

SECTION 32 STATEMENT

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

Vendor: Belinda Michelle Quinlivian

Property: 127 Burrows Street MILDURA VIC 3500

VENDORS REPRESENTATIVE

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

PO Box 1012
MILDURA VIC 3502

Tel: 03 5022 9300
Email: warrick@mildurapropertytransfers.com.au

Ref: Warrick Watts

SECTION 32 STATEMENT
127 BURROWS STREET MILDURA VIC 3500

1. FINANCIAL MATTERS

- (a) Information concerning any rates, taxes, charges or other similar outgoings AND any interest payable on any part of them is as follows-

Provider	Amount (& interest if any)	Period
Mildura Rural City Council	\$1,680.86	Per annum
Lower Murray Water	\$ 175.05	Per quarter

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

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

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

2. INSURANCE

- (a) Where the Contract does not provide for the land to remain at the risk of the Vendor, particulars of any policy of insurance maintained by the Vendor in respect of damage to or destruction of the land are as follows: - Not Applicable
- (b) Where there is a residence on the land which was constructed within the preceding six years, and section 137B of the *Building Act 1993* applies, particulars of the required insurance are as follows:- Not Applicable

3. LAND USE

(a) **RESTRICTIONS**

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

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

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

(b) **BUSHFIRE**

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

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(c) ROAD ACCESS

There is access to the Property by Road.

(d) PLANNING

Planning Scheme:

Responsible Authority: See attached Property Report

Zoning:

Planning Overlay/s:

4. NOTICES

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

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

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

5. BUILDING PERMITS

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

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

6. OWNERS CORPORATION

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

7. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION (GAIC)

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

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

- (2) Attached is a copy of a notice or certificate in the case of land where there is a GAIC recording (within the meaning of Part 9B of the *Planning and Environment Act 1987*);

— any certificate of release from liability to pay;

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

OR

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

8. SERVICES

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

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

9. TITLE

Attached are the following document/s concerning Title:

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

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- (i) if the later plan has not been registered, a copy of the plan which has been certified by the relevant municipal council; or
- (ii) if the later plan has not yet been certified, a copy of the latest version of the plan.

10. DUE DILLIGENCE CHECKLIST

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

DATE OF THIS STATEMENT

/ /20

Name of the Vendor

Belinda Michelle Quinlivian

Signature/s of the Vendor

x

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

DATE OF THIS ACKNOWLEDGMENT

/ /20

Name of the Purchaser

Signature/s of the Purchaser

x

IMPORTANT NOTICE - ADDITIONAL DISCLOSURE REQUIREMENTS

Undischarged mortgages – S32A(a)

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

Terms contracts – S32A(d)

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

Register Search Statement - Volume 7745 Folio 190

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

VOLUME 07745 FOLIO 190

Security no : 124087275466R
Produced 22/12/2020 11:04 AM

LAND DESCRIPTION

Lot 36 on Plan of Subdivision 021024.

PARENT TITLES :

Volume 07389 Folio 700 Volume 07442 Folio 340

Created by instrument 2469444 14/02/1952

REGISTERED PROPRIETOR

Estate Fee Simple

Sole Proprietor

BELINDA MICHELLE QUINLIVIAN of 35 TANNADICE STREET WINNELLIE NT 0820
AJ871658F 23/08/2012

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AJ871659D 23/08/2012

COMMONWEALTH BANK OF AUSTRALIA

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 or imaged folio set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE LP021024 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)

