# SECTION 32 STATEMENT

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

Vendor: The Australian Local Government Job Directory Pty Ltd

Property: 13 Sternberg Street KENNINGTON VIC 3550

# **VENDORS REPRESENTATIVE**

O'Sullivan Johanson Lawyers

PO Box 1278 Bendigo Central VIC 3552

Tel: (03) 5440 2900 Fax: (03) 5440 2999 Email: info@osjlaw.com.au

Ref: 31449

#### 32A FINANCIAL MATTERS

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

#### Their total does not exceed \$4,000.00

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

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

## 32B INSURANCE

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

## 32C LAND USE

# (a) RESTRICTIONS

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

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

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

# (b) BUSHFIRE

This land is not in a designated bushfire- prone area under section 192A of the *Building Act* 1993.

## (c) ROAD ACCESS

There is access to the Property by Road.

#### (d) PLANNING

Planning Scheme: See attached certificate

Responsible Authority: Greater Bendigo City Council

Zoning: See attached certificate

Planning Overlay/s: See attached certificate

#### 32D NOTICES

The Vendor is not aware of any Notices, Declarations, Property Management Plans, Reports, Recommendations or Orders in respect of the land issued by a Government Department or Public Authority or any approved proposal directly and currently affecting the land <a href="https://www.no.engline.com/however">however</a> the Vendor has no means of knowing all decisions of the Government and other authorities unless such decisions have been communicated to the Vendor.

#### 32E BUILDING PERMITS

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

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

#### 32F OWNERS CORPORATION

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

# 32G GROWTH AREAS INFRASTRUCTURE CONTRIBUTION (GAIC)

- (1) The land, in accordance with a work-in-kind agreement (within the meaning of Part 9B of the *Planning and Environment Act 1987* is NOT
  - land that is to be transferred under the agreement.
  - land on which works are to be carried out under the agreement (other than Crown land).
  - land in respect of which a GAIC is imposed

#### 32H SERVICES

Service Status
Electricity supply Connected

Gas supply Connected

	vvater supply	Connected
	Sewerage	Connected
	Telephone services	Not Connected
	day of sale. The Purchas	te service is provided by an authority and operating on the ser should be aware that the Vendor may terminate any ider before settlement, and the purchaser may need to have
32I	TITLE	
	Attached are the following d	ocument/s concerning Title:
	A copy of the Register S document/s, referred to as t identifies the land and its loc	Search Statement/s and the document/s, or part of the he diagram location in the Register Search Statement/s that cation.
ΑΤΤΑ	CHMENTS	
Attacl - -	hed to this Section 32 Statem All documents noted as atta <b>Due Diligence</b> Checklist	ent please find:- ched within this Section 32 Statement
DATE	E OF THIS STATEMENT	
	e of the Vendor	
The	Australian Local Governme	ent Job Directory Pty Ltd
Signa	ature/s of the Vendor	
×		

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

The Purchaser further acknowledges being directed to the DUE DILIGENCE CHECKLIST.

DATE OF THIS ACKNOWLEDGMENT

Name of the Purchaser

Signature/s of the Purchaser

#### Register Search Statement - Volume 10492 Folio 614

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

VOLUME 10492 FOLIO 614

Security no : 124086944118B Produced 03/12/2020 04:27 PM

#### LAND DESCRIPTION \_\_\_\_\_

Crown Allotment 3 Section 36C at Bendigo Parish of Sandhurst. Created by Application No. 090066J 15/11/1999

#### REGISTERED PROPRIETOR

\_\_\_\_\_\_

Estate Fee Simple Sole Proprietor

THE AUSTRALIAN LOCAL GOVERNMENT JOB DIRECTORY PTY LTD of 110 QUEEN STREET BENDIGO VIC 3550 AC332671J 13/09/2003

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AM684554K 06/04/2016 COMMONWEALTH BANK OF AUSTRALIA

> For details of any other encumbrances see the plan or imaged folio set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE TP016248L 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: 13 STERNBERG STREET KENNINGTON VIC 3550

ADMINISTRATIVE NOTICES

NIL

eCT Control 15940N CBA - COMMONWEALTH BANK OF AUSTRALIA Effective from 23/10/2016

DOCUMENT END

The information supplied has been obtained by SAI Global Property Division Pty Ltd who is licensed by the State of Victoria to provide this information via LANDATA® System. Delivered at 03/12/2020, for Order Number 65493082. Your reference: Di Garner.

