


Unit 1 / 29 Mountbatten Ave
P. Harding

Vendor Statement

The vendor makes this statement in respect of the land in accordance with section 32 of the *Sale of Land Act 1962*.

This statement must be signed by the vendor and given to the purchaser before the purchaser signs the contract.
The vendor may sign by electronic signature.

The purchaser acknowledges being given this statement signed by the vendor with the attached documents before the purchaser signed any contract.

Land	Unit 1- /29 Mountbatten Avenue, Bright 3741	
Vendor's name	Peter John Harding as the registered proprietor of Unit: 1 /29 Mountbatten Avenue, Bright 3741	Date 14/3/17
Vendor's signature		
Vendor's name		Date / /
Vendor's signature		
Purchaser's name		Date / /
Purchaser's signature		
Purchaser's name		Date / /
Purchaser's signature		

1. FINANCIAL MATTERS

1.1 Particulars of any Rates, Taxes, Charges or Other Similar Outgoings (and any interest on them)

(a) Their amounts are:

Authority	Amount	Interest (if any)
(1) Alpine Shire Council	(1) \$6,521.78	(1)
(2) North East Water	(2) \$1,478.34	(2)
(3) Owners Corporation	(3) See attached	(3)

1.2 Particulars of any Charge (whether registered or not) imposed by or under any Act to secure an amount due under that Act, including the amount owing under the charge

To

Other particulars (including dates and times of payments):
Not applicable.

1.3 Terms Contract

This section 1.3 only applies if this vendor statement is in respect of a terms contract where the purchaser is obliged to make 2 or more payments (other than a deposit or final payment) to the vendor after the execution of the contract and before the purchaser is entitled to a conveyance or transfer of the land.

Not Applicable.

1.4 Sale Subject to Mortgage

This section 1.4 only applies if this vendor statement is in respect of a contract which provides that any mortgage (whether registered or unregistered), is NOT to be discharged before the purchaser becomes entitled to possession or receipts of rents and profits.

Not Applicable.

2. INSURANCE

2.1 Damage and Destruction

This section 2.1 only applies if this vendor statement is in respect of a contract which does NOT provide for the land to remain at the risk of the vendor until the purchaser becomes entitled to possession or receipt of rents and profits.

Not Applicable.

2.2 Owner Builder

This section 2.2 only applies where there is a residence on the land that was constructed by an owner-builder within the preceding 6 years and section 137B of the Building Act 1993 applies to the residence.

Not Applicable.

3. LAND USE

3.1 Easements, Covenants or Other Similar Restrictions

(a) A description of any easement, covenant or other similar restriction affecting the land (whether registered or unregistered): -

Is in the attached copies of title documents.

(b) Particulars of any existing failure to comply with that easement, covenant or other similar restriction are:

To the best of the vendors knowledge there is no existing failure to comply with the terms of any easement, covenant or other similar restriction.

3.2 Road Access

There is NO access to the property by road if the square box is marked with an 'X'

3.3 Designated Bushfire Prone Area

The land is in a designated bushfire prone area within the meaning of regulations made under the *Building Act* 1993 if the square box is marked with an 'X'

3.4 Planning Scheme

The required specified information is as follows:

Name of planning scheme	Alpine Planning Scheme
Name of responsible authority	Alpine Shire Council
Zoning of the land	General Residential Zone - Schedule 1 (GRZ1)
Name of planning overlay	Wildfire Management Overlay (BMO OR WMO)

4. NOTICES

4.1 Notice, Order, Declaration, Report or Recommendation

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, being a notice, order, declaration, report, recommendation or approved proposal of which the vendor might reasonably be expected to have knowledge:

Not Applicable.

4.2 Agricultural Chemicals

There are NO 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. However, if this is not the case, the details of any such notices, property management plans, reports or orders, are as follows:

Nil.

4.3 Compulsory Acquisition

The particulars of any notices of intention to acquire that have been served under section 6 of the *Land Acquisition and Compensation Act* 1986 are as follows:

Nil.

5. BUILDING PERMITS

Particulars of any building permit issued under the *Building Act* 1993 in the preceding 7 years (required only where there is a residence on the land):

Not Applicable.

6. OWNERS CORPORATION

This section 6 only applies if the land is affected by an owners corporation within the meaning of the *Owners Corporations Act* 2006.

6.1 Attached is a current owners corporation certificate with its required accompanying documents and statements, issued in accordance with section 151 of the *Owners Corporations Act* 2006.

7. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC")

Not applicable.

8. SERVICES

The services which are marked with an 'X' in the accompanying square box are NOT connected to the land:

Electricity supply <input type="checkbox"/>	Gas supply <input checked="" type="checkbox"/>	Water supply <input type="checkbox"/>	Sewerage <input type="checkbox"/>	Telephone services <input type="checkbox"/>
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9. TITLE

Attached are copies of the following documents:

9.1 (a) Registered Title

A Register Search Statement and the document, or part of a document, referred to as the 'diagram location' in that statement which identifies the land and its location.

10. SUBDIVISION

10.1 Unregistered Subdivision

This section 10.1 only applies if the land is subject to a subdivision which is not registered.

Not Applicable.

10.2 Staged Subdivision

This section 10.2 only applies if the land is part of a staged subdivision within the meaning of section 37 of the *Subdivision Act 1988*.

Not Applicable.

10.3 Further Plan of Subdivision

This section 10.3 only applies if the land is subject to a subdivision in respect of which a further plan within the meaning of the *Subdivision Act 1988* is proposed.

Not Applicable.

11. DISCLOSURE OF ENERGY INFORMATION

(Disclosure of this information is not required under section 32 of the Sale of Land Act 1962 but may be included in this vendor statement for convenience.)

Details of any energy efficiency information required to be disclosed regarding a disclosure affected building or disclosure area affected area of a building as defined by the *Building Energy Efficiency Disclosure Act 2010* (Cth)

- (a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and
- (b) which has a net lettable area of at least 2000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date);

Not Applicable.

12. DUE DILIGENCE 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 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 with, or attached to, this vendor statement but the checklist may be attached as a matter of convenience.)

Is attached.

13. ATTACHMENTS

(Any certificates, documents and other attachments may be annexed to this section 13)

(Additional information may be added to this section 13 where there is insufficient space in any of the earlier sections)

(Attached is an "Additional Vendor Statement" if section 1.3 (Terms Contract) or section 1.4 (Sale Subject to Mortgage) applies)

1. Due Diligence Checklist
2. Property Planning Reports
3. Bushfire Prone Area Reports
4. Register Search Statement Volume 11134 Folio 597
5. Register Search Statement Volume 11134 Folio 598
6. Register Search Statement Volume 11134 Folio 599
7. PS617055K
8. Owners Corporation Search Report
9. Owners Corporation Certificate

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](https://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.

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.


Property Report from www.land.vic.gov.au on 24 February 2017 09:21 AM

Address: UNIT 1/29 MOUNTBATTEN AVENUE BRIGHT 3741

Lot / Plan: Lot 1 PS617055

SPI (Standard Parcel Identifier): 1\PS617055

Local Government (Council): ALPINE **Council Property Number:** 8853

Directory Reference: VicRoads 661 Q2

This property is in a designated bushfire prone area.

Special bushfire construction requirements apply. Planning provisions may apply.