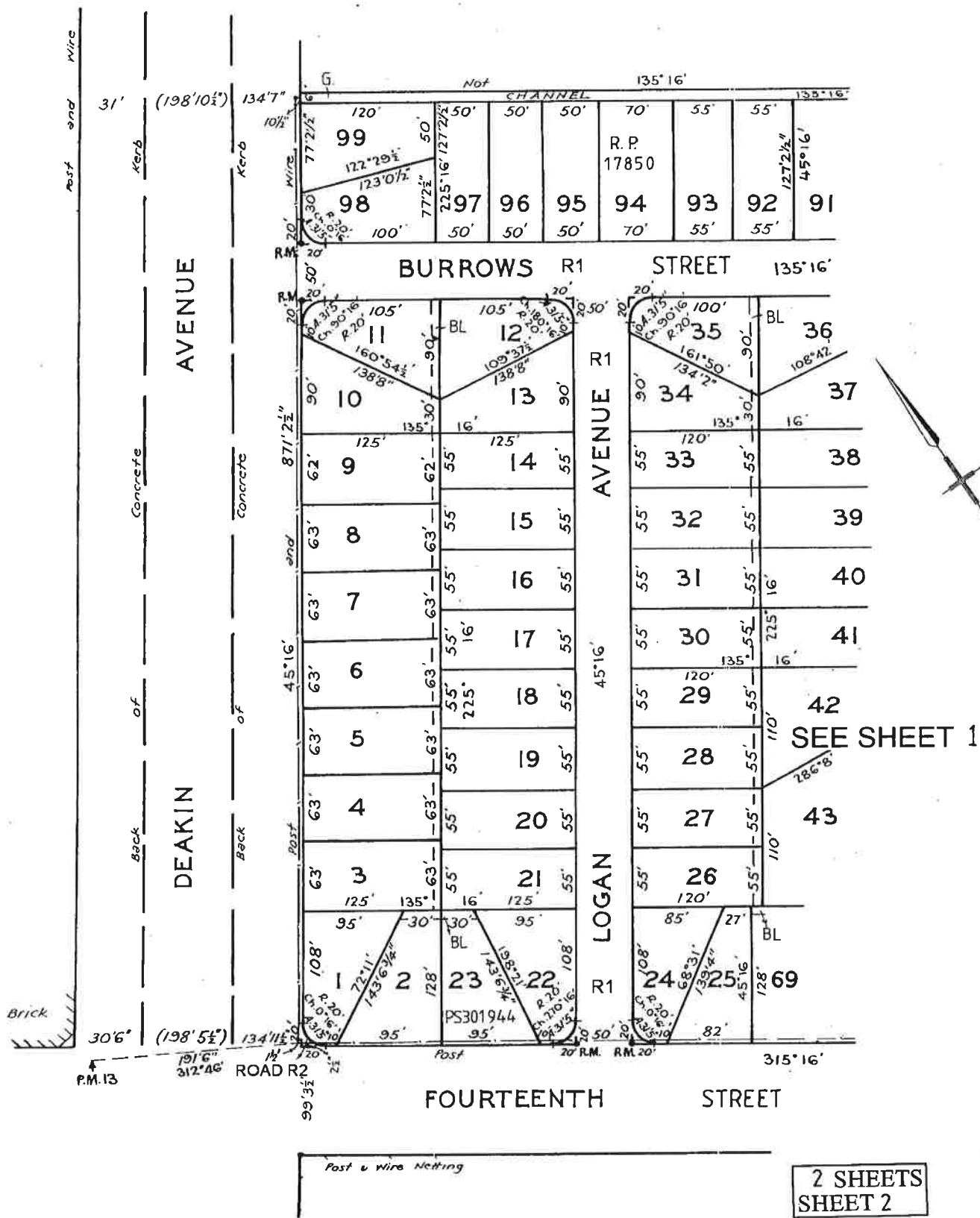
Street Address: 127 BURROWS STREET MILDURA VIC 3500

ADMINISTRATIVE NOTICES

NIL

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

LP 21024



VLTO

"This reproduction is the best obtainable from the original."

Box 28500



Transfer of Land.

CHAFFEY and WILLIAM BENJAMIN CHAFFEY

Mildura in the Colony of Victoria Irrigationists being registered as the
of an Estate in fee simple in the land hereinafter described subject to the
ences notified hereunder in consideration of the sum of Two thousand

hundred and fifty eight pounds (\$2558)
paid to us by William Benjamin Chaffey

of Mildura Irrigationists
do hereby transfer to the said William Benjamin Chaffey

All our estate and interest in All that piece of subdivided land being Lot
as described in Schedule at foot hereof

of Section _____ of Block _____ in Crown portions two
parish of Mildura County of Karkaroc delineated on the plan of subdivision lodged at the
Office of Titles Numbered respectively 2350, 2381, 2165, 2144 TOGETHER with
sufficient water right to be held with and run with the said land as a perpetual easement
within the intent of and as required by the condition in that behalf contained in the Crown
grant to us Volumes 2093, 2095, 2040, 3002 Folios 415, 495, 415, 445, 407, 912, 407, 912

Reserving unto us our executors administrators transferees and assigns the full
and free right and liberty to and for us and them and our and their servants agents and
workmen at all times hereafter without any cost or expense to enter into and upon the said
land and to dig cut and excavate the same and make lay or construct thereon or therein
servants embankments dams watercourses channels races aqueducts drains culverts flumes
levels mains water pipes stop cocks stand pipes meters fire plugs connection or service
pipes or other water works or apparatus connected therewith and also to repair maintain
alter cut off or remove any such water works or apparatus so made laid or constructed or
replace them with others but so that any such Act shall not prejudice the water right
hereinbefore assured and also to go pass and repass for all the purposes aforesaid either
with or without horses or other animals carts or other carriages through over and under
the said land.

