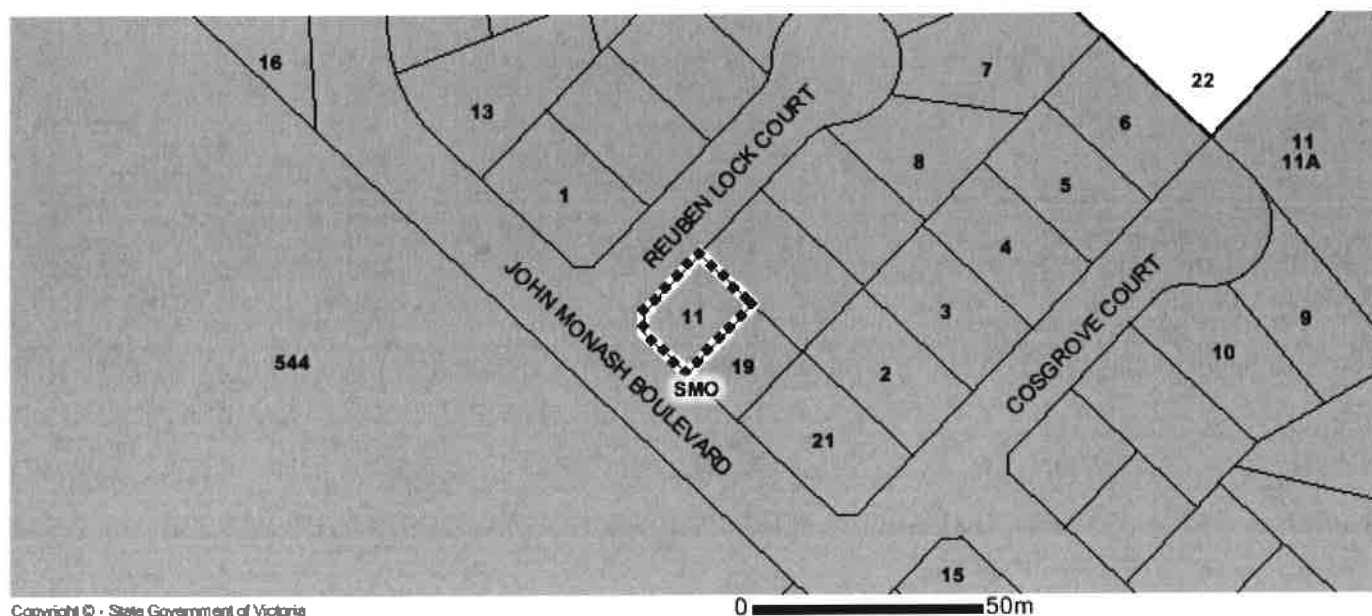


DPO - Development Plan

Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

### SALINITY MANAGEMENT OVERLAY (SMO)

#### SALINITY MANAGEMENT OVERLAY SCHEDULE (SMO)



SMO - Salinity Management

Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

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# PLANNING PROPERTY REPORT

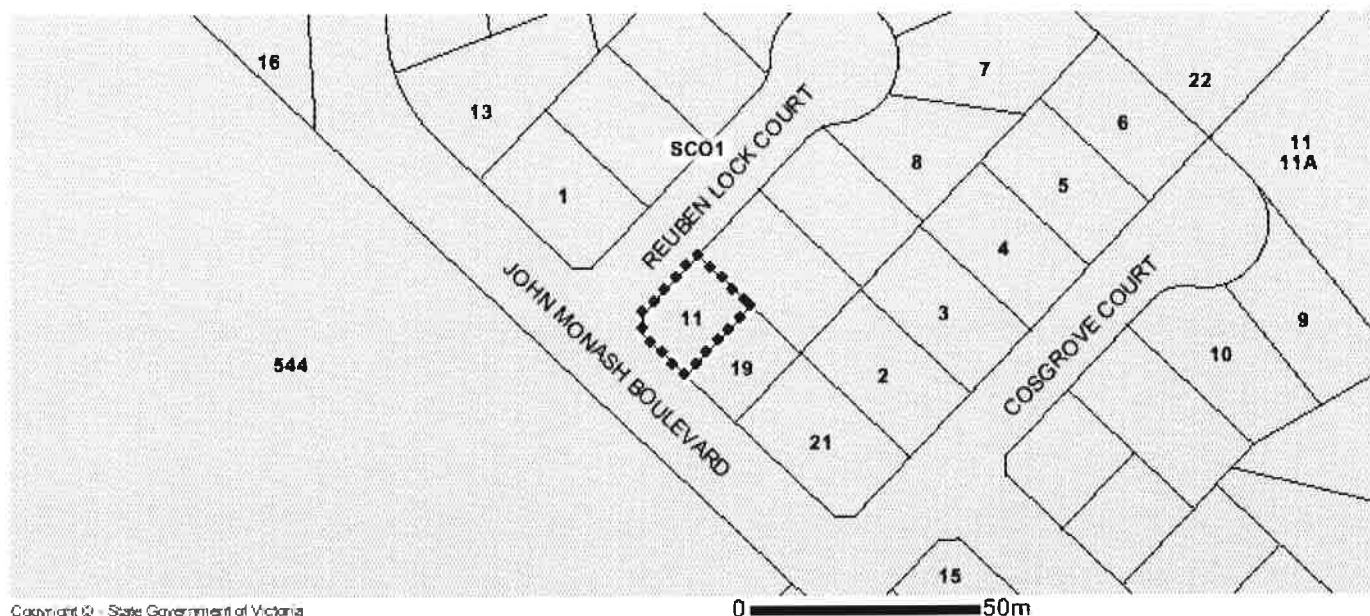


Environment,  
Land, Water  
and Planning

## Planning Overlays

SPECIFIC CONTROLS OVERLAY (SCO)

SPECIFIC CONTROLS OVERLAY - SCHEDULE 1 (SCO1)



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SCO - Specific Controls

Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend.

## Further Planning Information

Planning scheme data last updated on 31 August 2021.

A **planning scheme** sets out policies and requirements for the use, development and protection of land. This report provides information about the zone and overlay provisions that apply to the selected land. Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting <https://www.planning.vic.gov.au>

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the *Planning and Environment Act 1987*. It does not include information about exhibited planning scheme amendments, or zonings that may affect the land. To obtain a Planning Certificate go to Titles and Property Certificates at Landata - <https://www.landata.vic.gov.au>

For details of surrounding properties, use this service to get the Reports for properties of interest.

To view planning zones, overlay and heritage information in an interactive format visit <http://mapshare.maps.vic.gov.au/vicplan>

For other information about planning in Victoria visit <https://www.planning.vic.gov.au>