Further information about the building control system and building in bushfire prone areas can be found in the Building Commission section of the Victorian Building Authority website www.vba.vic.gov.au

Parcel Details

Lot/Plan or Crown Description	SPI
Lot 1 PS617055	1\PS617055

State Electorates
Legislative Council: NORTHERN VICTORIA

Legislative Assembly: OVENS VALLEY

Utilities
Regional Urban Water Business: North East Water

Rural Water Business: Goulburn-Murray Water

Melbourne Water: outside drainage boundary

Power Distributor: AUSNET (Information about [choosing an electricity retailer](#))

Planning Zone Summary
Planning Zone: GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)
SCHEDULE TO THE GENERAL RESIDENTIAL ZONE - SCHEDULE 1
Planning Overlay: WILDFIRE MANAGEMENT OVERLAY (BMO OR WMO)
Further Planning Information

Planning scheme data last updated on 23 February 2017.

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, local, particular and general provisions of the local planning scheme that may affect

the use of the land can be obtained by contacting the local council or by visiting [Planning Schemes Online](#)

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the Planning & Environment Act 1987.

It does not include information about exhibited planning scheme amendments, or zonings that may apply to the land.

To obtain a **Planning Certificate** go to [Titles and Property Certificates](#)

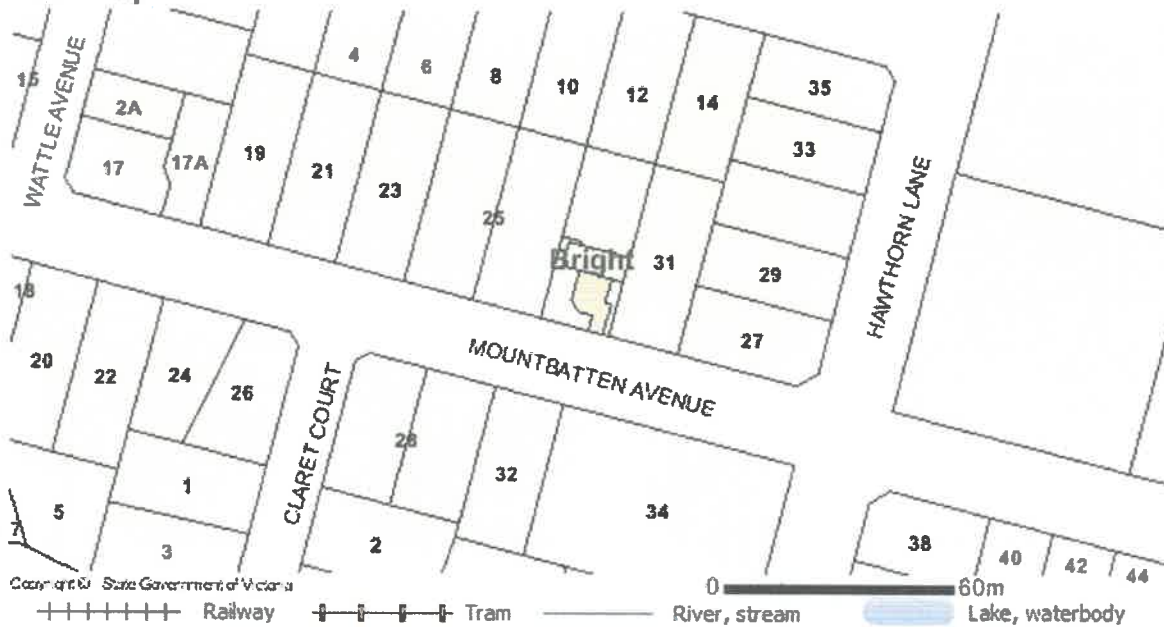
The Planning Property Report includes separate maps of zones and overlays

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 [Planning Maps Online](#)

For other information about planning in Victoria visit www.delwp.vic.gov.au/planning

Area Map



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Department of
Environment, Land,
Water and Planning

Planning Property Report

From www.delwp.vic.gov.au/planning on 24 February 2017 09:22 AM

Address: UNIT 1/29 MOUNTBATTEN AVENUE BRIGHT 3741

Lot / Plan: Lot 1 PS617055

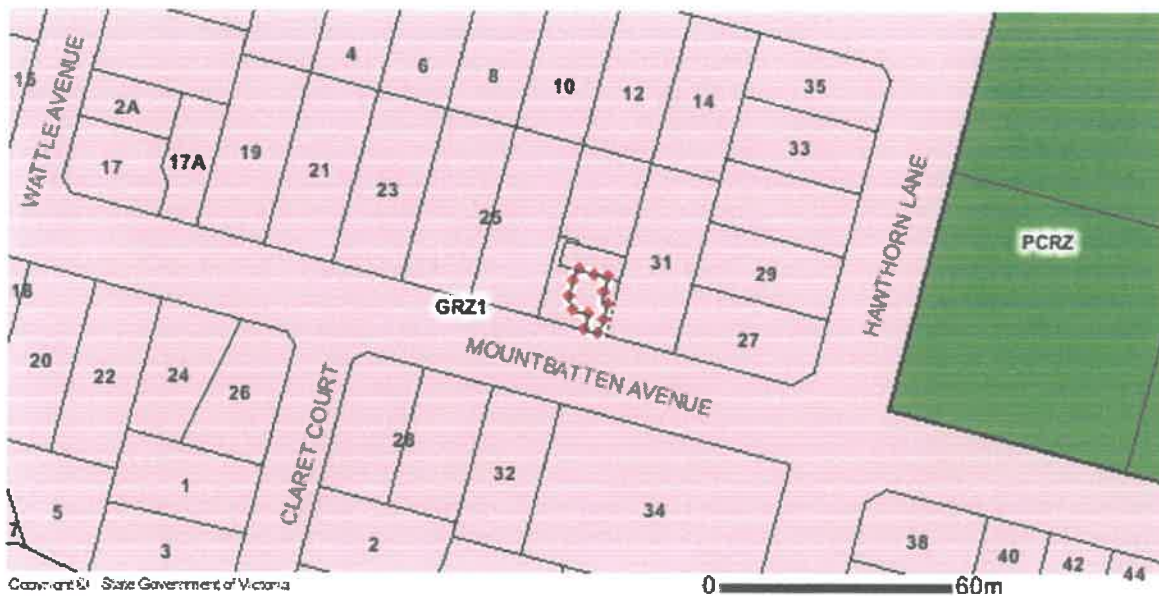
Local Government (Council): ALPINE **Council Property Number:** 8853

Directory Reference: VicRoads 661 Q2

Planning Zone





















































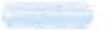
GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)

