

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 3/29 Mountbatten Avenue, Bright 3741	
Vendor's name	Peter John Harding as the registered proprietor of Unit 3/29 Mountbatten Avenue, Bright 3741	Date 28/7/17
Vendor's signature	MI	
Vendor's name	Helene Plummer as the registered proprietor of Unit 3/29 Mountbatten Avenue, Bright 3741	Date 28/2/17
Vendor's signature	- for the second	
	V C C C C C C C C C C C C C C C C C C C	
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

	То	
Other particulars (includi	ng dates and times o	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 acce	ss to the property by roa	nd if the square box is mark	ed with an 'X'		
~	3.3	Designated Bushfire Prone Area					
		The land is in a de 1993 if the square	esignated bushfire prone box is marked with an '	area within the meaning o	of regulations made (inder the Building Act	\boxtimes
	3.4	Planning Scheme	9				
		The required spe	ecified information is	as follows:			
		Name of plannir Name of respon Zoning of the lar Name of plannin	sible authority	Alpine Planning Schem Alpine Shire Council General Residential Zo Wildfire Management C	ne - Schedule 1 (0		
4.	NO	TICES					
	4.1	Notice, Order, De	claration, Report or Re	ecommendation			
		department or app	roved proposal directly	n, report or recommendation and currently affecting the which the vendor might rea	land, being a notice.	order, declaration, report.	
		Not Applicable.		-			
	4.2	Agricultural Cher	micals				
		department or pub ongoing use of the	lic authority in relation to	livestock disease or conta poses. However, if this is r	amination by agriculti	d issued by a government tral chemicals affecting the lils of any such notices, prop	erty
		Nil.				100 344	
	4.3	Compulsory Acquired The particulars of a Compensation Act		o acquire that have been s	erved under section	6 of the <i>Land Acquisition and</i>	ď
		NII.					
5.	BUI	LDING PERM	ITS				
	resid	culars of any buildin ence on the land): applicable.	g permit issued under th	ne Building Act 1993 in the	preceding 7 years (r	equired only where there is a	ŧ
6.	ow	NERS CORPO	PATION				
••	•	section 6 only applie		by an owners corporation v	within the meaning of	the Owners Corporations Ad	ct
	6.1	Attached is a currel accordance with se	nt owners corporation ca ection 151 of the Owners	ertificate with its required a Corporations Act 2006.	ccompanying docum	ents and statements, issued	in
7.		OWTH AREAS	INFRASTRUCT	URE CONTRIBUTION	ON ("GAIC")		
•		•					
8.		RVICES ervices which are m	narked with an 'X' in the	accompanying square box	are NOT connected	to the land:	
		icity supply	Gas supply	Water supply	Sewerage	Telephone services	

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 Victoria website (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 09:46 AM

Address: UNIT 3/29 MOUNTBATTEN AVENUE BRIGHT 3741

Lot / Plan: Lot 3 PS617055

SPI (Standard Parcel Identifier): 3\PS617055

Local Government (Council): ALPINE Council Property Number: 730

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 3 PS617055	3\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)

Areas of Aboriginal Cultural Heritage Sensitivity: This property is within, or affected by,

one or more areas of cultural heritage sensitivity

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.

Property Report Page 2 of 3

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 abut 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

Areas of Aboriginal Cultural Heritage Sensitivity

The data provides indicative information about the location and extent of areas of Aboriginal cultural heritage sensitivity

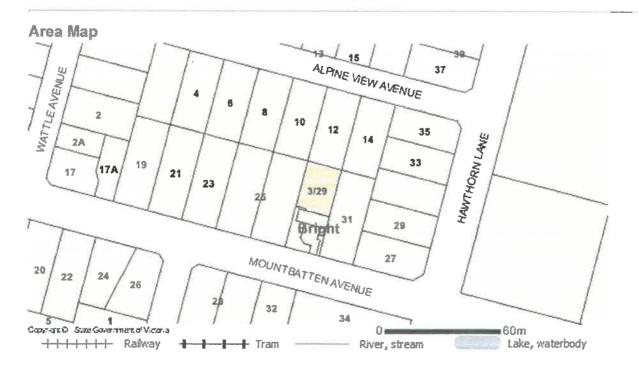
and is provided to assist with the decisions about the potential need to prepare a Cultural Heritage Management Plan

in relation to proposed activities on this property.