Provided Always and this transfer is made on the special condition that
the said William Benjamin Chaffey
executors administrators transferees and assigns will at all times and from time to time
destroy and keep the said land free from all vermin noxious fish and all other
burg wild brar and gorse.

286016

And Whereas a Company has been formed
Companies' Statute 1864" under the style of "THE
LIMITED," having as one of its objects the securing to the
holders of any parcel or parcels of the Two hundred and fifty
Mildura Lands (which include the land comprised in this tra
to be held with and run with such parcel or parcels) as a pe
intent of the said condition in that behalf contained in the said
William Benjamin Chaffey is the ho
paid-up Shares in the said Company numbered from 1415

Inclusive in respect of the said land the scrip whereof is T
Company doth in evidence thereof hereto affix its seal.

Dated this *fourteenth* day of *June*
eight hundred and *ninety*

Signed by the said GEORGE CHAFFEY
and by the said WILLIAM BENJAMIN
CHAFFEY by his Attorney GEORGE
CHAFFEY in the presence of

Signed by the said *William Benjamin Chaffey*
in the presence of *W. J.*

Bank manager.

"THE MILDURA IRRIGATION COMPANY, LIMITED" have hereunto affixed its Common Seal

DIRECTORS.

L. S.

SECRETARY

SECRETARY

North Carolina Land

Block E	Sections	Twenty four	Lot One
"	"	Twenty four	Lot One, two, five, six, and seven
"	"	Twenty four	Twenty one Lots (two, seven, four, eleven, twelve, and thirteen)

Tella Land

Block D	Sections	Fifteen	Lot Three
"	"	Twenty six	Lot One

286016

286016

The Mildura Irrigation Company Limited.

No. 292.

Incorporated under "The Companies Statute 1861."

Capital: £12,500, in 250,000 Shares of 1s. each.

This is to Certify that *William Benjamin Chaffey* of *Mildura, Irrigationist* is the Proprietor of *One hundred and twenty three* Paid-up Shares of The Mildura Irrigation Company Limited, numbered *1157* to *1279* inclusive, subject to the Articles of Association of the said Company, and appertaining to Lots *13* & *24*, *1* & *2* & *4* & *11* & *10* & *12* & *13* of *1st 31st & 3rd of 2nd 15* and *One of D 76*

Given under the Common Seal of the said Company, at *Melbourne* this *fourteenth* day of *January* 18*96*.

The Common Seal of the said Company was hereto affixed in the presence of

W. B. Chaffey
Stephen Burton } Directors.

J. A. Pittman Secretary.

THE MILDURA IRRIGATION COMPANY LIMITED.

2298/17 paid WCL
Recd 15 Dec 1962 3221.
VICTORIA. 10/11

25 Vic., No. 140.—SCHEDULE D.

MEMORANDUM OF TRANSFER. *under the 99th Section*

I, *Thomas Tully of Hopline Hill in the Colony*
of *Victoria* *Shepherd*
being ^{entirely} registered as the proprietor of an estate *in fee simple*

subject, however, to such encumbrances,
~~liens, and interests as are notified by memorandum underwritten or endorsed hereon, in all that piece~~
of land containing *one hundred and fifty four acres and eight*
perches be the same a little more or less situated in
the County of Hampden north of Swanway
Agricultural Area of Glen Johnston and known as
Subdivision A allotment "Forty" and delineated on
the public plan deposited in the Survey Office Melbourne

in consideration of the sum of *one hundred and sixty six pounds 12/6*
pounds paid to me by *John Moffatt*
of *Chateworth in the said Colony* *Dequire*
the receipt of which sum I hereby acknowledge,

T.M.

do hereby transfer to the said *John Moffatt* all my estate
and interest _____

in the said piece of land.

In Witness whereof I have hereunto subscribed my name this
Twenty second day of *January* 186*4*

Signed on the day above named by the said
Thomas Tully

Thomas Tully

in the presence of

Walter Dugg

Clerk to Messrs. Kluge & Co. Charles F. Diddle
John M. Dugg

I certify, that a Memorial of the within Instrument
No 322 ~~was~~ ^{was} entered in the Register Book, vol. 89. folio 17791, the Tenth -

day of *December* 1864 at Ten o'clock in the forenoon

Wm. L. G. L.