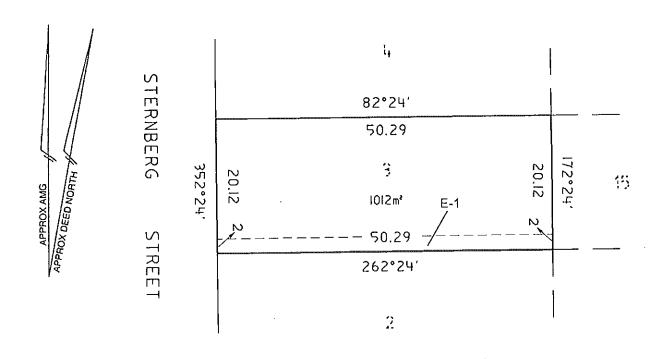
I for the purposes of Section 32 of the Sale of Land Act 1962 or pursuant to a written agreement. The information is only valid at the time and in the form obtained in the LANDATA® System. None of the State of Victoria, LANDATA®, Victorian Land Registry Services Pty. Ltd. ABN 86 627 986 396 as trustee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

TP16248L **EDITION 2** TITLE PLAN Notations Location of Land Parish: SANDHURST Township: AT BENDIGO Crown Allotment: Section: 36C Crown Portion: LTO base record: D.C.M.B. (Rurai) Last plan Reference: Title Reference: Depth Limitation: **NIL** Easement Information

E - Encumbering Easement R - Encumbering Easement (ROAD) A - Appurtenant Easement

THIS PLAN HAS BEEN PREPARED BY LAND REGISTRY, LAND VICTORIA FOR TITLE DIAGRAM PURPOSES

Easement Reference	Purpose/Authority	Width (Metres)	Origin	Land benefitted/In favour of	Checked by
E-1	DRAINAGE & SEWERAGE	2	AE312286H	С/T VOL. 8306 FOL. 323	Date 21.1. 2000
					Assistant Registrar of Titles





LENGTHS ARE IN NOT TO SHEET AP90066J METRES SCALE SIZE **DEALING No:** АЗ **DEALING CODE: 14** 

# **MODIFICATION TABLE**

RECORD OF ALL ADDITIONS OR CHANGES TO THE PLAN

# PLAN NUMBER TP16248L

WARNING: THE IMAGE OF THIS DOCUMENT OF THE REGISTER HAS BEEN DIGITALLY AMENDED. NO FURTHER AMENDMENTS ARE TO BE MADE TO THE ORIGINAL DOCUMENT OF THE REGISTER.

AFFECTED LAND/PARCEL	LAND/PARCEL IDENTIFIER CREATED	MODIFICATION	DEALING NUMBER	DATE	EDITION NUMBER	ASSISTANT REGISTRAR OF TITLES
	E-1	CREATION OF EASEMENT	AE312286H	26/4/06	2	R.W.G.
					:	
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# Property Report from www.land.vic.gov.au on 03 December 2020 04:29 PM

Address: 13 STERNBERG STREET KENNINGTON 3550

Crown Description: Allot. 3 Sec. 36C AT BENDIGO, PARISH OF SANDHURST

Standard Parcel Identifier (SPI): 3~36C\PP3473A

Local Government (Council): GREATER BENDIGO Council Property Number: 178524

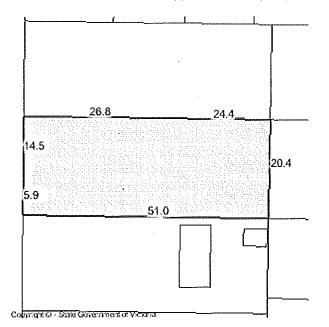
Directory Reference: VicRoads 607 U6

This property is not in a designated bushfire prone area. No 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 <a href="www.vba.vic.gov.au">www.vba.vic.gov.au</a>

#### Site Dimensions

All dimensions and areas are approximate. They may not agree with the values shown on a title or plan.