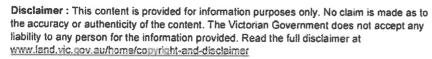
For further information about whether a Cultural Heritage Management Plan is required go to <u>Aboriginal</u> Heritage Planning Tool

To find out if your property has any recorded Aboriginal cultural heritage places, such as scarred trees, occupation sites or places of burial, you can request information from the Victorian Aboriginal Heritage Register.

Find out more about the Victorian Aboriginal Heritage Register



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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 09:47 AM

Address: UNIT 3/29 MOUNTBATTEN AVENUE BRIGHT 3741

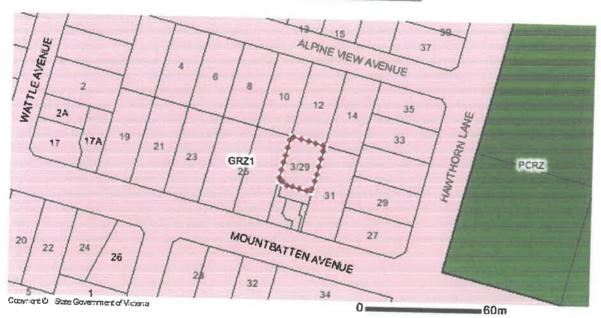
Lot / Plan: Lot 3 PS617055

Local Government (Council): ALPINE Council Property Number: 730

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 Zones Legend

ACZ - Activity Centre

B1Z - Commercial 1

B2Z - Commercial 1

B3Z - Commercial 2

B4Z - Commercial 2

B4Z - Commercial 2

B5Z - Commercial 1

C1Z - Commercial 1

C2Z - Commercial 1

C2Z - Commercial 2

C2Z - Commercial 3

C2Z - Commercial 2

C2Z - Commercial 2

C2Z - Commercial 3

C2Z - Commercial 3

C2Z - Commercial 4

C2Z - Commercial 5

C2Z - Commercial 6

C2Z - Commercial 6

C2Z - Commercial 6

C2Z - Commercial 7

C2Z - Commercial 8

C2Z - Commercial 9

C2Z - Commercial 9

C2Z - Commercial 9

C2Z - Commercial 1

C2Z - Commercial 1

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C2Z - Commercial 1

C2Z - Commercial 2

C2Z - Commercial 3

C2Z - Commercial 3

C2Z - Commercial 3

C2Z - Commercial 1

C2Z - Commercial 3

C2Z - C R1Z - General Residential IN2Z - Industrial 2
IN3Z - Industrial 3 R2Z - General Residential R3Z - General Residential LDRZ - Low Density Residential RAZ - Rural Activity MUZ - Mixed Use RCZ - Rural Conservation NRZ - Neighbourhood Residential RDZ1 - Road - Category 1 PCRZ - Public Conservation & Resource RDZ2 - Road - Category 2 PDZ - Priority Development
PPRZ - Public Park & Recreation RGZ - Residential Growth RLZ - Rural Living PUZ1 - Public Use - Service & Utility
PUZ2 - Public Use - Education RUZ - Rural CDZ - Comprehensive Development PUZ2 - Public Use - Education SUZ - Special Use DZ - Dockland