Assistant Registrar-General.

Dated 22nd January 1863.

MEMORANDUM OF TRANSFER

FROM

Shorneo Quay

TO

John Sheppard

Appeared before me at

the day of

1863 @ Horns @ Wiley

of Hopkinton and the party

executing the within instrument and acknow-

ledged that he did freely and voluntarily sign

the same.

Justice of the Peace.

I, the within-named and undersigned *Thomas C. Huey*
hereby certify that the within instrument is correct for the purposes of the *Real*
Property Act.

Dated this *twelfth* second

day of

Demarest
1863
St. James's Park

07

~~I hereby certify that I am the Solicitor of the willpin named~~

~~purposes of the Great Dismal Lot.~~

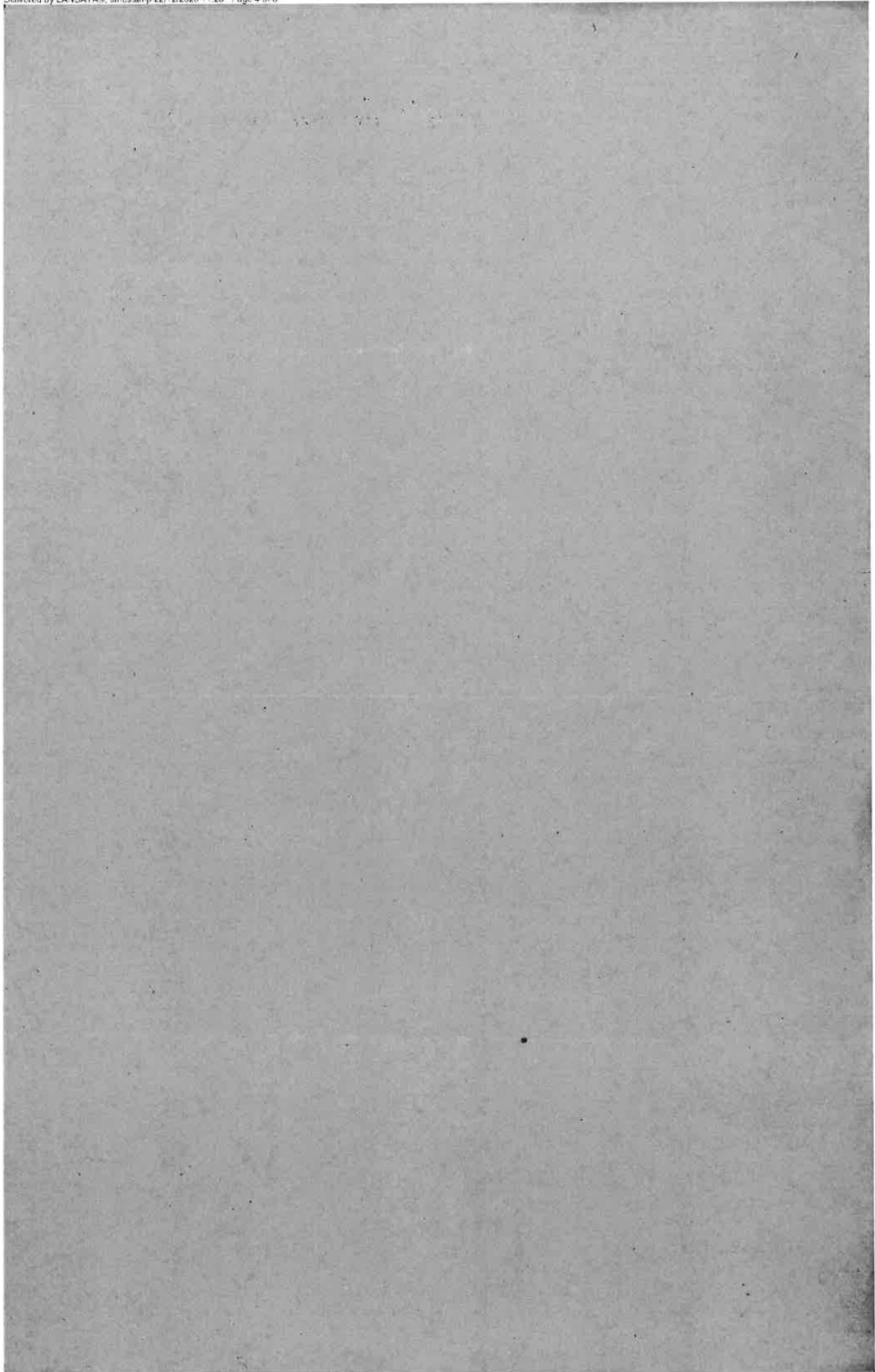
~~Dated this~~

day of

186

[illegible]

Alfred
Justice of the Peace



Wright

REAL PROPERTY ACT.