Area: 1040 sq. m Perimeter: 143 m

For this property:
Site boundaries

Road frontages

Dimensions for individual parcels require a separate search, but dimensions for individual units are generally not available.

For more accurate dimensions get copy of plan at Title and Property Certificates

#### State Electorates

Legislative Council: NORTHERN VICTORIA Legislative Assembly: BENDIGO EAST

#### **Utilities**

Rural Water Corporation: Goulburn-Murray Water

Urban Water Corporation: Coliban Water Melbourne Water: outside drainage boundary

Power Distributor: POWERCOR (Information about choosing an electricity retailer)

Planning information continued on next page

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#### Planning Zone Summary

Planning Zone: GENER

**GENERAL RESIDENTIAL ZONE (GRZ)** 

SCHEDULE TO THE GENERAL RESIDENTIAL ZONE (GRZ)

Planning Overlay:

NEIGHBOURHOOD CHARACTER OVERLAY (NCO)

NEIGHBOURHOOD CHARACTER OVERLAY - SCHEDULE 1 (NCO1)

Planning scheme data last updated on 26 November 2020.

A planning scheme sets out policies and requirements for the use, development and protection of land. This report provides information about the zone and overlay provisions that apply to the selected land. Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting Planning Schemes Online

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the *Planning and Environment Act* 1987. It does not include information about exhibited planning scheme amendments, or zonings that may abut the land. To obtain a Planning Certificate go to <u>Titles and Property Certificates</u>

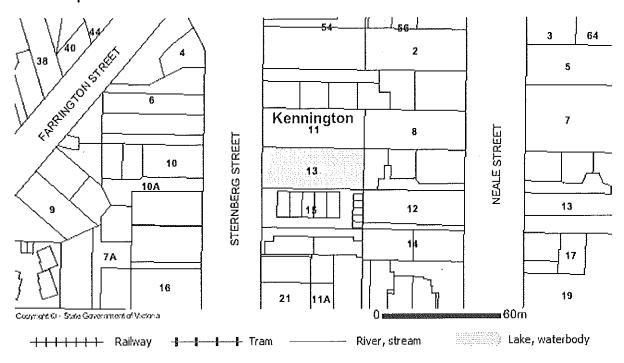
The Planning Property Report includes separate maps of zones and overlays

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.planning.vic.gov.au

#### Area Map



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#### From www.planning.vic.gov.au on 03 December 2020 04:29 PM

PROPERTY DETAILS

Address: 13 STERNBERG STREET KENNINGTON 3550

Crown Description: Allot. 3 Sec. 36C AT BENDIGO, PARISH OF SANDHURST

Standard Parcel Identifier (SPI): 3-36C\PP3473A

Local Government Area (Council): GREATER BENDIGO

R BENDIGO www.bendigo.vic.gov.au

Council Property Number: 178524

Planning Scheme: Greater Bendigo

planning-schemes.delwp.vic.gov.au/schemes/greaterbendigo

Directory Reference:

VicRoads 607 U6

UTILITIES

Rural Water Corporation: Goulburn-Murray Water

Urban Water Corporation: Co

Coliban Water

outside drainage boundary

Melbourne Water: Power Distributor:

POWERCOR

#### STATE ELECTORATES

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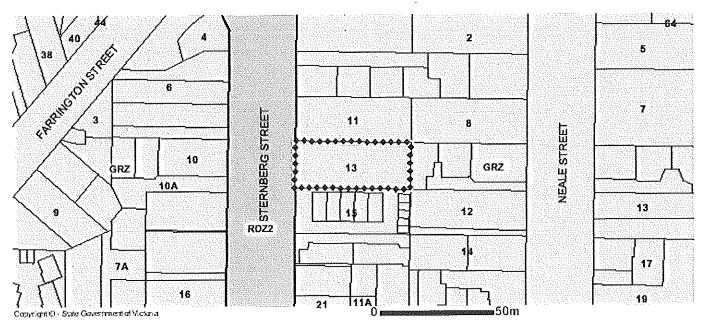
Legislative Council: NORTHERN VICTORIA

Legislative Assembly: BENDIGO EAST

#### **Planning Zones**

GENERAL RESIDENTIAL ZONE (GRZ)

SCHEDULE TO THE GENERAL RESIDENTIAL ZONE (GRZ)



GRZ - General Residential

RDZ2 - Road - Category 2

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

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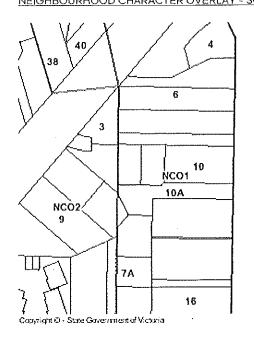
Read the full disclaimer at <a href="www.land.vic.gov.au/home/capyright-and-disclaimer">www.land.vic.gov.au/home/capyright-and-disclaimer</a>

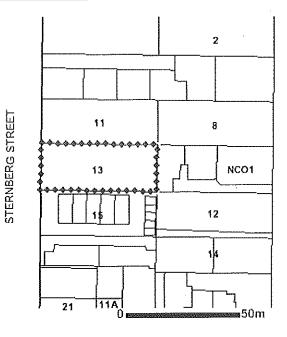
Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Lond 1962 (Vic).

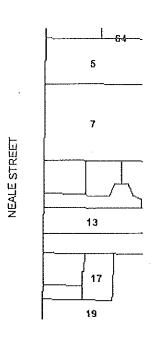


#### Planning Overlay

NEIGHBOURHOOD CHARACTER OVERLAY (NCO)
NEIGHBOURHOOD CHARACTER OVERLAY - SCHEDULE 1 (NCO1)







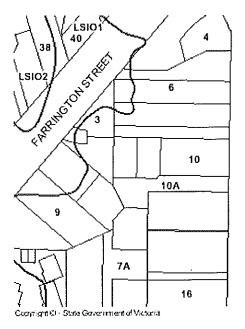
NCO - Neighbourhood Character

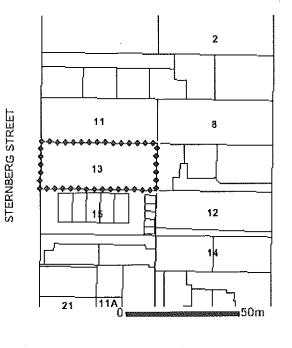
Note: due to overlops, some overlays may not be visible, and some colours may not match those in the legend.

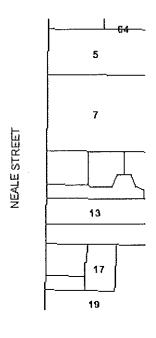
#### OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

LAND SUBJECT TO INUNDATION OVERLAY (LSIO)







LSIO - Land Subject to Inundation

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

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# Further Planning Information

Planning scheme data last updated on 26 November 2020.

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

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

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

To view planning zones, overlay and heritage information in an interactive format visit http://mapshare.maps.vic.gov.au/vicplan For other information about planning in Victoria visit https://www.planning.vic.qov.au

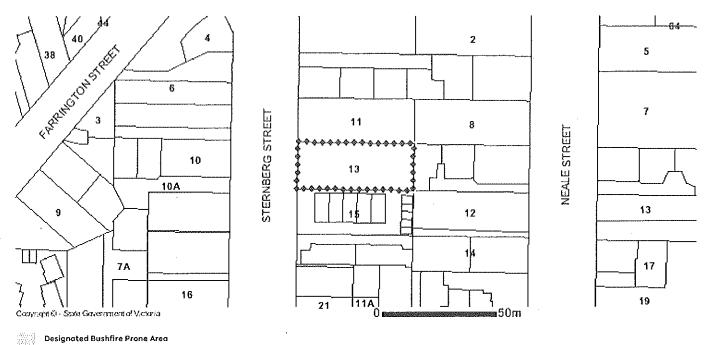
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#### Designated Bushfire Prone Area