SCHEDULE TO THE GENERAL RESIDENTIAL ZONE - SCHEDULE 1



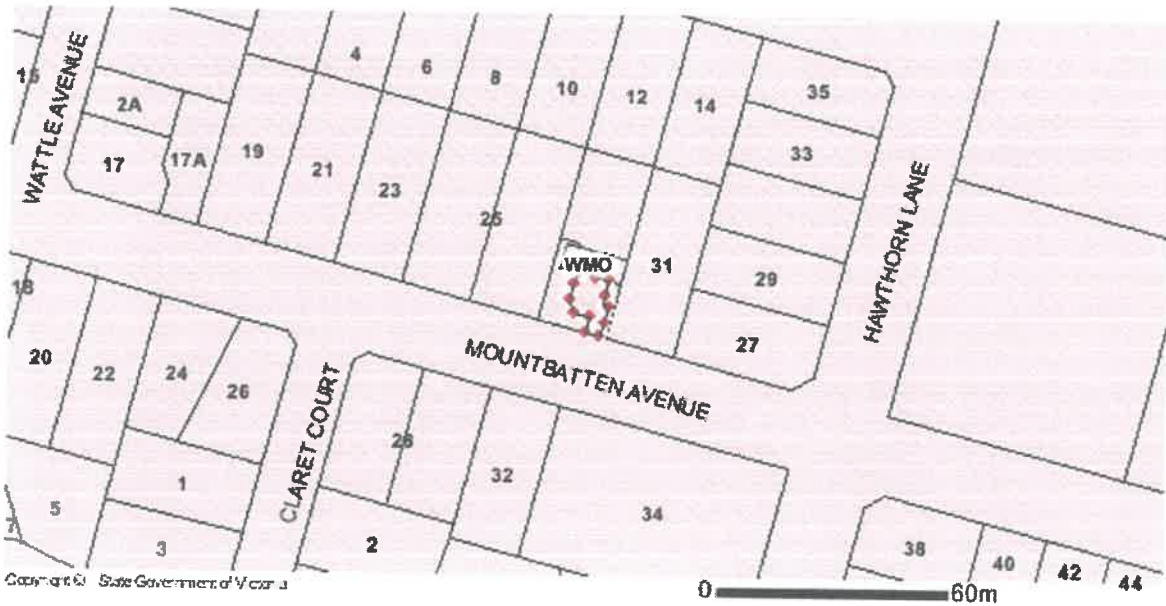
Note: labels for zones may appear outside the zone boundary - please compare the labels with the legend.

Zones Legend

 ACZ - Activity Centre	 IN1Z - Industrial 1	 R1Z - General Residential
 B1Z - Commercial 1	 IN2Z - Industrial 2	 R2Z - General Residential
 B2Z - Commercial 1	 IN3Z - Industrial 3	 R3Z - General Residential
 B3Z - Commercial 2	 LDRZ - Low Density Residential	 RAZ - Rural Activity
 B4Z - Commercial 2	 MUZ - Mixed Use	 RCZ - Rural Conservation
 B5Z - Commercial 1	 NRZ - Neighbourhood Residential	 RDZ1 - Road - Category 1
 C1Z - Commercial 1	 PCRZ - Public Conservation & Resource	 RDZ2 - Road - Category 2
 C2Z - Commercial 2	 PDZ - Priority Development	 RGZ - Residential Growth
 CA - Commonwealth Land	 PPRZ - Public Park & Recreation	 RLZ - Rural Living
 CCZ - Capital City	 PUZ1 - Public Use - Service & Utility	 RUZ - Rural
 CDZ - Comprehensive Development	 PUZ2 - Public Use - Education	 SUZ - Special Use
 DZ - Dockland	 PUZ3 - Public Use - Health Community	 TZ - Township
 ERZ - Environmental Rural	 PUZ4 - Public Use - Transport	 UFZ - Urban Floodway
 FZ - Farming	 PUZ5 - Public Use - Cemetery/Crematorium	 UGZ - Urban Growth
 GRZ - General Residential	 PUZ6 - Public Use - Local Government	 Urban Growth Boundary
 GWAZ - Green Wedge A	 PUZ7 - Public Use - Other Public Use	
 GWZ - Green Wedge	 PZ - Port	
 Railway	 Tram	 River, stream
		 Lake, waterbody

Planning Overlay

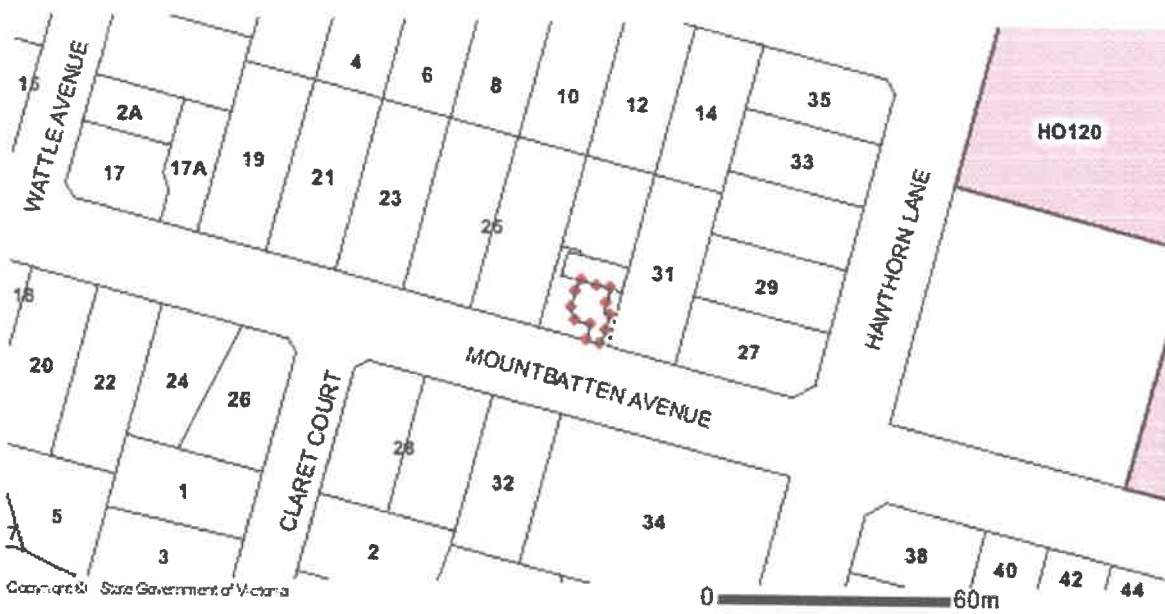
WILDFIRE MANAGEMENT OVERLAY (BMO OR WMO)

















OTHER OVERLAYS





Other overlays in the vicinity not directly affecting this land

HERITAGE OVERLAY (HO)



Overlays Legend

	AEO - Airport Environs		LSIO - Land Subject to Inundation
	BMO - Bushfire Management (also WMO)		MAE01 - Melbourne Airport Environs 1
	CLPD - City Link Project		MAE02 - Melbourne Airport Environs 2
	DCPO - Development Contributions Plan		NCD - Neighbourhood Character
	DDO - Design & Development		PO - Parking
	DDOPT - Design & Development Part		PAO - Public Acquisition
	DPO - Development Plan		RO - Restructure
	EAD - Environmental Audit		RCO - Road Closure
	EMO - Erosion Management		SBO - Special Building
	ESO - Environmental Significance		SLO - Significant Landscape
	FO - Floodway		SMD - Salinity Management
	HO - Heritage		SRD - State Resource
	IPO - Incorporated Plan		VPO - Vegetation Protection

 Railway
  Tram
  River, stream
  Lake, waterbody

Note: due to overlaps some colours may not match those in the legend.

Further Planning Information

Planning scheme data last updated on 23 February 2017.