PUZ3 - Public Use - Health Community

ERZ - Environmental Rural

PUZ4 - Public Use - Transport

PUZ5 - Public Use - Cemetery/Crematorium

GRZ - General Residential

PUZ6 - Public Use - Local Government

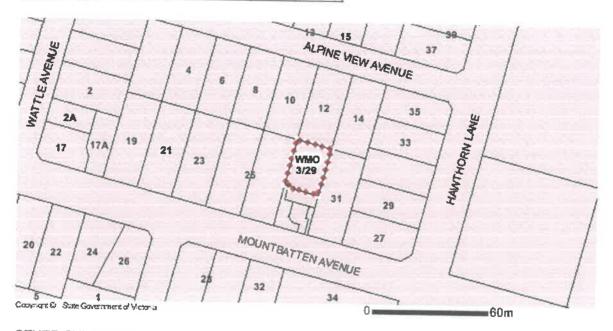
GWAZ - Green Wedge A

PUZ7 - Public Use - Other Public Use

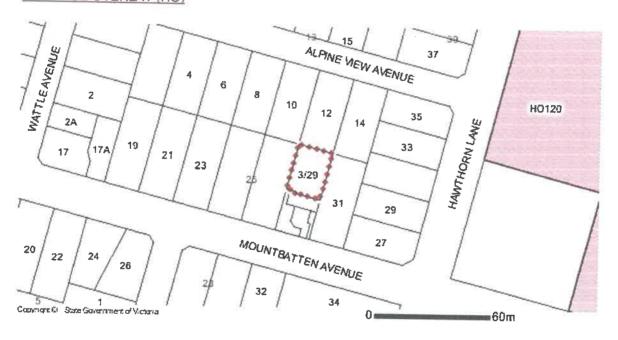
GWZ - Green Wedge A TZ - Township UFZ - Urban Floodway PUZ5 - Public Use - Cemetery/Crematorium UGZ - Urban Growth -- Urban Growth Boundary PZ - Port GWZ - Green Wedge ++++++ Railway Tram — River, stream Lake, waterbody

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 BMO · Bushfire Management (also WMO) CLPO · City Link Project DCPO · Development Contributions Plan DDO · Design & Development Part DPO · Development Plan EAO · Environmental Audit EMO · Erosion Management ESO · Environmental Significance FO · Floodway HO · Heritage IPO · Incorporated Plan	SBO - Special Building SLO - Significant Landscape SMO - Salinity Management SRO - State Resource VPO - Vegetation Protection - River, stream Lake, waterbody
Note: due to overlaps some colours may not match those	e 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

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

Areas of Aboriginal Cultural Heritage Sensitivity

This property is within, or affected by, one or more areas of cultural heritage sensitivity as described in the Aboriginal Heritage Regulations 2007.

The data provides indicative information about the location and extent of areas of Aboriginal cultural heritage sensitivity

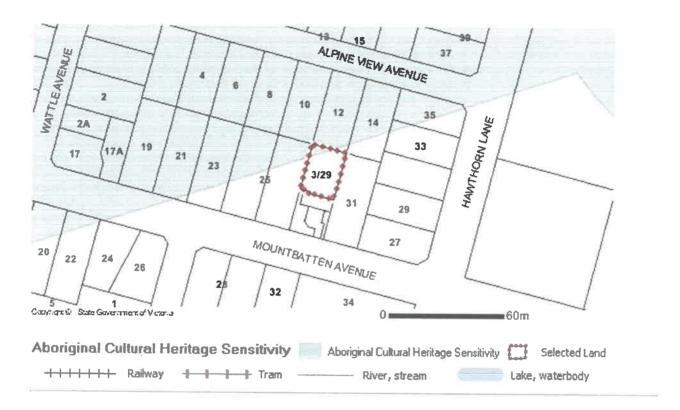
and is provided to assist with the decisions about the potential need to prepare a Cultural Heritage Management Plan

in relation to proposed activities on this property.

For further information about whether a Cultural Heritage Management Plan is required go to <u>Aboriginal Heritage Planning Tool</u>

To find out if your property has any recorded Aboriginal cultural heritage places, such as scarred trees, occupation sites or places of burial, you can request information from the Victorian Aboriginal Heritage Register.