PLEASE SEARCH as to Insolvency of

Hopkins Hill Shepherd

OFFICE OF TITLES,

12. Dec. 1864.

Against Thomas Tully.

*1070.) 23 Oct 1856. Thomas Tully, Hemington, Tullamore, no Certificate,
County*

J. C.

REAL PROPERTY ACT.

PLEASE SEARCH for Crown Debts, *Lis Pendens*, and Registered

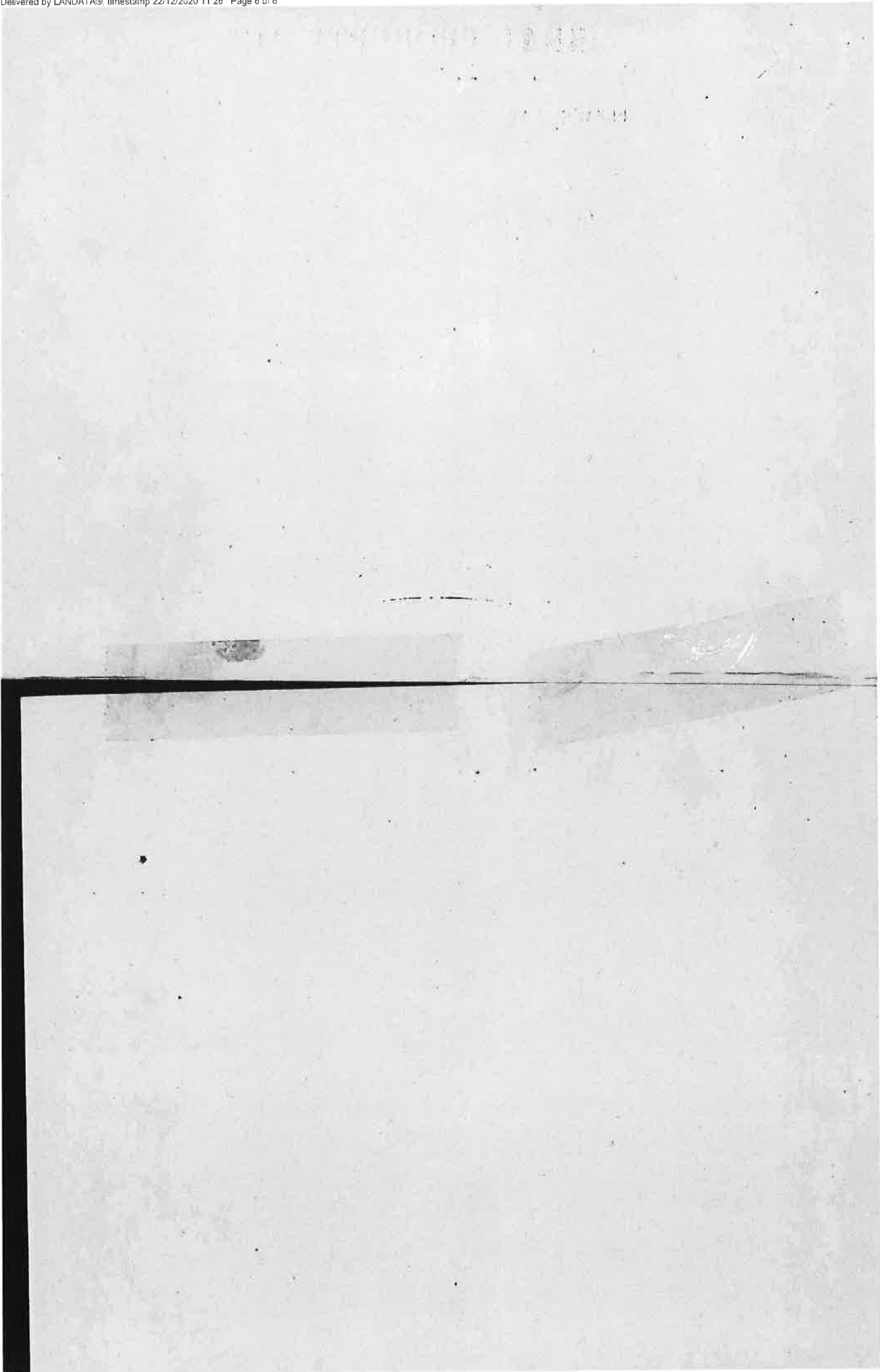
Executions against

*Thomas Tully of Hopkins Hill
Shepherd*

OFFICE OF TITLES,

12. Dec. 1864.

*None rep
W. Howe
14 12 by*



PLANNING PROPERTY REPORT



Environment,
Land, Water
and Planning

From www.planning.vic.gov.au on 22 December 2020 11:27 AM

PROPERTY DETAILS