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PLANNING PROPERTY REPORT: 11 REUBEN LOCK COURT MILDURA 3500

Page 4 of 5

# PLANNING PROPERTY REPORT

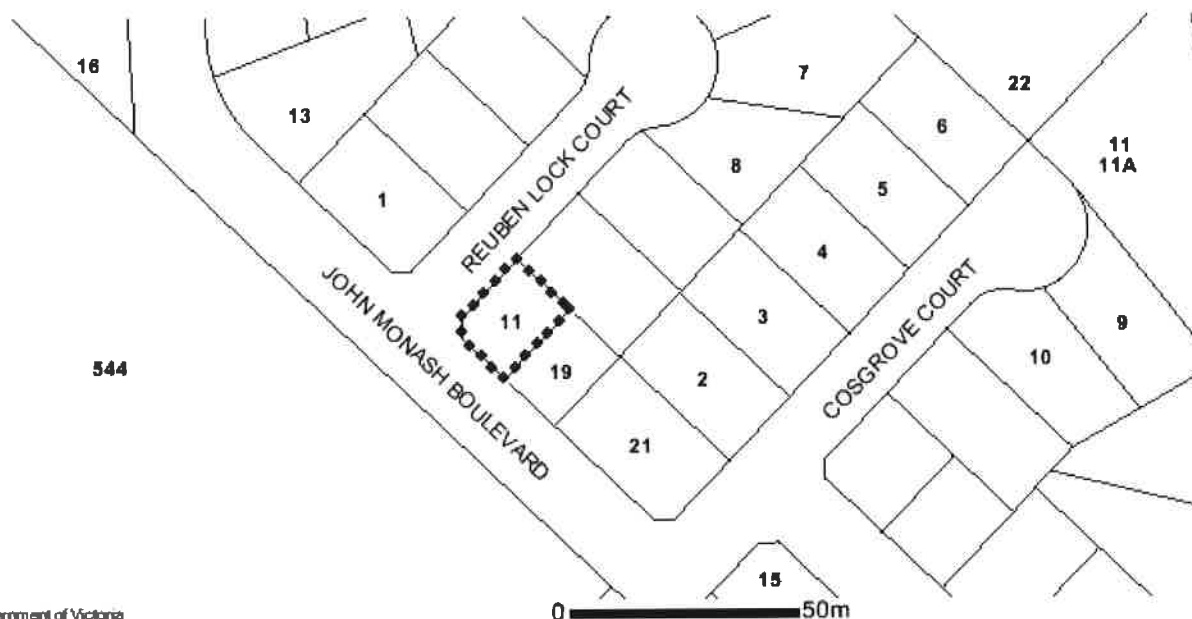


VICTORIA  
State  
Government

Environment,  
Land, Water  
and Planning

## Designated Bushfire Prone Area

**This property is not in a designated bushfire prone area.  
No special bushfire construction requirements apply. Planning provisions may apply.**



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Designated Bushfire Prone Area

Designated bushfire prone areas as determined by the Minister for Planning are in effect from 8 September 2011 and amended from time to time.

The Building Regulations 2018 through application of the Building Code of Australia, apply bushfire protection standards for building works in designated bushfire prone areas.

Designated bushfire prone areas maps can be viewed on VicPlan at <http://mapshare.maps.vic.gov.au/vicplan> or at the relevant local council.

Note: prior to 8 September 2011, the whole of Victoria was designated as bushfire prone area for the purposes of the building control system.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website [www.vba.vic.gov.au](http://www.vba.vic.gov.au)

Copies of the Building Act and Building Regulations are available from [www.legislation.vic.gov.au](http://www.legislation.vic.gov.au)

For Planning Scheme Provisions in bushfire areas visit <https://www.planning.vic.gov.au>



Mildura Rural City Council

Internal Use Only



TAX INVOICE

ABN 42 498 937 037

Mr R P Evitt  
11 Reuben Lock Court  
MILDURA VIC 3500



033

**Total Rates & Charges For this Year**

**\$2,434.82**

Refer below for payment options

# Rate and Valuation Notice

1 July 2021 to 30 June 2022

**Property Location & Description**

11 Reuben Lock Court MILDURA VIC 3500  
Lot 1 PS 619463H Sec 34 Blk E

**AVPCC:** 110 - Detached Home

**RATING DETAILS**

Balance B/Fwd as at 01/07/2021

Interest/Costs Less Payments as at 29/07/2021

Residential Rate

Waste Management

0.0059305	313000	\$1,856.25
446.1	1	\$446.10

-\$100.00Cr

-\$100.00Cr

**VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY**

Residential Fire Levy (Fixed)

Residential Fire Levy (Variable)

114.00	1	\$114.00
0.000059	313000	\$18.47

**TOTAL AMOUNT**

**\$2,234.82**

Payment In full

Due 15 Feb 2022  
\$2,234.82

Or

1st Instalment

Due 30 Sep 2021  
\$408.69

2nd Instalment

Due 30 Nov 2021  
\$608.71

3rd Instalment

Due 28 Feb 2022  
\$608.71

4th Instalment

Due 31 May 2022  
\$608.71

Note: If full payment of the 1st Instalment isn't received by the due date, this account will automatically default to the Payment in Full option and you will not receive reminder instalment notices.

Please refer to the reverse side of this notice for information relating to penalties for late payment.

## Payment Slip

Mr R P Evitt  
11 Reuben Lock Court MILDURA VIC 3500  
Assessment No: 31899

**Payment In Full: \$2,234.82**

**Or 1st Instalment: \$408.69**



**Biller code:** 93922  
**Ref:** 318998

BPAY this payment via Internet or phone banking.  
BPAY View<sup>®</sup> View and pay this bill using internet banking.  
BPAY View Registration No.: 318998