Find out more about the Victorian Aboriginal Heritage Register



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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 09:47 AM

Address: UNIT 3/29 MOUNTBATTEN AVENUE BRIGHT 3741

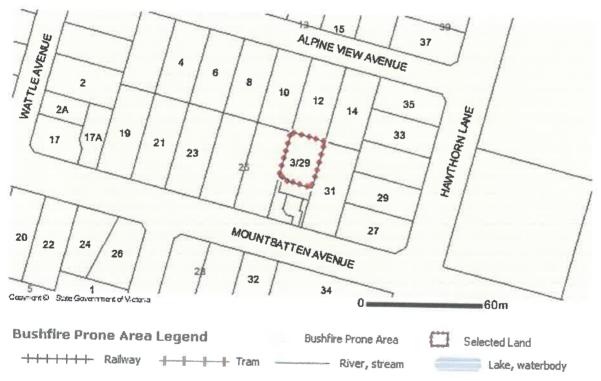
Lot / Plan: Lot 3 PS617055

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



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

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VOLUME 11134 FOLIO 599

Security no : 124064740102B Produced 27/02/2017 10:06 am

LAND DESCRIPTION

Lot 3 on Plan of Subdivision 617055K.

PARENT TITLE Volume 08346 Folio 267

Created by instrument PS617055K 14/05/2009

REGISTERED PROPRIETOR

Estate Fee Simple Joint Proprietors PETER JOHN HARDING HELENE PLUMMER both of 61 TUCKS ROAD NARINGAL EAST VIC 3277 AJ029097V 25/06/2011

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AJ029098T 25/06/2011 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 3 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

Title 11134/599

Delivered by LANDATA®. Land Victoria timestamp 24/02/2017 15:38 Page 1 of 2
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STAGE No. LR LISE ONLY PS617055K PLAN OF SUBDIVISION **EDITION** 07/05/2000 19EE.20 LOCATION OF LAND COUNCIL CERTIFICATION AND ENDORSEMENT COUNCIL NAME : ALPINE SHIRE REF: 7, 2008.116 PARISH BRIGHT 1. THIS PLAN IS CERTIFIED UNDER SECTION B OF THE SUBDIVISION ACT 1988. TOWNSHIP: BRIGHT -THIS FLANTS GERTIFIED UNDER SECTION HITTOF THE CUSDIVISION ACT 1988. BATE OF THE ORIGINAL CERTIFICATION UNDER SECTION S—/-/ SECTION: C2 CROWN ALLOTMENT: 7 (PART) THIS IS A STATEMENT OF COMPLIANCE ISSUED UNDER SECTION 21 OF THE SUBBINISION ACT-1988. CROWN PORTION: ---OPEN SPACE LTO BASE RECORD: DCMB A REQUIREMENT FOR PUBLIC OPEN SPACE UNDER SECTION 18 OF THE SUBDIVISION ACT 1988 HAS/HAS NOT BEEN MADE. TITLE REFERENCES: VOL 8346 FOL 267 FOL -LAST PLAN REFERENCE: LOT 14 LPS4199 (6) THE REQUIREMENT WAS DEED CATHERING (ii) THE REQUIREMENT IS TO BE BATISFIED IN STAGE POSTAL ADDRESS: 29 MOUNTBATTEN AVENUE BRIGHT 3741 COUNCIL DELEGATE ENGRE MGA CO-ORDINATES: E 497 220 council-seal fol approximate pentre of land in plans N 5 935 500 ZONE: 55 DATE 7 / 4 /2009 VESTING OF ROADS OR RESERVES RE-GERTIFIED UNDER CECTION 11(7) OF THE GUDDINGION ACT 1988 IDENTIFIER COUNCIL/BODY/PERSON COUNCIL-DELEGATE NH NIL GOUNGIL SEAL NOTATIONS THIS 10/ IS NOT A STAGED SUBDIVISION PLANNING PERMET No. 2008.116.1 STAGING: 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: LOTS IN THIS PLAN MAY BE AFFECTED BY ONE OR MORE OWNERS CORPORATIONS
- SEE OWNERS CORPORATION SEARCH REPORT FOR DETAILS SURVEY: THIS PLAN IS /43-W97-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 SUBDIVISON ACT 1988 APPLY TO THE LAND IN THIS PLAN. STATEMENT OF COMPLIANCE/ EXEMPTION STATEMENT EASEMENT REFERENCE WIDTH (METRES) PURPOSE ORIGIN LAND BENEFITEDIN FAVOUR OF RECEIVED T SEWERAGE 1.83 LPS4199 LOTS ON LPS4199 E-1 DRAINAGE 1,83 LP54199 LOTS ON LPS4199 DATE 07/05/2009 E-1 SEWERAGE 1.83 THIS PLAN NORTH EAST REGION WATER CORPORATION E-1 DRAINAGE 1.83 THIS PLAN ALPINE SHIRE COUNCIL LR USE ONLY PLAN REGISTERED TIME 2:16pm DATE 14/05/2009 TT.O. **ASSISTANT REGISTRAR OF TITLES** SHEET 1 of 2 SHEETS LPOL alfare Bruce Donald Walpole LICENSED SURVEYOR