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, local, particular and general provisions of the local planning scheme that may affect the use of the land can be obtained by contacting the local council or by visiting [Planning Schemes Online](#)

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To view planning zones, overlay and heritage information in an interactive format visit [Planning Maps Online](#)

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Department of
Environment, Land,
Water and Planning

Bushfire Prone Area Report

From www.delwp.vic.gov.au/planning on 24 February 2017 09:23 AM

Address: UNIT 1/29 MOUNTBATTEN AVENUE BRIGHT 3741

Lot / Plan: Lot 1 PS617055

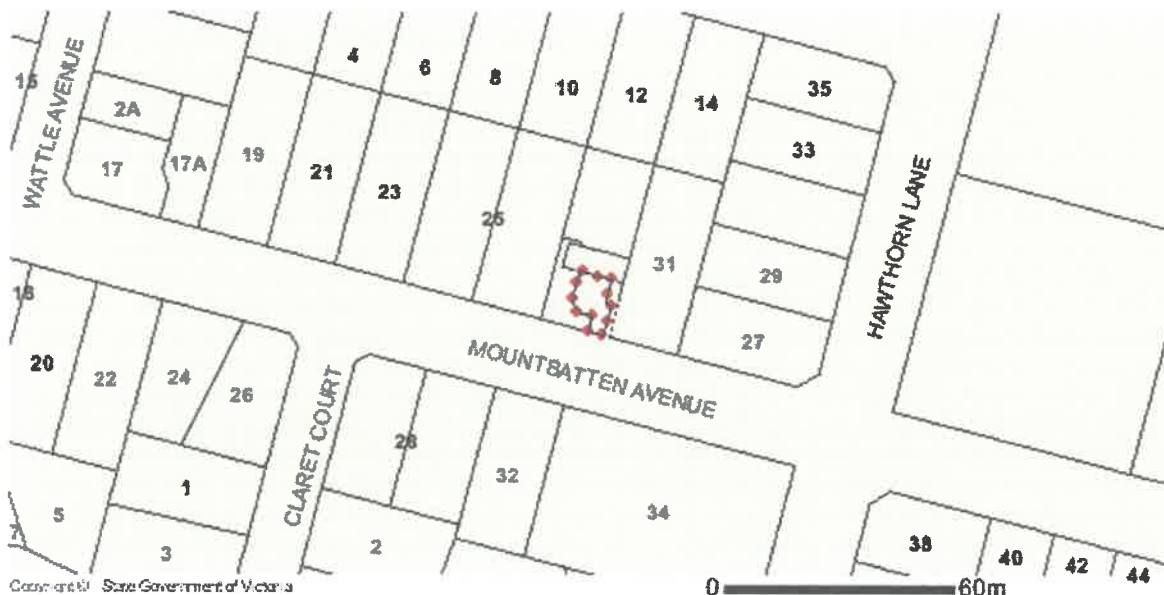
Local Government (Council): ALPINE **Council Property Number:** 8853

Directory Reference: VicRoads 661 Q2

This property is in a designated bushfire prone area.

Special bushfire construction requirements apply. Planning provisions may apply.

Designated Bushfire Prone Area Map



Bushfire Prone Area Legend

+++++	Railway	—+—+—+—+—	Tram	—————	River, stream		Selected Land
					Lake, waterbody		

Designated bushfire prone areas as determined by the Minister for Planning are in effect from 8 September 2011,

as amended by gazette notices on 25 October 2012, 8 August 2013, 30 December 2013, 3 June 2014, 22 October 2014,

29 August 2015, 21 April 2016 and 18 October 2016.

The Building Regulations 2006 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 via the Bushfire Prone Areas Map Service at <http://services.land.vic.gov.au/maps/bushfire.jsp> 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 in the Building Commission section of the Victorian Building Authority website www.vba.vic.gov.au

Copies of the Building Act and Building Regulations are available from www.legislation.vic.gov.au

For Planning Scheme Provisions in bushfire areas in Victoria visit [Planning Schemes Online](#)

For Planning Scheme provisions for this property return to the GetReports list and select the Planning Property Report

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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 32(2)(dc) of the Sale of Land 1962 (Vic).

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

VOLUME 11134 FOLIO 597

Security no : 124064730879B
Produced 24/02/2017 03:37 pm

LAND DESCRIPTION

Lot 1 on Plan of Subdivision 617055K.
PARENT TITLE Volume 08346 Folio 267
Created by instrument PS617055K 14/05/2009

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
PETER JOHN HARDING of 61 TUCKS ROAD NARINGAL EAST VIC 3277
AG750229H 14/09/2009

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AG750230Y 14/09/2009
WESTPAC BANKING CORPORATION

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 PS617055K 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: UNIT 1 29 MOUNTBATTEN AVENUE BRIGHT VIC 3741