Full Payment \*41 318998



**Biller code:** 0041  
**Ref:** 318998

Pay in person at any post office, phone  
13 18 16 or go to postbillpay.com.au

**Centrepay Ref:**  
555 054 730B

Internal Use Only





## Mildura Rural City Council

### Madden Avenue Service Centre

108 Madden Avenue, Mildura  
Phone: (03) 5018 8100  
Fax: (03) 5021 1899

### Deakin Avenue Service Centre

76 Deakin Avenue, Mildura  
Phone: (03) 5018 8100  
Fax: (03) 5021 1899

### Ouyen Service Centre

79 Oke Street, Ouyen  
Phone: (03) 5018 8600  
Fax: (03) 5092 1017

PO Box 105, Mildura Vic 3502

DX 50014, Mildura  
mrcc@mildura.vic.gov.au  
www.mildura.vic.gov.au

### ARREARS

Payment of arrears must be made immediately unless an agreed payment arrangement is in place. As penalty interest accrues daily, please contact Council for an updated arrears amount when making payment.

### PAYING YOUR RATES

There are two ways you can pay.

#### 1. One full payment

Pay the full amount of current rates and charges in one annual payment by 15 February 2022, or

#### 2. Four quarterly instalments

Pay your rates in four separate instalments. The full amount of the first instalment must be paid by 30 September 2021. Any arrears must also be paid by this date. Any payments received after this date will be treated as part payment of the 'one full payment' option.

### INTEREST AND PENALTIES

Under Section 172 of the Local Government Act 1989, late payments will be subject to penalty interest calculated from the date when each quarterly instalment was due, irrespective of whether or not a ratepayer has chosen to pay by the instalment or lump sum option. Late payments will be subject to an interest rate of 10% pa (set under the Penalty Interest Rates Act 1983) on all overdue rates and charges until paid in full. In the absence of full payment or an agreed payment arrangement, Council may utilise legal action to recover outstanding rates and charges. All associated legal costs will be borne by the ratepayer.

### FINANCIAL DIFFICULTY

Anyone experiencing financial difficulties or having trouble making rates payments should contact Council as soon as possible to discuss their circumstances and make alternative arrangements.

### ALLOCATION OF PAYMENTS

Payments received will be allocated as follows:

1. Legal Costs Owning (if any)
2. Interest Owning (if any)
3. Arrears Owning (if any)
4. Current Rates or Charges Owning

### AVPCC

An Australian Valuation Property Classification Code is applied to each property to determine land use classification for Fire Services Property Levy purposes.

### NOTICE OF VALUATION

The property described in this notice has been valued as at 1 January 2021, having regard to its present condition. Where a notice of valuation has been given by Council for the first time, a person may lodge an objection to the valuation and/or AVPCC with Council within two months of the date of issue. Any such objection must be lodged in accordance with Sec 16 of the Valuation of Land Act 1960.

A person considering objecting is advised to first discuss the matter with Council. The valuations shown may be used by other rating authorities for the purposes of a rate or tax. Regardless of any objection to the valuation, rates must be paid (as assessed) by the due date.

### RATE NOTICE APPEAL

Under Section 183 of the Local Government Act 1989, if you are a person aggrieved by a decision to classify or not classify the property described in this notice as a particular type or class for differential rating purposes, you may apply to the Victorian Civil and Administrative Tribunal within 60 days of the date of issue for a review of the decision.

Under Section 184 of the Local Government Act 1989, if you are a person aggrieved by a rate or charge imposed by Council, or by anything included or excluded from such a rate or charge, you may lodge an appeal with the County Court within 60 days of the date of issue. There are limited grounds of appeal.

Under Section 185 of the Local Government Act 1989, if you are a person aggrieved by a decision to impose a special rate or special charge imposed by Council, you may apply to the Victorian Civil and Administrative Tribunal within 30 days of the date of issue for a review of the decision. There are limited grounds of appeal.

Prior to lodging any appeal with VCAT or the County Court, ratepayers are encouraged to first discuss the matter with Council.

### CHANGE OF ADDRESS

It is the responsibility of the ratepayer to ensure Council has a current residential and postal address for the delivery of rate notices. If you change your residential or postal address you must notify Council.

### RATE CAPPING

Council has complied with the Victorian Government's rates cap of 1.5 per cent. The cap applies to the average annual increase of rates and charges. The rates and charges for your property may have increased or decreased by a different percentage amount for the following reasons- (i) the valuation of your property relative to the valuation of other properties in the municipal district; (ii) the application of any differential rate by Council; (iii) the inclusion of other rates and charges not covered by the Victorian Government's rates cap.