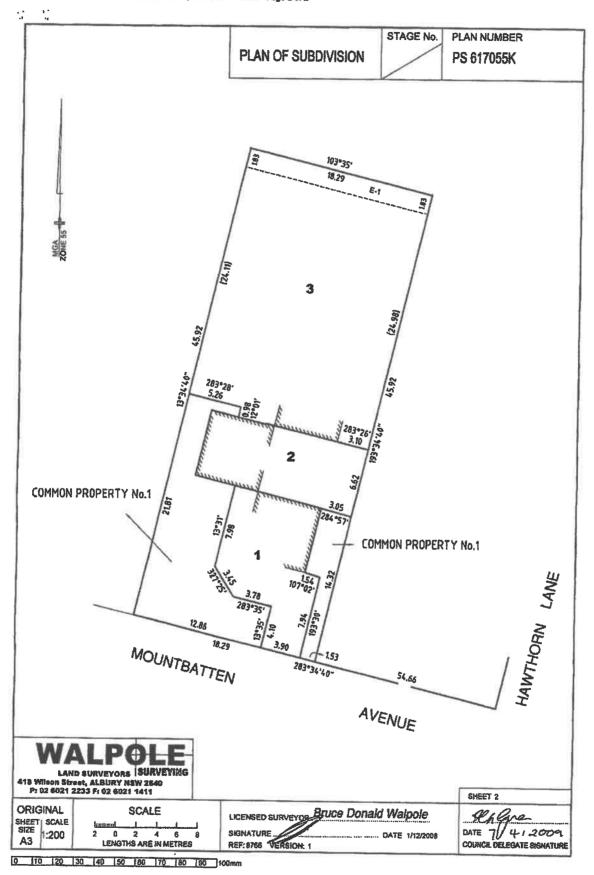
LAND SURVEYORS SURVEYING

418 Wilson Street, ALBURY NSW 2640 Pt 92 6021 2233 Ft 92 6921 1411

SIGNATURE. SURVEYORS HEF: 8766 VERSION: 1

..... DATE 1/12/2008

DATE \$14 12009 COUNCIL DELEGATE SIGNATURE ORIGINAL SHEET SIZE AS





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

FDAN NO. PS617055
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:
WOTE - 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
Posta	al address is	1-3/29 Mountbatten Avenue Bright 3741
Appli	cant for the certificate is	MGR SOLICITORS
Addre	ess for delivery of certificate is:	57 Reid Street Wangaratta 3677
Date	that the application was received:	27 February 2017
IMPO	PRTANT:	
The in	nformation in this certificate is issued on:	27 February 2017
You o	can inspect the owners corporation's register to certificate for current information prior to settle	for additional information and you should obtain a ment.
1.	The current fees for the lot are \$0.00 pay	able annually.
2.	The date to which the fees for the lot have b	een paid up to is –
	N/A.	
3.	The total of any unpaid fees or charges for the	he lot are -
	N/A.	
4.	The special fees or levies which have been are payable are -	struck, and the dates on which they were struck and
	N/A.	
5.	The repairs, maintenance or other work which incur additional charges which have not been	ch has been or is about to be performed which may n included in items 1 to 4 above are -
	N/A.	
6.	The owners corporation has the following ins	surance 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 section 63 of the Act? If so then provide the N/A.	e members may arrange their own insurance under date of that resolution -
8.	The total funds held by the owners corporation	on -
	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 -
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:
	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 copsolidated rules registered at Land Victoria
	 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.	NOTE:
	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:
	N/A.

DATED the day of 2017.

This owners corporation certificate was prepared by: MGR SOLICITORS

. 11/1	Peter John Harding
Signature of lot owner	Name of lot owner (block letters)
Lot 3	14/3/17
Lot number	Date
	Helene Plummer
	14/3/17
Signature of lot owner	Name of lot owner (block letters)
Lot 3	
Lot number	Date

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 quests 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

- 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 -
 - 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

- 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.
- 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;