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



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

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

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

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

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

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

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



# HISTORIC MINING ACTIVITY Form No. 692

03 December, 2020

#### **Property Information:**

Address: 13 STERNBERG STREET KENNINGTON 3550

#### It is advised that:

Our records do not indicate the existence of any mining activity on or under this site, but the site is within an area of past prospecting or mining activity. Note that there may be unrecorded mine workings present. (3)

NOTE: Historic Mining activity information is provided from plans and records that may be incomplete and may not be entirely free from errors. It is provided for information only and should not be relied upon as definitive of the status of any area of land. It is provided on the basis that all persons accessing it undertake responsibility for assessing the relevance and accuracy of its content.

accessing it undertake responsibility for assessing the relevance and accuracy of its content.

The State of Victoria and its officers, agents or employees do not guarantee that the work is without flaw of any kind or is wholly appropriate for your particular purposes and therefore disclaims all liability for any error, loss or other consequence which may arise from you relying on any information in this work

#### For queries, contact:

Department of Jobs, Precincts and Regions E-mail: erd\_info@ecodev.vic.gov.au



49% 56 548 382 361

TAX INVOICE

033



The Australian Local Government Job Direct PO Box 816
BENDIGO VIC 3552

Service Address: 13 Stemberg St. Kennington VIC 3550

Classification: Residential

a to the control of t	
Opening Balance	\$460.00
Total Payments Received up to 4 Jun 2020	\$0.00
Balance (Qua Now)	\$460.00
Current Charges	0,00.00
Water Consumption	કુઇ ૯૭
Water Service Fee	\$57.18
Sewerage Servica Fee	\$171.82
Total	\$229.00
Total Amount Due	\$689.00
Total includes GST of	\$0.00
Arrears amount due now	\$460 (20

**(**) 1300 363 200

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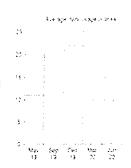
\$ 689.00

Angars of \$460,000 Pua Now

Fay By

03 July 2020

See over the page for payment options



Av. Daily Use 0 Uday Av. Daily Cost \$2,49/day

For information on the Victorian Government's Target Your Water Use program visit www.targetyourwateruse.vic.gov.au

We are here to help.

Please reach out to us so we can discuss the financial assistance and support we have available.



Please call us on 1300 363 200, email coliban@coliban.com.au or visit www.coliban.com.au

173-02(4)92



# Rates and valuation notice

For the period Lituly, 2020 to 30 dune, 2021

033 12325

The Australian Local Government Job Directory P/L 32 Garsed St BENDIGO VIC 3550

Internal use only



#### Tax invoice

Assessionatuo, 9062 1

Date of issue

05 August 2020

#### Rate enquiries

8.30am to Spm, Honday to Friday

troposto, www.bendigo.vic.gov.au/rates (mail rate senquiries (bendigo vic gov. au phono (03) \$434,600

Property 13 Steinberg Street, KENNINGTON 3550

Legal description CA 3 Sec 36C

04)04(2020 Fotal 6ST		\$0.00	
	a its dachied	15/07/2020	
\$400,000	Hotice issued	05/08/2020	
\$310,000	esor classification	Residential	
\$20,000	AVPCC	110.3	
	01/01/2020 \$400,000 \$310,000	O1/01/2020   Fotal GST	

panaganawang	hige Pittele	alue	Ament
General Rate General Waste & Landfill Charge - 240L Bin Recyclable Waste Charge Organic Waste Charge Victorian Fire Services Levy - Residential Arrears Early Payment Discount	0.00392841 \$278.00 \$96.30 \$92.60 \$113 + (0.000054 x	400,000 1 1 1 1 5400,000)	\$1,571.35 \$278.00 \$96.30 \$92.60 \$134.60 \$2,180.20 -\$30.65

(0)PH(0)PH

Pay in FULL by 15 Feb, 2021.

\$4,353.05

#### (19110)\l2

Pay in FULL EARLY

by 30 Sep, 2020

and receive a 1.5% discount. \$4,322.40

#### (i))(ii)(i)

Pay FOUR INSTALMENTS

First instalment by

30 Sep. 2020.

\$2,723.20

Second by 30 flov, 2020

\$543.00

Third by 1 Mar, 2071

\$543 00

Fourth by 31 May, 2021

\$543.85

CREDIT

RPAY Biller code Ref. no: Biller code: 1933 90621



BPOINT Biller code: 1933 Ref. no:

Total Rate \*360 000090621 Ref. no: 9062 1 Biller code: 0360

Pay in store in Austral of Floor photo. 15 (8 Incrept to www.postericolycomos.

#### eRates

Register to receive notices via email visit erates, bendigo, vic. gov. au

All Con		
<b>( )</b>	Bendigo	Bank

Assessment no:

Band go and Adel ode thank Limited, The Benoigo Centre, Bendigo, Vid

Ratepayers name: The Australian Local Government Job Directory P/L 13 Sternberg Street, KENNINGTON 3550 Property:

9062.1

BPAY these symmetry profession tracked attribe BPAY Yiew? when and pay this bid oring instruction BPAY Yiew Registration No. 99021

Internal use only

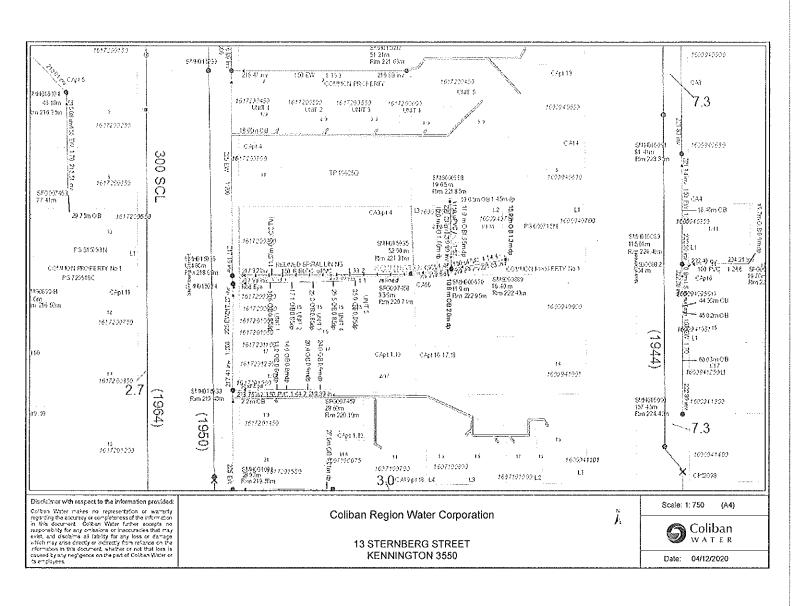
Danot pin or stople cheques to deposit slip. Payment option 1 by 15/02/2021:

Payment option 2 by 30/09/2020: Payment option 3 by 30/09/2020: \$4,353.05 \$4,322.40 \$2,723.20

acdinitials Paid to by (signature)

For CREDIT of CITY OF GREATER BENDIGO RATE NOTICE

TELLERUSE	вые	
550	Notes	
\$26	Colos	
510	Cheques	
<u>Ş</u> 9	TOTAL \$	



# 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 <u>Due diligence checklist page</u> on the Consumer Affairs 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.

(04/10/2016)



#### Land boundaries

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

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

## Planning controls

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

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

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

# Are there any proposed or granted planning permits?

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

## Safety

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

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

## **Building permits**

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

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

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

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

#### Utilities and essential services

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

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

# Buyers' rights

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

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