### FIRE SERVICES PROPERTY LEVY ACT 2012

Council is obliged under the Fire Services Property Levy Act 2012 to apply and collect this levy on behalf of the Victorian State Government. If you are subject to this levy, and your land is rateable, you may apply for a waiver, deferral or concession in respect of the levy amount in accordance with Sec 27. If you are subject to this levy and your land is classified residential for land use classification purposes but is not rateable land, you may apply for a waiver, deferral or concession in respect of the levy amount in accordance with Sec 28.

### PENSIONER CONCESSION

Eligible pensioners can claim a concession on their Council rates and Fire Services Property Levy. If you have previously made an application and a concession isn't shown on your rate notice, please contact Council.

### PRIVACY INFORMATION

Information on this notice is used for Council's municipal and statutory obligations only. Council may pass on this information to authorities and agencies where these bodies require the information to perform their legislative functions.

## How to pay

### IN PERSON

Visit any of Council's Service Centres to pay by cash, cheque or EFTPOS (credit and debit cards accepted).

Office Hours  
8am - 5pm  
Monday to Friday

### MAIL

Cheque payable to 'Mildura Rural City Council'.  
PO Box 105  
Mildura VIC 3502

### DIRECT DEBIT

Contact Council to arrange direct debit payments.

### BPAY®



Contact your bank or financial institution to access BPAY from your account.

Quote the Biller Code 93922 and Reference No. as on the front of this notice.

### eNOTICES



To have your noticed emailed  
Register at  
[mildura.enotices.com.au](mailto:mildura.enotices.com.au)  
Reference No:  
**119B61E67Z**

### AUSTRALIA POST

Pay in-store at Australia Post to pay by cash, cheque, EFTPOS, debit card, MasterCard or Visa. Or by phone, 131 816 or online at [auspost.com.au/postbillpay](http://auspost.com.au/postbillpay)

### CENTREPAY

Call Centrelink to arrange regular deductions from your Centrelink payments. Quote Centrepay

Reference No:  
555 054 730B  
and your Assessment Number.



ABN 18 475 808 826  
www.lmw.vic.gov.au

COPY



**24 Hour Supply Emergency**  
**1800 808 830**

**Reference No.**  
URBAN ACCOUNT

050501

**Amount Due** - \$395.05

**Due Date** 13 Aug 2021

Date of Issue: 08/09/2021

Tariffs and Charges Notice  
1st Quarter 2021/22  
01/07/2021 - 30/09/2021

**POST** \*850 700505019

MR RP EVITT  
11 REUBEN LOCK COURT  
MILDURA VIC 3500

Property Address : 11 REUBEN LOCK COURT MILDURA VIC 3500 (Prop:50501) - Urban Account  
Lot 1 PS 619463H Blk E Sec 34 Vol 11111 Fol 473

	Charge	Balance
Water Service Tariff	51.84	51.84
Water by Measure Chg-Info on reverse		0.00
Sewerage Service Tariff	122.38	122.38
	CREDITS & Other Receipts	-569.27
	<b>CREDIT BALANCE - DO NOT PAY</b>	<b>-\$395.05</b>



LMW054G

15852372

### Payment Slip - Methods of Payment

Online at [lmw.vic.gov.au](http://lmw.vic.gov.au) - Pay your Account



**Direct Debit**  
Please contact your local office.



**Centrepay**  
Use Centrepay to arrange regular deductions from your Centrelink payment. simply call any Lower Murray Water Office.



**Billpay Code: 0850**  
**Ref:**

Pay in person at any Post Office.



**Biller Code: 78477**  
**Ref:**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Biller Code: 78477**  
**Ref: 700505019**

**BPAY®** - Make this payment via internet or phone banking.

**BPAY View®** - Receive, view and pay this bill using internet banking.

**BPAY View** Registration No: 700505019



**By Phone**  
Pay by phone (03) 8672 0582.  
Standard call charges apply.

**See reverse for  
In Person and By Mail options**

050501 - 11REUBEN LOCK COURT MILDURA VIC 3500 (Prop:50501) - Urban Account

Period of Usage: 22/03/2021 to 18/06/2021 (88 Days)

Average Daily Consumption: 0.0000 kL

**METER DETAILS - Meter/s read on 18-Jun-2021**

Meter No.	Size(mm)	Current Read	Previous Read	Consumption	(Charged)
08100394	20	2928	2928	0	0

These services are GST-free. The next Quarterly Notice will be mailed Oct 2021 - due mid Nov

**Account Information**

In accordance with Section 274 (1) (b) of the Water Act 1989, this account has a due date period of 28 Days. The current amount is due and payable by the date shown on the front of this notice. Any arrears must be paid immediately regardless of the due date shown. The issuance of an Urban final notice will incur a fee. Interest charges will accrue against any Rural charges in arrears.

**Payment Assistance**

Lower Murray Water offers a variety of flexible payment options to assist you in managing payment of your accounts. In the event that you are experiencing financial hardship we have developed a 'Code of Practice' that outlines minimum standards of service we will provide to assist you.

These options can be accessed by contacting your local office

If payment is not made or a suitable payment plan agreed to then you may be subject to further recovery action which may include restriction of water supply, application of interest and/or referral to a third party debt collection agency.

**Concession Rebates**

Concession rebates are available for the following customers:

- Urban Residential.
- Domestic and Stock within Irrigation Districts.
- Domestic and Stock Private Diversers.

The above Customers holding a Centrelink PCC/HCC Card or a Department of Veteran Affairs PCC/ Gold Repatriation Health Card (TPI & War Widow only) may be eligible for a Pension Concession. Please contact your local office for further details.

Concession re-application is only required if the customers circumstances have altered since last account issued.

By claiming a concession, you will be authorising Lower Murray Water to confirm your eligibility with Centrelink or the Department of Veteran Affairs. This consent will be ongoing and can be revoked by contacting Lower Murray Water.

**Water Quality - Irrigation and Rural Supply Districts**

Water supplied for irrigation, rural supplies or domestic and stock purposes by Lower Murray Water is not fit for any use which may involve human consumption, directly or indirectly, without first being properly treated.

**Water Meters / Meter Failure**

Please ensure there is clear access to your water meter at all times. In the event that we are unable to accurately determine your usage through your meter readings your reading will be assessed in

compliance with the relevant customer charter.

**Utility Relief Grant Scheme**

Customers who are unable to pay their bill because of a temporary financial crisis and fit the application criteria may qualify for a once off grant from the Department of Human Services' Utility Relief Grant Scheme.

**Energy and Water Ombudsman (Victoria)**

Lower Murray Water is pleased to help you in any matter regarding our services by simply calling us at any of our offices. If we cannot resolve an issue you may choose to call the Energy and Water Ombudsman (Victoria) on FREECALL 1800 500 509 or at [www.ewov.com.au](http://www.ewov.com.au).

**TTY callers dial 133 677 and quote LMW phone number 03 5051 3400**

**Interpreter Service**

For Interpreter Service please call the number below.

Per avvalervi di un interprete, telefonate al numero indicato in basso.

Tercümanlık servisi için aşağıdaki telefon numarasını arayınız.

Kung nangangailangan ng interpreter, tumawag lamang sa numerong nasa ibaba.

Fetu'utaki ki he fika telefoni 'i lalo ki he potungaue fakatonulea.

Za usluge tumača molimo nazovite donji broj.

Για υπηρεσία διερμηνέων, παρακαλώ τηλεφωνηστε στον κατωτέρω αριθμό.

**13 14 50**

**In Person**

Present this notice at any office listed above. EFTPOS facilities are available at all offices.

**By Mail**

Make remittances payable to:  
**Lower Murray Water**  
(cross cheques Not Negotiable)

Send to: PO Box 1438 Mildura VIC 3502

**Do not include cash**

In line with common business practice a receipt will not be forwarded.

Detach payment slip and forward with cheque or money order to your local office.

**Change of Address Details**

Please forward to any Office listed on the front of this notice.

Name

Address

# Due diligence checklist

## What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting the [Due diligence checklist page on the Consumer Affairs Victoria website](http://consumer.vic.gov.au/duediligencechecklist) (consumer.vic.gov.au/duediligencechecklist).

## Urban living

### Moving to the inner city?

High density areas are attractive for their entertainment and service areas, but these activities create increased traffic as well as noise and odours from businesses and people. Familiarising yourself with the character of the area will give you a balanced understanding of what to expect.

### Is the property subject to an owners corporation?

If the property is part of a subdivision with common property such as driveways or grounds, it may be subject to an owners corporation. You may be required to pay fees and follow rules that restrict what you can do on your property, such as a ban on pet ownership.

## Growth areas

### Are you moving to a growth area?

You should investigate whether you will be required to pay a growth areas infrastructure contribution.

## Flood and fire risk

### Does this property experience flooding or bushfire?

Properties are sometimes subject to the risk of fire and flooding due to their location. You should properly investigate these risks and consider their implications for land management, buildings and insurance premiums.

## Rural properties

### Moving to the country?

If you are looking at property in a rural zone, consider:

- Is the surrounding land use compatible with your lifestyle expectations? Farming can create noise or odour that may be at odds with your expectations of a rural lifestyle.
- Are you considering removing native vegetation? There are regulations which affect your ability to remove native vegetation on private property.
- Do you understand your obligations to manage weeds and pest animals?

### Can you build new dwellings?

Does the property adjoin crown land, have a water frontage, contain a disused government road, or are there any crown licences associated with the land?

### Is there any earth resource activity such as mining in the area?

You may wish to find out more about exploration, mining and quarrying activity on or near the property and consider the issue of petroleum, geothermal and greenhouse gas sequestration permits, leases and licences, extractive industry authorisations and mineral licences.

## Soil and groundwater contamination

### Has previous land use affected the soil or groundwater?

You should consider whether past activities, including the use of adjacent land, may have caused contamination at the site and whether this may prevent you from doing certain things to or on the land in the future.

(04/10/2016)



## **Land boundaries**

### **Do you know the exact boundary of the property?**

You should compare the measurements shown on the title document with actual fences and buildings on the property, to make sure the boundaries match. If you have concerns about this, you can speak to your lawyer or conveyancer, or commission a site survey to establish property boundaries.

## **Planning controls**

### **Can you change how the property is used, or the buildings on it?**

All land is subject to a planning scheme, run by the local council. How the property is zoned and any overlays that may apply, will determine how the land can be used. This may restrict such things as whether you can build on vacant land or how you can alter or develop the land and its buildings over time.

The local council can give you advice about the planning scheme, as well as details of any other restrictions that may apply, such as design guidelines or bushfire safety design. There may also be restrictions – known as encumbrances – on the property's title, which prevent you from developing the property. You can find out about encumbrances by looking at the section 32 statement.

### **Are there any proposed or granted planning permits?**

The local council can advise you if there are any proposed or issued planning permits for any properties close by. Significant developments in your area may change the local 'character' (predominant style of the area) and may increase noise or traffic near the property.

## **Safety**

### **Is the building safe to live in?**

Building laws are in place to ensure building safety. Professional building inspections can help you assess the property for electrical safety, possible illegal building work, adequate pool or spa fencing and the presence of asbestos, termites, or other potential hazards.

## **Building permits**

### **Have any buildings or retaining walls on the property been altered, or do you plan to alter them?**

There are laws and regulations about how buildings and retaining walls are constructed, which you may wish to investigate to ensure any completed or proposed building work is approved. The local council may be able to give you information about any building permits issued for recent building works done to the property, and what you must do to plan new work. You can also commission a private building surveyor's assessment.

### **Are any recent building or renovation works covered by insurance?**

Ask the vendor if there is any owner-builder insurance or builder's warranty to cover defects in the work done to the property.

## **Utilities and essential services**

### **Does the property have working connections for water, sewerage, electricity, gas, telephone and internet?**

Unconnected services may not be available, or may incur a fee to connect. You may also need to choose from a range of suppliers for these services. This may be particularly important in rural areas where some services are not available.

## **Buyers' rights**

### **Do you know your rights when buying a property?**

The contract of sale and section 32 statement contain important information about the property, so you should request to see these and read them thoroughly. Many people engage a lawyer or conveyancer to help them understand the contracts and ensure the sale goes through correctly. If you intend to hire a professional, you should consider speaking to them before you commit to the sale. There are also important rules about the way private sales and auctions are conducted. These may include a cooling-off period and specific rights associated with 'off the plan' sales. The important thing to remember is that, as the buyer, you have rights.