 - (b) is paid directly to the lot owner or occupier as a refund.

3. Use of common property

3.1 Use of common property

- 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.
- 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.
- An approval under subrule (2) may state a period for which the approval is granted.
- 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.
- 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.
- 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

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

- 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.
- 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.
- The owner or person referred to in subrule (4) must keep any device, screen or barrier installed in good order and repair.

4. Lots

a

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

- 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.
- 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.

Dispute resolution

- The grievance procedure set out in this rule applies to disputes involving a lot owner, manager, or an occupier or the owners
 corporation.
- The party making the complaint must prepare a written statement in the approved form.
- If there is a grievance committee of the owners corporation, it must be notified of the dispute by the complainant.
- 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.
- A party to the dispute may appoint a person to act or appear on his or her behalf at the meeting.
- 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.
- 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. Fine 4/2 2 9/4

24 Hichs Street LARA 3212

P.O. Box 182 LARA 3212

You are reminded that the policy mentioned below falls due for renewal on 1305,2016. To ensure your continued protection, payment must be demand for payment. This is an invitation to renew, and not a

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

Page 1 of 5 TAX INVOICE

adnan@amathieson.com au

Fex: Nob: Email

This document will be a lax invoice for GST when you make payment 21/04/2016 Invoice Date:

Our Reference: BCSP617055 30738 Involce No:

Class of Policy: Strata Title Insurence Insurer: Strata Unit Underwiting Agency Pty Ltd 6 / 263 Affred Street North Sydney NSW/ 2060

RENEWAL Policy No; 06S0324906 From 13/05/2016 Period of Cover; Q 30 089 201 534 OWNERS CORPORATION 617056K

The Insured;

13/05/2017 at 4:00 pm

Details: See attached exhedule for a description of the mak(s) insured

YOUR DUTY OF DISCLOSURE

7.65 PLEASE READ IMPORTANT NOTICES OVERLEAF

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

\$2,103.00 \$21.03

TOTAL (Excluding Credt Card Ins) Credi Card Ins (no GST) is

Admin Fee \$341.25

GST Stamp Duty \$183.03

Fire Levy \$0.00

UW Levy \$40,00

Pramium \$1,391.43

Your Premium:

Commission earned on this invoice 5308.12

\$177,27

31-979 . 1.0 St. 166 81.33 51-393 700 212403 /245 0451

Our Reference: BCSP617055 Invoice No: 30738

eft

Act Name, AGRIAN G. MATHIEBON & ASSOCIATES 858: 083848 AGRINT, JANEAR Paference: BCSPe17055 30738

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

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To pay with your Visa or Maxiercard - Phease refer to final page or Call 03 6282 4611

PUTM PAY BY THE MONTH

PBTM PO Box 559 Runaway Bay O 4216

Password: 30738 Click to accept: www.gbim.com.au OR Account / Credit card #... User: BCSP617055

Figure to the Terms and Conditions found at www.pbtm.com.au as por above legin contains. Type: MV CC Explay: Signed x

AMOUNT DUE OR 10 MONTHLY PAYMENTS OF

\$2,103.00

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	0650324908	BCSP617055
	Policy No: Involce No:	Our Ref:
	ATION 617055K	
the Insurance	MERS CORPOR	-
S of Polloy: Str.		
The		

ON BEHALF OF THE INSURERS: CGU INSURANCE LIMITED ABN 27 304 478 371

OWNERS CORFORATION 617055K

Situation:

29 MOUNT BATTEN AVENUE BRIGHT VIC 3741

Poinsul ins	\$ 1,041,900	S 156 285	NOT INSURED NOT INSURED	INCLUDED	IMCLUDED	\$ 10,000,000	\$ 100,000	NOT INSURED	\$2,000/200,000	\$ 25,000	50,000	\$ 100,000	NOT INSURED	\$ 250,000	NOT INSURED
SECTION 1 BUILDINGS INC COMMON CONTENTS	Buildings Comprising 3 x Residential material	LOSS OF RENY / TEMPORARY ACCOMMODATION (15%) ADDITIONAL LOSS OF RENY ADDITIONAL CANASTRONE	SECTION 2 GLASS	SECTION 3 THEFT	SECTION 4 LIABILITY	SECTION 5 FIDELITY GUARANTEE	SECTION 6 OFFICE BEARERS LIABILITY	SECTION 7 VOLUNIARY WORKERS (WEEKLY/CREITH)	SECTION 8 GOVERNMENT AUDIT COSTS	SECTION 9 LEGAL EXPENSES	SECTION 10 WORKPLACE, HEALTH & SAFETY BREACHES	SECTION 11 MACHINERY BREAKDOWN	SECTION 12 LOT OWNERS IMPROVEMENTS (PER UNIT)	SECTION 13 WORKERS COMPENSATION	EXCESS SECTION 1 - \$500 ALL CLAIMS + AS PER POLICY WORDING SECTION 2 - \$500 ALL CLAIMS SECTION 3 - \$500 ALL CLAIMS

THE FOLLOWING IS TO BE READ IN COMJUNCTION WITH THE RENEWAL NOTICE:

经非单点补收 医不存品医外外电应 医口唇征多口唇 医克拉氏性 医双心丛 医医院检查氏术 计双门处理 医生物

YOUR DUTY OF DISCLOSURE

The iaw requires you to tell us everything you know, or should know, could affect our fecision to insure you end/or the terms on which we insure you. This outy applies before before you alter or renew the policy.

then 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 if the Insurance Contracts Act 1984.

Schedule of Insurance
Class of Policy: Strain Title Insurance
The Insured: OWNERS CORPORATION 617055K

Page 5 of 5 08S0324906 30738 BCSP617055 Policy No: Invoice No: Our Ref:

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 iplease tick) ___ Mastercard or ___ Visa the total payable Inc. CC Fee & GST Card No: Cardholder Name:

Expiry: __/

Adrian Mathieson & Associates Pty.Ltd.

24 Hicks Street LARA 3212

P.O. Box 182 LARA 3212

You are raninded that the policy mentioned below falls due for renewal on 13032016. To ensure your confinued profection, payment must be demand for payment. This is an invitation to renew, and not a demand for payment.