ADMINISTRATIVE NOTICES

NIL

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

OWNERS CORPORATIONS

The land in this folio is affected by
OWNERS CORPORATION 1 PLAN NO. PS617055K

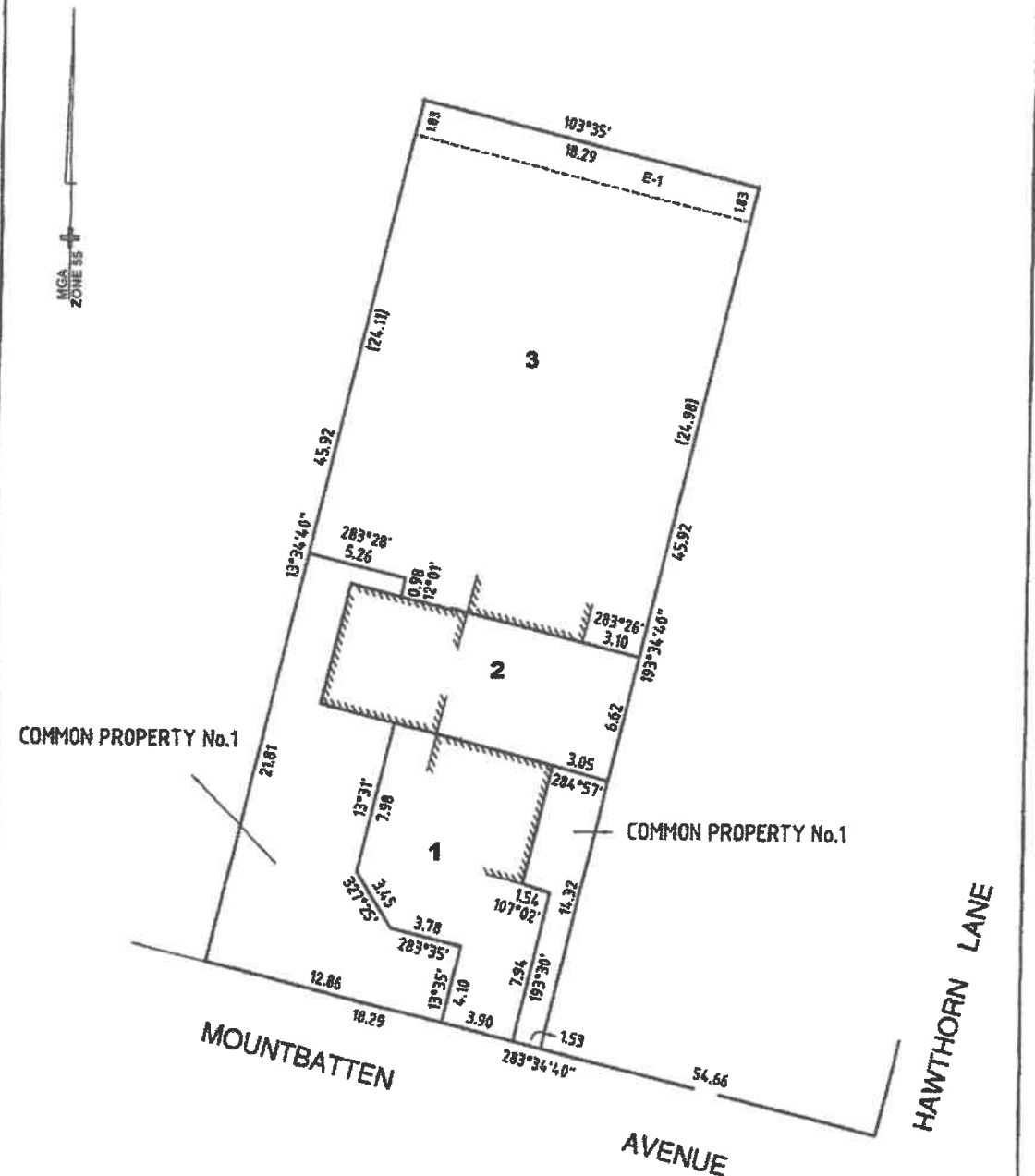
DOCUMENT END

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PLAN OF SUBDIVISION		STAGE No.	LR USE ONLY	PS617055K 07/05/2009 12:16:20 PM
		EDITION 1		
LOCATION OF LAND PARISH: BRIGHT TOWNSHIP: BRIGHT SECTION: C2 CROWN ALLOTMENT: 7 (PART) CROWN PORTION: --- LTO BASE RECORD: DCMB TITLE REFERENCES: VOL 8346 FOL 267 VOL --- FOL --- LAST PLAN REFERENCE: LOT 14 LP54199 POSTAL ADDRESS: 29 MOUNTBATTEN AVENUE (at line of subdivision) BRIGHT 3741 MGA CO-ORDINATES: E 497 220 N 5 835 500 ZONE: 55 (for approximate centre of land in plan)		COUNCIL CERTIFICATION AND ENDORSEMENT COUNCIL NAME: ALPINE SHIRE REF: 7, 2008, 116 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 THE 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 <i>[Signature]</i> COUNCIL SEAL DATE 7 / 4 / 2009 RE-CERTIFIED UNDER SECTION 11(7) OF THE SUBDIVISION ACT 1988 COUNCIL DELEGATE COUNCIL SEAL DATE --- / --- / ---		
VESTING OF ROADS OR RESERVES				
IDENTIFIER		COUNCIL/BODY/PERSON		
NIL		NIL		
NOTATIONS				
STAGING: THIS PLAN IS NOT A STAGED SUBDIVISION PLANNING PERMIT No. 2008.116.1				
DEPTH LIMITATION: DOES NOT APPLY BOUNDARIES ARE SHOWN BY THICK CONTINUOUS LINES. LOCATION OF BOUNDARIES DEFINED BY BUILDINGS: BOUNDARIES DEFINED BY EXTERIOR FACE OF BUILDING ARE SHOWN THUS: <i>~~~~~</i>				
LOTS IN THIS PLAN MAY BE AFFECTED BY ONE OR MORE OWNERS CORPORATIONS - SEE OWNERS CORPORATION SEARCH REPORT FOR DETAILS				
SURVEY: THIS PLAN IS / IS NOT BASED ON SURVEY THIS SURVEY HAS BEEN CONNECTED TO PERMANENT MARKS No.(s) 105, 110 & 116 IN PROCLAIMED SURVEY AREA No. 35				
EASEMENT INFORMATION				
LEGEND: A - APPURTENANT EASEMENT E - ENCUMBERING EASEMENT R - ENCUMBERING EASEMENT (ROAD)				LR USE ONLY
EASEMENTS AND RIGHTS IMPLIED UNDER SECTION 12(2) OF THE SUBDIVISION ACT 1988 APPLY TO THE LAND IN THIS PLAN.				STATEMENT OF COMPLIANCE/ EXEMPTION STATEMENT
EASEMENT REFERENCE	PURPOSE	WIDTH (METRES)	ORIGIN	LAND BENEFITED/IN FAVOUR OF
E-1	SEWERAGE	1.83	LP54199	LOTS ON LP54199
E-1	DRAINAGE	1.83	LP54199	LOTS ON LP54199
E-1	SEWERAGE	1.83	THIS PLAN	NORTH EAST REGION WATER CORPORATION
E-1	DRAINAGE	1.83	THIS PLAN	ALPINE SHIRE COUNCIL
				RECEIVED <input checked="" type="checkbox"/> DATE 07/05/2008
				LR USE ONLY PLAN REGISTERED TIME 2:16pm DATE 14/05/2009 T.T.O. ASSISTANT REGISTRAR OF TITLES
				SHEET 1 of 2 SHEETS
WALPOLE LAND SURVEYORS SURVEYING 419 Wilson Street, ALBURY NSW 2640 P: 02 6021 2233 F: 02 6021 1411		LICENSED SURVEYOR <i>Bruce Donald Walpole</i> SIGNATURE <i>[Signature]</i> DATE 1/12/2008 SURVEYOR'S REF: 8766 VERSION: 1		<i>[Signature]</i> DATE 14 / 5 / 2009 COUNCIL DELEGATE SIGNATURE ORIGINAL SHEET SIZE A3

PLAN OF SUBDIVISION	STAGE No.	PLAN NUMBER
		PS 617055K



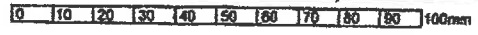
WALPOLE
 LAND SURVEYORS SURVEYING
 418 Wilson Street, ALBURY NSW 2640
 P: 02 6021 2233 F: 02 6021 1411

ORIGINAL SHEET SIZE A3	SCALE 1:200	SCALE 0 2 4 6 8 LENGTHS ARE IN METRES
---------------------------	----------------	---

LICENSED SURVEYOR: **Bruce Donald Walpole**
 SIGNATURE: _____ DATE: 1/12/2008
 REF: 0766 VERSION: 1

SHEET 2

 DATE: 7/4/2009
 COUNCIL DELEGATE SIGNATURE





Department of Environment, Land, Water & Planning

Owners Corporation Search Report

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Produced: 24/02/2017 03:38:34 PM

OWNERS CORPORATION 1
PLAN NO. PS617055K

The land in PS617055K is affected by 1 Owners Corporation(s)

Land Affected by Owners Corporation:

Common Property 1, Lots 1 - 3.

Limitations on Owners Corporation:

Unlimited

Postal Address for Service of Notices:

3/29 MOUNTBATTEN AVENUE BRIGHT VIC 3741
PS617055K 14/05/2009

Owners Corporation Manager:

NIL

Rules:

Model Rules apply unless a matter is provided for in Owners Corporation Rules.
See Section 139(3) Owners Corporation Act 2006

Owners Corporation Rules:

NIL

ADDITIONAL OWNERS CORPORATION INFORMATION:

OC004232G 14/05/2009

Notations:

NIL

Entitlement and Liability:

NOTE - Folio References are only provided in a Premium Report.



Department of Environment, Land, Water & Planning

Owners Corporation Search Report

Land Parcel	Entitlement	Liability
Common Property 1	0.00	0.00
Lot 1	20.00	20.00
Lot 2	20.00	20.00
Lot 3	40.00	40.00
Total	80.00	80.00

From 31 December 2007 every Body Corporate is deemed to be an Owners Corporation. Any reference to a Body Corporate in any Plan, Instrument or Folio is to be read as a reference to an Owners Corporation.

Statement End.

OWNERS CORPORATION CERTIFICATE

s.151 Owners Corporation Act 2006 and r.11 Owners Corporations Regulations 2007

Owners Corporation No PS617055

Address: Units 1-3/29 Mountbatten Avenue, Bright 3741

This certificate is issued for	Lot 1-3 on Plan of Subdivision No: PS617055
Postal address is	1-3/29 Mountbatten Avenue Bright 3741
Applicant for the certificate is	MGR SOLICITORS
Address for delivery of certificate is:	57 Reid Street Wangaratta 3677
Date that the application was received:	27 February 2017
IMPORTANT:	
The information in this certificate is issued on:	27 February 2017
You can inspect the owners corporation's register for additional information and you should obtain a new certificate for current information prior to settlement.	
1.	The current fees for the lot are \$0.00 payable annually.
2.	The date to which the fees for the lot have been paid up to is – N/A.
3.	The total of any unpaid fees or charges for the lot are – N/A.
4.	The special fees or levies which have been struck, and the dates on which they were struck and are payable are - N/A.
5.	The repairs, maintenance or other work which has been or is about to be performed which may incur additional charges which have not been included in items 1 to 4 above are - N/A.
6.	The owners corporation has the following insurance cover: - <u>See attached</u> a) the name of the company: b) policy number: c) kind of policy: d) buildings covered: e) amount of building insurance is: \$ f) the public liability amount is: \$ g) the renewal date is
7.	Has the owners corporation resolved that the members may arrange their own insurance under section 63 of the Act? If so then provide the date of that resolution - N/A.
8.	The total funds held by the owners corporation - N/A.

9.	Are there any liabilities of the owners corporation that are not covered by items 1 to 4 above? If so, then provide details - N/A.
10.	Are there any current contracts, leases, licences or agreements affecting the common property? If so, then provide details -
11.	Are there any current agreements to provide services to lot owners, occupiers or the public? If so, then provide details -
12.	Are there any notices or orders served on the owners corporation in the last 12 months that have not been satisfied? If so, then provide details - N/A.
13.	Are there any legal proceedings to which the owners corporation is a party and any circumstances of which the owners corporation is aware that are likely to give rise to proceedings? If so, then provide details - N/A.
14.	Has the owners corporation appointed or resolved to appoint a manager? If so, then provide details - N/A.
15.	Has an administrator has been appointed for the owners corporation, or has there been a proposal for the appointment of an administrator? N/A.
16.	Documents required to be attached to the owners corporation certificate are:
	<ul style="list-style-type: none"> • A copy of the minutes of the most recent annual general meeting • A copy of all resolutions made at the last annual general meeting • A copy of the rules or the consolidated rules registered at Land Victoria • A copy of Schedule 3 of the Owners corporations Regulations 2007 entitled "Statement of Advice and Information for Prospective Purchasers and Lot Owners"
17.	<p>NOTE:</p> <p>More information can be obtained by an inspection of the owners corporation register. Please make your request to inspect the owners corporation register in writing to:</p> <p>N/A.</p>

DATED the

day of

2017.

This owners corporation certificate was prepared by: **MGR SOLICITORS**

Peter John Harding

Name of lot owner (block letters)

14/3/17

Date

Name of lot owner (block letters)

Date

Signature of lot owner

Lot 1

Lot number

Signature of lot owner

Lot number

STATEMENT OF ADVICE AND INFORMATION FOR PROSPECTIVE PURCHASERS AND LOT OWNERS

Schedule 3, Regulation 12, Owners corporations Regulations 2007

What is an owners corporation?

The lot you are considering buying is part of an owners corporation. Whenever a plan of subdivision creates common property, an owners corporation is responsible for managing the common property. A purchaser of a lot that is part of an owners corporation automatically becomes a member of the owners corporation when the transfer of that lot to the purchaser has been registered with Land Victoria.

If you buy into an owners corporation, you will be purchasing not only the individual property, but also ownership of, and the right to use, the common property as set out in the plan of subdivision. This common property may include driveways, stairs, paths, passages, lifts, lobbies, common garden areas and other facilities set up for use by owners and occupiers. In order to identify the boundary between the individual lot you are purchasing (for which the owner is solely responsible) and the common property (for which all members of the owners corporation are responsible), you should closely inspect the plan of subdivision.

How are decisions made by an owners corporation?

As an owner, you will be required to make financial contributions to the owners corporation, in particular for the repair, maintenance and management of the common property. Decisions as to the management of this common property will be the subject of collective decision making. Decisions as to these financial contributions, which may involve significant expenditure, will be decided by a vote.

Owners corporation rules

The owners corporation rules may deal with matters such as car parking, noise, pets, the appearance or use of lots, behaviour of owners, occupiers or guests and grievance procedures.

You should look at the owners corporation rules to consider any restrictions imposed by the rules.

Lot entitlement and lot liability

The plan of subdivision will also show your lot entitlement and lot liability. Lot liability represents the share of owners corporation expenses that each lot owner is required to pay.

Lot entitlement is an owner's share of ownership of the common property, which determines voting rights. You should make sure that the allocation of lot liability and entitlement for the lot you are considering buying seems fair and reasonable.

Further information

If you are interested in finding out more about living in an owners corporation, you can contact Consumer Affairs Victoria. If you require further information about the particular owners corporation you are buying into you can inspect that owners corporation's information register.

Management of an owners corporation

An owners corporation may be self-managed by the lot owners or professionally managed by an owners corporation manager. If an owners corporation chooses to appoint a professional manager, it must be a manager registered with the Business Licensing Authority (BLA).

If you are uncertain about any aspect of the owners corporation or the documents you have received from the owners corporation, you should seek expert advice.

MODEL RULES FOR AN OWNERS CORPORATION

1. Health, safety and security

1.1 Health, safety and security of lot owners, occupiers of lots and others

A lot owner or occupier must not use the lot, or permit it to be used, so as to cause a hazard to the health, safety and security of an owner, occupier, or user of another lot.

1.2 Storage of flammable liquids and other dangerous substances and materials

1. Except with the approval in writing of the owners corporation, an owner or occupier of a lot must not use or store on the lot or on the common property any flammable chemical, liquid or gas or other flammable material.
2. This rule does not apply to -
 - (a) chemicals, liquids, gases or other material used or intended to be used for domestic purposes; or
 - (b) any chemical, liquid, gas or other material in a fuel tank of a motor vehicle or internal combustion engine.

1.3 Waste disposal

An owner or occupier must ensure that the disposal of garbage or waste does not adversely affect the health, hygiene or comfort of the occupiers or users of other lots.

2. Management and administration

2.1 Metering of services and apportionment of costs of services

1. The owners corporation must not seek payment or reimbursement for a cost or charge from a lot owner or occupier that is more than the amount that the supplier would have charged the lot owner or occupier for the same goods or services.
2. If a supplier has issued an account to the owners corporation, the owners corporation cannot recover from the lot owner or occupier an amount which includes any amount that is able to be claimed as a concession or rebate by or on behalf of the lot owner or occupier from the relevant supplier.
3. Subrule (2) does not apply if the concession or rebate -
 - (a) must be claimed by the lot owner or occupier and the owners corporation has given the lot owner or occupier an opportunity to claim it and the lot owner or occupier has not done so by the payment date set by the relevant supplier; or
 - (b) is paid directly to the lot owner or occupier as a refund.

3. Use of common property

3.1 Use of common property

1. An owner or occupier of a lot must not obstruct the lawful use and enjoyment of the common property by any other person entitled to use the common property.
2. An owner or occupier of a lot must not, without the written approval of the owners corporation, use for his or her own purposes as a garden any portion of the common property.
3. An approval under subrule (2) may state a period for which the approval is granted.
4. If the owners corporation has resolved that an animal is a danger or is causing a nuisance to the common property, it must give reasonable notice of this resolution to the owner or occupier who is keeping the animal.
5. An owner or occupier of a lot who is keeping an animal that is the subject of a notice under subrule (4) must remove that animal.
6. Subrules (4) and (5) do not apply to an animal that assists a person with an impairment or disability.

3.2 Vehicles and parking on common property

An owner or occupier of a lot must not, unless in the case of an emergency, park or leave a motor vehicle or other vehicle or permit a motor vehicle or other vehicle—

- (a) to be parked or left in parking spaces situated on common property and allocated for other lots; or
- (b) on the common property so as to obstruct a driveway, pathway, entrance or exit to a lot; or
- (c) in any place other than a parking area situated on common property specified for that purpose by the owners corporation.

3.3 Damage to common property

1. An owner or occupier of a lot must not damage or alter the common property without the written approval of the owners corporation.

2. An owner or occupier of a lot must not damage or alter a structure that forms part of the common property without the written approval of the owners corporation.
3. An approval under subrule (1) or (2) may state a period for which the approval is granted, and may specify the works and conditions to which the approval is subject.
4. An owner or person authorised by an owner may install a locking or safety device to protect the lot against intruders, or a screen or barrier to prevent entry of animals or insects, if the device, screen or barrier is soundly built and is consistent with the colour, style and materials of the building.
5. The owner or person referred to in subrule (4) must keep any device, screen or barrier installed in good order and repair.

4. Lots

4.1 Change of use of lots

An owner or occupier of a lot must give written notification to the owners corporation if the owner or occupier changes the existing use of the lot in a way that will affect the insurance premiums for the owners corporation.

Example

If the change of use results in a hazardous activity being carried out on the lot, or results in the lot being used for commercial or industrial purposes rather than residential purposes.

5. Behaviour of persons

5.1 Behaviour of owners, occupiers and invitees on common property

An owner or occupier of a lot must take all reasonable steps to ensure that guests of the owner or occupier do not behave in a manner likely to unreasonably interfere with the peaceful enjoyment of any other person entitled to use the common property.

5.2 Noise and other nuisance control

1. An owner or occupier of a lot, or a guest of an owner or occupier, must not unreasonably create any noise likely to interfere with the peaceful enjoyment of any other person entitled to use the common property.
2. Subrule (1) does not apply to the making of a noise if the owners corporation has given written permission for the noise to be made.

6. Dispute resolution

1. The grievance procedure set out in this rule applies to disputes involving a lot owner, manager, or an occupier or the owners corporation.
2. The party making the complaint must prepare a written statement in the approved form.
3. If there is a grievance committee of the owners corporation, it must be notified of the dispute by the complainant.
4. If there is no grievance committee, the owners corporation must be notified of any dispute by the complainant, regardless of whether the owners corporation is an immediate party to the dispute.
5. The parties to the dispute must meet and discuss the matter in dispute, along with either the grievance committee or the owners corporation, within 14 working days after the dispute comes to the attention of all the parties.
6. A party to the dispute may appoint a person to act or appear on his or her behalf at the meeting.
7. If the dispute is not resolved, the grievance committee or owners corporation must notify each party of his or her right to take further action under Part 10 of the Owners Corporations Act 2006.
8. This process is separate from and does not limit any further action under Part 10 of the Owners Corporations Act 2006.

Adrian Mathieson & Associates Pty.Ltd.
 ABN 79 898 928 392

No 44 296

24 Hicks Street
 LARA 3212

P.O. Box 182
 LARA 3212

Tel: (08) 82824911
 Fax: (03) 52825116
 Mob: Mobile 0408 898 241
 Email: adrian@mathieson.com.au

You are reminded that the policy mentioned below falls due for renewal on 13/05/2016. To ensure your continued protection, payment must be demanded for payment.

Page 1 of 5

TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 21/04/2016
 Invoice No: 30738
 Our Reference: BCSP617055

BCSP617055K
 C/- P. HARDING
 PO BOX 146
 WANDILIGONG VIC 3744

Class of Policy: Strata Title Insurance
Insurer: Strata Unit Underwriting Agency Pty Ltd
 6/263 Alfred Street North Sydney NSW 2060
The Insured: OWNERS CORPORATION 617055K
 ABN: 30 089 201 634

RENEWAL
 Policy No: 06S0324906
 Period of Cover:
 From 13/05/2016
 to 13/05/2017 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

YOUR DUTY OF DISCLOSURE
 PLEASE READ IMPORTANT NOTICES OVERLEAF
 PLEASE REFER TO THE FINAL PAGE OF THIS SCHEDULE IF YOU WISH TO PAY BY CREDIT CARD

*2.66
 2.65
 3.15*

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$1,391.43	\$40.00	\$0.00	\$177.27	\$183.05	\$341.25
TOTAL (Including Credit Card fee)					\$2,163.00
Credit Card fee (inc GST) is					\$21.00

*2124-03 / 845 = 2.51
 6.71 668-15
 6.12 665-15
 6.13 798-73*



Acct Name: ADRIAN G. MATHIESON & ASSOCIATES
 BSR: 063646 Account: 490050719
 Reference: BCSP617055 30738



Mail this portion with your cheque payable to:
 Adrian Mathieson & Associates Pty Ltd
 P.O. Box 182
 LARA 3212



To pay with your Visa or Mastercard - Please refer to final page or Call 03 5282 4911

Our Reference: BCSP617055
 Invoice No: 30738

PAY BY THE MONTH

POSTAL PO Box 659
 Runaway Bay Q 4216

Click to accept: www.adrian.com.au

User: BCSP617055

Password: 30738

OR Account / Credit card #:

BSB: CC Expiry: Type: MAV

I agree to the Terms and Conditions found at www.pbm.com.au as per above login credentials.
 Signed x

AMOUNT DUE
 OR 10 MONTHLY PAYMENTS OF \$217.50

Schedule of Insurance

Class of Policy: Strata Title Insurance
 The Insured: OWNERS CORPORATION 617055K
 Policy No: 06S0324908
 Invoice No: 30738
 Our Ref: BCSP617055

ON BEHALF OF THE INSURERS: CGU INSURANCE LIMITED ABN 27 004 478 371
 Insured Name (=) OWNERS CORPORATION 617055K
 Situation : 29 MOUNT BATTEN AVENUE
 BRIGHT
 VIC 3741

	Sum Insured
SECTION 1 BUILDINGS INC COMMON CONTENTS	\$ 1,041,900
Buildings Comprising 3 x Residential Units	
LOSS OF RENT / TEMPORARY ACCOMMODATION (156)	\$ 156,285
CATASTROPHE OR EMERGENCY (158)	\$ 156,285
ADDITIONAL LOSS OF RENT	NOT INSURED
ADDITIONAL CATASTROPHE OR EMERGENCY	NOT INSURED
SECTION 2 GLASS	
SECTION 3 THEFT	INCLUDED
SECTION 4 LIABILITY	INCLUDED
SECTION 5 FIDELITY GUARANTEE	\$ 10,000,000
SECTION 6 OFFICE BEARERS LIABILITY	\$ 100,000
SECTION 7 VOLUNTARY WORKERS (WEEKLY/CAPITAL BENEFIT)	NOT INSURED
SECTION 8 GOVERNMENT AUDIT COSTS	\$2,000/200,000
SECTION 9 LEGAL EXPENSES	\$ 25,000
SECTION 10 WORKPLACE, HEALTH & SAFETY BREACHES	\$ 50,000
SECTION 11 MACHINERY BREAKDOWN	\$ 100,000
SECTION 12 LOT OWNERS IMPROVEMENTS (PER UNIT)	NOT INSURED
SECTION 13 WORKERS COMPENSATION	\$ 250,000
EXCESS SECTION 1 - \$500 ALL CLAIMS + AS PER POLICY WORDING	NOT INSURED
SECTION 2 - \$500 ALL CLAIMS	
SECTION 3 - \$500 ALL CLAIMS	

**THE FOLLOWING IS TO BE READ IN CONJUNCTION WITH THE RENEWAL NOTICE:
 YOUR DUTY OF DISCLOSURE**

The law requires you to tell us everything you know, or should know, could affect our decision to insure you and/or the terms on which we insure you. This duty applies before you enter into a contract with us, that is, before we issue a policy and also each time before you alter or renew the policy.

When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that all parties named as an insured answer all questions in this way. These requirements are part of the Insurance Contracts Act 1984.

Schedule of Insurance

Class of Policy: Straits Title Insurance
The Insured: OWNERS CORPORATION 617056K

Page 6 of 5

Policy No: 08S0324908
Invoice No: 30738
Our Ref: BCS-P617055

ANNUAL CREDIT CARD REMITTANCE ADVICE

Please detach and return with your credit card authority payment details to:
Adrian Matheson & Associates Pty Ltd PO Box 182 Lara Vic 3212
Please charge my (please tick) Mastercard or Visa the total payable inc. CC Fee & GST

Card No: _____
Cardholder Name: _____
Expiry: ____ / ____

Adrian Mathieson & Associates Pty Ltd.
 ABN 79 058 828 362
 24 Hicks Street
 LARA 3212

P.O. Box 182
 LARA 3212

Tel: (03) 52824811
 Fax: (03) 52825116
 Mob: Mobile: 0408 398 241
 Email: adrian@arn.mathieson.com.au

You are reminded that the policy mentioned below falls due for renewal on 13/05/2016. To ensure your continued protection, payment must be received by this due date. This is an invitation to renew, and not a demand for payment.

TAX INVOICE
 This document will be a tax invoice for GST when you make payment

Invoice Date: 21/04/2016
 Invoice No: 30734
 Our Reference: HARDINGP

P. HARDING & H. PLUMMER
 P.O. BOX 146
 WANDILGONG VIC 3744

Class of Policy: Landlord's Residential Property Insurance
Insurer: CGU INSURANCE LIMITED
 GPO Box 520, MELBOURNE
The Insured: P. HARDING & H. PLUMMER
 ABN:

RENEWAL
Policy No: 06L8657612
Period of Cover:
 From 13/05/2016
 to 13/05/2017 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

*563-58
 65 207*

YOUR DUTY OF DISCLOSURE
 PLEASE READ IMPORTANT NOTICES OVERLEAF

PLEASE REFER TO THE FINAL PAGE OF THIS SCHEDULE IF YOU WISH TO PAY BY CREDIT CARD

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$424.67	\$0.00	\$0.00	\$46.48	\$46.71	\$40.14
TOTAL (Excluding Credit Card fee)					\$558.00

Commission earned on this invoice \$105.11

Credit Card fee (the GST) is \$6.34

*671 x 20 = 133.80
 672 x 20 = 134.40
 673 x 25 = 168.25*



Acct Name: ADRIAN G. MATHIESON & ASSOCIATES
 BSB: 063846 Account: 490058719
 Reference: HARDINGP 30734



Mail this portion with your cheque payable to:
 Adrian Mathieson & Associates Pty Ltd.
 P.O. Box 182
 LARA 3212



To pay with your Visa or Mastercard - Please refer to final page or Call 03 5282 4811

Our Reference: HARDINGP
 Invoice No: 30734

PTM PAY BY THE MONTH

PTM, PO Box 559
 Runway Bay Q 4216

Click to accept: www.ptm.com.au

User: HARDINGP
 Password: 30734

OR Account / Credit card #:

BSB: CC Expiry: Type: MV
 I agree to the Terms and Conditions found at www.ptm.com.au as per above login credentials

Signed x

AMOUNT DUE OR 10 MONTHLY PAYMENTS OF
\$568.00
 \$68.96

Schedule of Insurance

Class of Policy: Landlords Residential Property Insurance
 The insured: P. HARDING & H. PLUMMER
 Policy No: 06L6657612
 Invoiced No: 30734
 Our Ref: HARDINGP

LANDLORDS RESIDENTIAL INSURANCE

Insured Name(s) - P. HARDING & H. PLUMMER
 Situation i - 29 MOUNTBATTEN AVE, BRIGHT, VIC 3741

	SUM INSURED
BUILDINGS	Not Insured
CONTENTS	\$75,300
SPECIAL CONTENTS	Not Insured
TOTAL SUM INSURED FOR ALL CONTENTS	\$75,300
LOSS OF RENT	Not Insured
RENT DEFAULT AND THEFT BY A TENANT	Not Insured

Excess applicable to all above \$500
 Additional excesses apply for claims for earthquake, tsunami, vandalism or malicious acts by tenants, deliberate or intentional tenant. These are shown in the policy wording.

LIABILITY
 WORKERS' COMPENSATION \$10,000,000
 Not Insured

POLICY VARIATIONS AND EXTENSIONS

In respect of: 29 MOUNTBATTEN AVE, BRIGHT, VIC 3741
 UNIT 1 CONTENTS SUM INSURED \$20,000
 UNIT 2 CONTENTS SUM INSURED \$20,000
 UNIT 3 CONTENTS SUM INSURED \$25,000

Important Information

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

IMPORTANT NOTICES

POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

Schedule of Insurance

Class of Policy: Landlords Residential Property Insurance
The Insured: P. HARDING & H. PLUMMER

Policy No: 06L9657612
Invoice No: 30734
Our Ref: HARDINGP

policy specified in your policy schedule and any other applicable SPDS.

Changes to your PDS

Your PDS is amended by the deletion of the Duty of Disclosure notice.

If you have any questions, please contact your insurance adviser or call us on the telephone number listed on your schedule.

Insurer
CGU Insurance Limited
ABN 27 004 478 371
AFS Licence No 238291

GENERAL ADVICE WARNING

Please be aware that any advice we have given to you previously or enclosed in relation to this product is general advice only and does not take into account your individual objectives, financial situation or needs. Before using this advice to decide whether to renew this insurance policy, you should consider the appropriateness of it having regard to your circumstances. You should also consider the Product Disclosure Statement for this policy.

ANNUAL CREDIT CARD REMITTANCE ADVICE

Please detach and return with your credit card authority payment details to:

Adrian Mathieson & Associates Pty Ltd PO Box 182 Lara Vic 3212

Please charge my (please tick) Mastercard or Visa the total payable inc. CC Fee & GST

Card No: _____

Cardholder Name: _____

Expiry: ____ / ____