Address: **127 BURROWS STREET MILDURA 3500**
Lot and Plan Number: **Lot 36 LP21024**
Standard Parcel Identifier (SPI): **36\LP21024**
Local Government Area (Council): **MILDURA**
Council Property Number: **733**
Planning Scheme: **Mildura**
Directory Reference: **VicRoads 535 N8**

www.mildura.vic.gov.au

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

UTILITIES

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

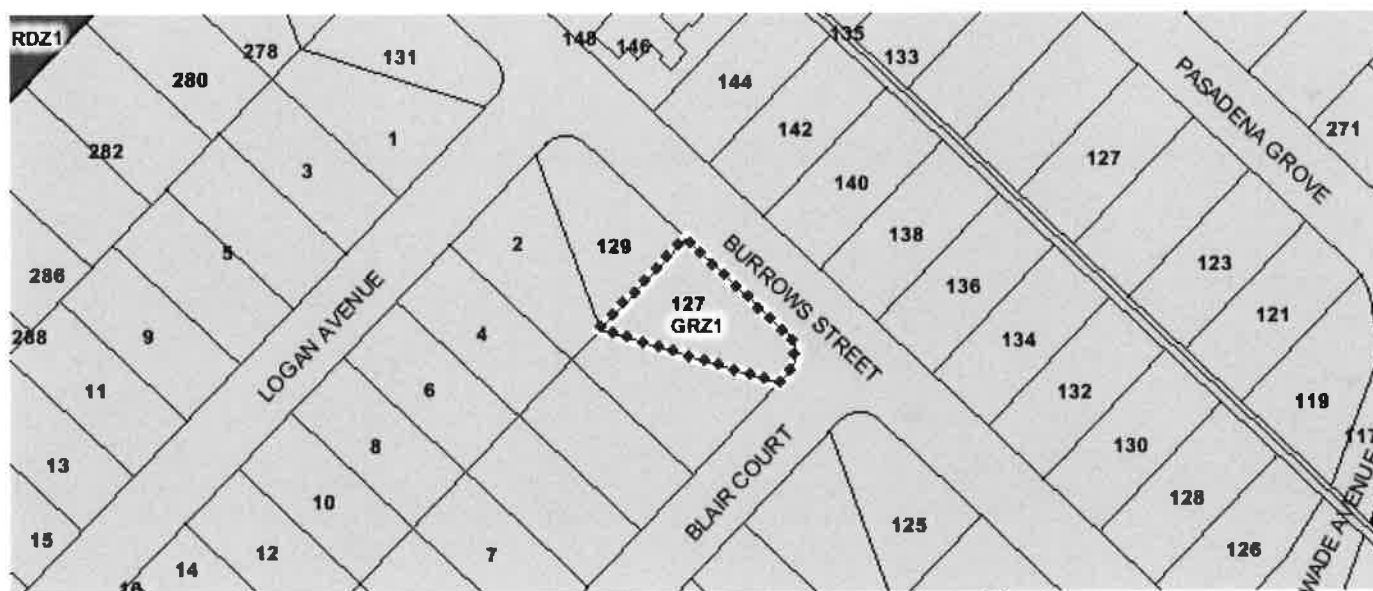
STATE ELECTORATES

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

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)



Copyright © - State Government of Victoria

GRZ - General Residential

PUZ6 - Public Use - Local Government

RDZ1 - Road - Category 1

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

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

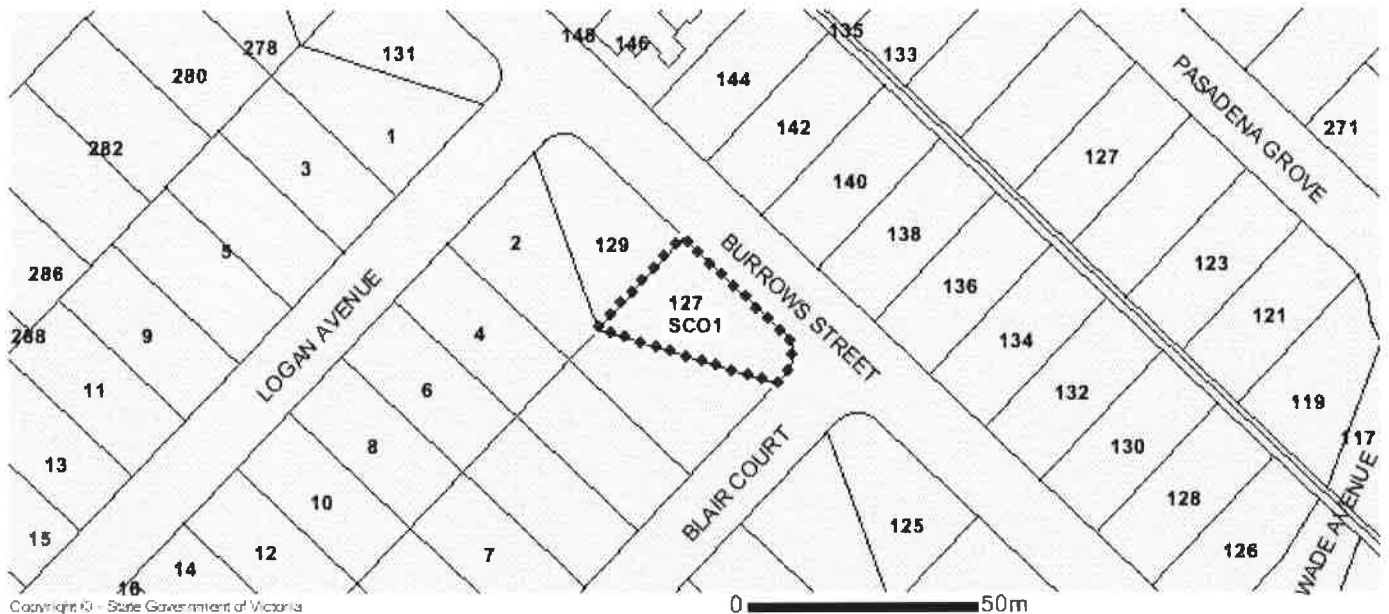
PLANNING PROPERTY REPORT: 127 BURROWS STREET MILDURA 3500

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Planning Overlay

SPECIFIC CONTROLS OVERLAY (SCO)

SPECIFIC CONTROLS OVERLAY - SCHEDULE 1 (SCO1)



SCO - Specific Controls

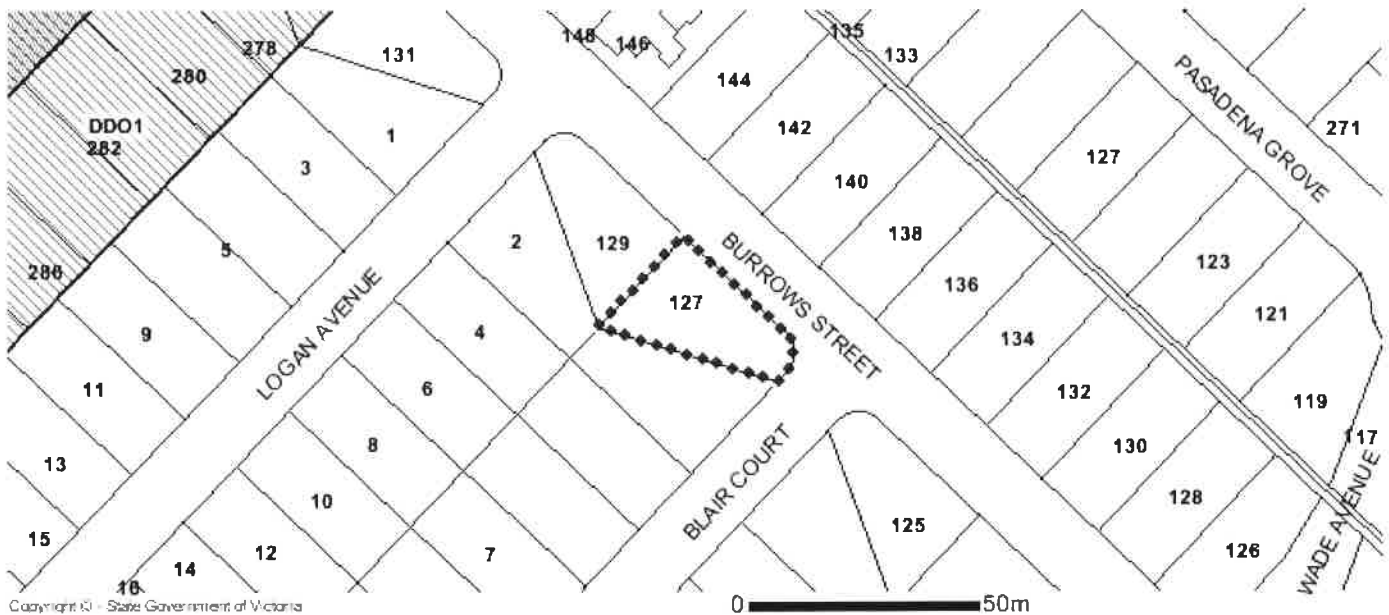
Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend.

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

DESIGN AND DEVELOPMENT OVERLAY (DDO)

HERITAGE OVERLAY (HO)



DDO - Design and Development

HO - Heritage

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

Further Planning Information

Planning scheme data last updated on 17 December 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 affect the land. To obtain a Planning Certificate go to Titles and Property Certificates at Landata - <https://www.landata.vic.gov.au>

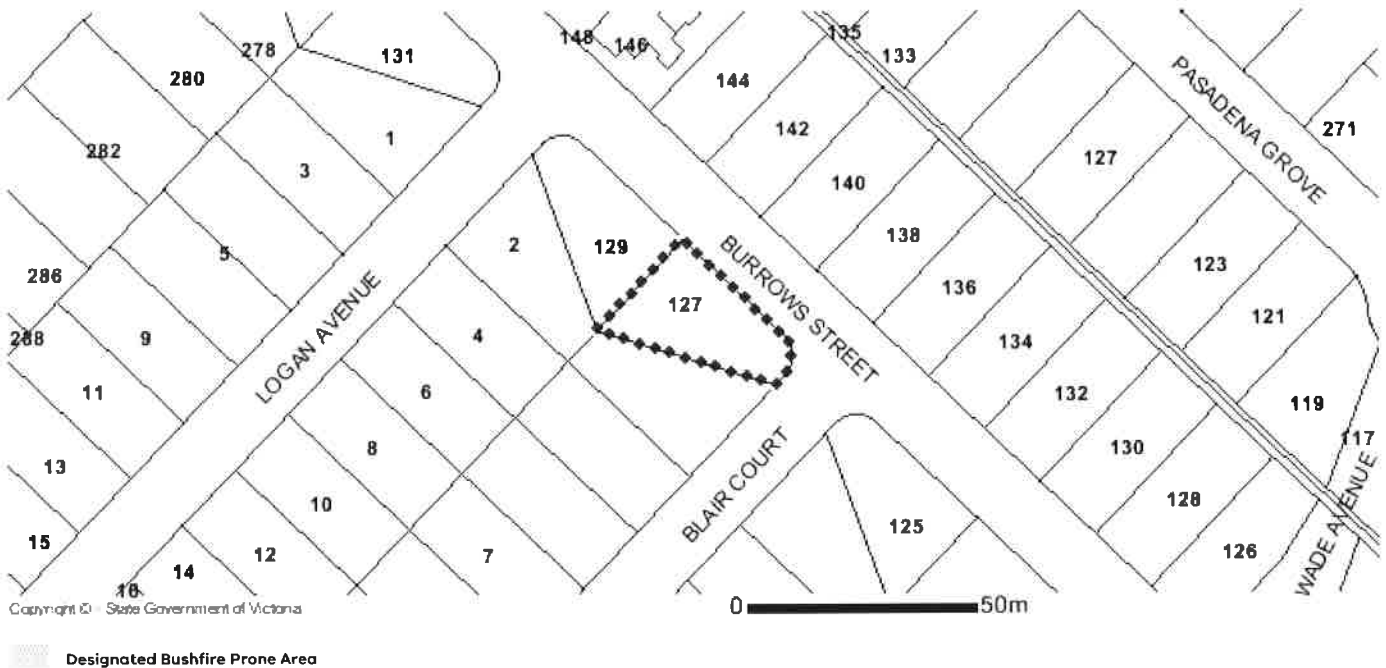
For details of surrounding properties, use this service to get the Reports for properties of interest.

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

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

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>

Due diligence checklist

What you need to know before buying a residential property

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

Urban living

Moving to the inner city?

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

Is the property subject to an owners corporation?

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

Growth areas

Are you moving to a growth area?

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

Flood and fire risk

Does this property experience flooding or bushfire?

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

Rural properties

Moving to the country?

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

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

Can you build new dwellings?

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

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

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

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

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

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.