Page 1 of 5

adrian@amathieson com au

(03) \$2825716 Mobile: 0408 998 241

(03) 52824811

Fax:

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

21/04/2016

Invoice Date:

Involce No:

Our Reference: HARDINGP

TAX INVOICE

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

Class of Policy: Landords Residential Property Insurance GGU INSURANCE LIMITED

GPO Box 629, MELBOURNE

ABM: P. HARDING & H. PLUMMER

The Insured:

RENEWAL Policy No: 06L8857612 Period of Cover:

From 13/05/2016

Q

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

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263-50

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

Admin Fee \$40.14 \$558.00 \$6.59

Stamp Duty \$48.71

GST 546.48

Fire Lavy

UW Levy \$0.00

Premium \$424.67

Your Premium:

Commission damed on this invoice \$105 11

TOTAL (Excluding Credit Card Ina) Credit Card Ina (Inc GST) is

Acc Name. ADRIAN G. MATHESON & ASSOCIATES BSB. 063646 Account. 480050719 BSB. 083546 Account: 480050719 Reference: MARDINGP 30734

Our Reference: HARDINGP Invoice No. 30734

31.7.12

x 2.5 2 x 37 K

1073

173-4

12100

Mail this portion with your cheque payable to: Adrian Methleson & Associatos Ply L.Id. P.O. Box 182 LARA 3212

To pay with your Vise of Mastercard - Ploase refer to finel page or Call 03 5262 4911

Chok to secupt: www.polm.com.au

PBTM, PO Box 559 Runeway Bay Q 4215 PUTTH PAY BY THE MONTH

Password: 30734

User: HARDINGP

agree to the Terms and Conditions found at www.pbim.com.au as per above togin Type: M/V CC Explry:... OB Account / Credit card #...

Stgreed x

AMOUNT DUE OR 18 WONTHLY PATMENTS OF

\$558.00

136 C. J. . . . Pryet

13/05/2017 at 4:00 pm

eft

X

Schedule of Insurance

Policy No: Invoice No: Our Ref: Class of Policy: Landords Residential Property Insurance
The Insured: P. HARDING & H. PLUMMER

Not Insured SUM INSURED \$75,300 BUILDINGS

Not Insured 875,300 Not Insured Not Insured Excess applicable to all above \$500
Additional excesses apply for claims for earthquake, tsunami, vandalism or malictous acts by tenahis, deliberate or intentional tenant, rent default and theft by a remain in the policy SPECIAL CONTENTS
TOTAL SUM INSURED FOR ALL CONTENTS LOSS OF RENT RENI DEFAULT AND THEFT BY A TENANT

LIABILITY

\$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

(1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure

(2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?

IMPORTANT NOTICES

hese amendments should be read in conjunction with your olicy booklet as the terms described now form part of your

POLICY AMENDMENTS

06L6857812

Page 3 of 5

HARDINGP

LANDLOROS RESIDENTIAL INSURANCE

Insured Name(s) - P. HARDING & H. PIUMMER Situation 1 - 29 MOUNTBATTEN AVE, BRIGHT, VIC 3741

WORKERS' COMPENSATION

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

In the last 12 months:

(3) Have there been any changes to the insured property which might increase the risk of loss or damage?

Schedule of Insurance

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

Page 5 of 5

30734 HARDINGP **D&L6657812**

Policy No: Invoice No: Our Ref:

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 objectives, financial advice only and does not take into account your individual renew this insurance policy, you should consider the appropriateness of it having regard to your circumstances. You should also consider the appropriateness of it having regard to policy.

ANNUAL CREDIT CARD REMITTANCE ADVICE

Please charge my (please tick) ___ Mastercard or ___ Visa the total payable Inc. CC Fee & GST Please detach and return with your credit card authority payment details to: ---Adrian Mathieson & Associates Pty Ltd PO Box 182 Lara Vic 3212 manus comes comes tomas ----Cardholder Name:_

Expiry: