THE FOLLOWING CONDITIONS SHALL FORM PART OF ANY CONTRACT NOTE TO WHICH THIS VENDORS STATEMENT IS ANNEXED AND SUBSEQUENTLY ENTERED INTO BETWEEN THE VENDOR AND ANY PURCHASER. THESE CONDITIONS SHALL TAKE EFFECT NOTWITHSTANDING ANY CONFLICTING STANDARD CONDITIONS SET OUT IN OR INCORPORATED BY REFERENCE TO THE CONTRACT NOTE.

The Vendor enters into this Contract in their capacity as Executor of the Estate of FLORENCE ISABEL HAWTIN. This Contract is subject to and conditional upon the Vendor obtaining Grant of Probate of the Estate of Hawtin and settlement will take place on the settlement date or within 14 days of the Vendor notifying the Purchaser of the Grant of Probate whichever is the later.



MALONEY ANDERSON LEGAL

VENDOR'S STATEMENT

Statement by Vendor of matters affecting Real Estate being sold to a Purchaser pursuant to Section 32 of The Sale of Land Act. 1962

VENDOR:

JOHN EDWARD HAWTIN AS EXECUTOR FOR THE **ESTATE OF FLORENCE ISABEL HAWTIN**

PROPERTY: 497 SAN MATEO AVENUE **MILDURA VIC 3500**

> **MALONEY ANDERSON LEGAL Barristers & Solicitors** 70 Deakin Avenue MILDURA

> > Ph: 03 50216200 Fax: 03 50216299 DX: 50021 Mildura

Ref: LCA:TD 201284

VENDOR STATEMENT

TO THE PURCHASER OF REAL ESTATE PURSUANT TO SECTION 32 OF THE SALE OF LAND ACT 1962 (VIC) ("the Act") as at 1 October 2014

LAND

497 San Mateo Avenue, Mildura VIC 3500 being all of the land contained in Lot 1 plan of Subdivision 149658A as more particularly described in Certificate of Title Volume 9616 Folio 490

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

The vendor must sign this statement and give it to the purchaser prior to the purchaser signing the contract. The vendor may sign this statement to be given to the purchaser by electronic signature.

VENDOR

JOHN EDWARD HAWTIN AS EXECUTOR FOR THE ESTATE OF FLORENCE ISABEL HAWTIN

Signature of the Vendor
DATE OF THIS STATEMENT 14 1 7 120 <u>2</u> 0
The Purchaser acknowledges being given this statement signed by the Vendor together with the attached documents before the Purchaser signed any contract. PURCHASER
Signature of the Purchaser
DATE OF ACKNOWLEDGEMENT / /20

1. FINANCIAL MATTERS

1.1 Land subject to a mortgage

Not applicable.

1.2 Any Charge

Not applicable.

1.3 Rates, taxes, charges or other similar outgoings

Particulars of any rates, taxes, charges or other similar outgoings affecting the land (and any interest payable on any part of them):

- (a) Their total does not exceed \$3,500.00.
- (b) Their amounts are as follows:

	Authority	Amount	Interest (if any)
(1)	Mildura Rural City Council	See attached certificate	\$
(2)	Lower Murray Water - Urban	See attached certificate	\$

TOTAL

- (c) There are no charges or outgoings for which the Purchaser may become liable as a consequence of the sale and which the Vendor might reasonably be expected to have knowledge¹, which are not included in items 1.3 (a) or (b) above; other than specified as follows:
 - (i) If the rates, taxes and charges are also in respect of other land, any additional amount resulting from the assessment of a separate rate, tax or charge for the property after the sale.
 - (ii) Water consumption

1.4 Terms Contract

Not applicable.

2. INSURANCE DETAILS

2.1 Damage and destruction

Not applicable.

2.2 Owner-Builder

Not applicable.

¹ Other than any GST payable in accordance with the contract.

3. LAND USE

3.1 Easement, covenant or other similar restriction affecting the land

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

is set out in the attached copies of title document(s).

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

To the best of the Vendor's knowledge there is no existing failure to comply with the terms of any easement, covenant, caveat or other similar restrictions.

3.2 Designated bushfire prone area

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

3.3 Road access

There is access to the property by road.

3.4 Planning scheme

(a) The required specified information is as follows:

Name of planning scheme	Mildura Planning Scheme
Name of responsible authority	Mildura Rural City Council
Zoning of the land	See attached property planning report
Name of planning overlay	See attached property planning report

4. NOTICES

4.1 Notice, order, declaration, report or recommendation

Particulars of any notice, order, declaration, report or recommendation of a public authority or government department or approved proposal directly and currently affecting the land, being a notice, order, declaration, report, recommendation or approved proposal of which the Vendor might reasonably be expected to have knowledge:

Other than the usual rate notices NONE TO THE KNOWLEDGE OF THE VENDOR however the Vendor has no means of knowing all decisions of public authorities and government departments unless communicated to the Vendor.

4.2 Agricultural purposes

Not applicable.

4.3 Land acquisition

Particulars of any notice of intention to acquire served under section 6 of the *Land Acquisition and Compensation Act* 1986 are as follows:

Other than the usual rate notices NONE TO THE KNOWLEDGE OF THE VENDOR however the Vendor has no means of knowing all decisions of public authorities and government departments unless communicated to the Vendor.

	Not applicable.
6.	OWNERS CORPORATION Not applicable.
7.	GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC") DETAILS Not applicable.
8.	SERVICES The following services are not connected to the land: electricity supply gas supply water supply sewerage telephone services
9.	TITLE Copies of the following documents are attached: 9.1 Registered Title (<i>Transfer of Land Act</i> 1958) A Register Search Statement and the document, or part of the document referred to as the diagram location in the Register Search Statement that identifies the land and its location.
10.	SUBDIVISION Not Applicable.
11.	DISCLOSURE OF ENERGY INFORMATION Not applicable.
12.	DUE DILIGENCE CHECKLIST The Vendor or the Vendor's licensed estate agent must ensure that a prescribed due diligence checklist is made available before the land is offered for sale to any prospective purchaser from the time the land for sale that is vacant residential land or land on which there is a residence.

5. BUILDING PERMITS

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

VOLUME 09616 FOLIO 490

Security no : 124084060837D Produced 01/07/2020 11:28 AM

LAND DESCRIPTION

Lot 1 on Plan of Subdivision 149658A.
PARENT TITLE Volume 09044 Folio 868
Created by instrument LP149658A 21/06/1985

REGISTERED PROPRIETOR

Estate Fee Simple Sole Proprietor

FLORENCE ISABEL HAWTIN of 1529 SAN MATEO AVENUE MILDURA VIC 3500 AC398620F 13/10/2003

ENCUMBRANCES, CAVEATS AND NOTICES

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 LP149658A 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: 497 SAN MATEO AVENUE MILDURA VIC 3500

DOCUMENT END

The information supplied by Lexis Nexis has been obtained from GlobalX Pty Ltd by agreement between them. The information supplied has been obtained by GlobalX Pty Ltd who is licensed by the State of Victoria to provide this information via LANDATA® System.

PARISH: MILDURA

COUNTY: KARKAROOC

LP149658A Edition 1 Approved 21/6/85 PLAN OF SUBDIVISION OF: PART OF CROWN PORTION 2 BLUE-DRAINAGE & SEWERAGE PURPLE-DRAINAGE BLUE-DRAINAGE THE LAND IS AFFECTED BY THE RESERVATIONS AND CONDITIONS CONTAINED

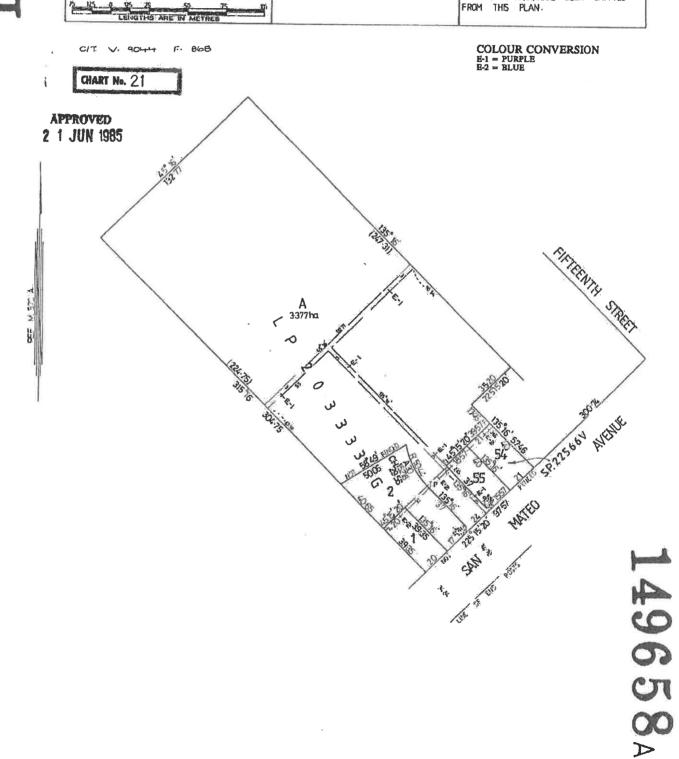
IN TRANSFER No. 289177.

FIELDNOTES.

LOT A IS THE BALANCE OF TITLE AND NOT SUBJECT TO SURVEY.

FOR REFERENCE MARKS AND DATUM SEE

LOTS 3 TO 53(bi) HAVE BEEN OMITTED



A 100 12 A 20 TA 12



Ms F I Hawtin 497 San Mateo Avenue MILDURA VIC 3500



033

Total Rates & Charges For this Year \$1.802.97

Rate and Valuation Notice

1 July 2019 to 30 June 2020

Property Location & Description 497 San Mateo Avenue MILDURA VIC 3500 Lot 1 PS 149658A Sec 49 Blk F

AVPCC: 110 - Detached Home

RATING DETAILS

Balance B/Fwd as at 01/07/2019

Interest/Costs Less Payments as at 08/07/2019

Rebates / Concession

Residential Rate

Waste Management

Refer below for payment options

Assessment No: 16799 Issue Date 15 July 2019

Rate declaration date: 1 July 2019

Capital Improved Value:

Site Value:

Net Annual Value:

Valuation Date: 1 January 2019

-\$50.00Cr -\$50.00Cr -\$235.15Cr \$1,594.71 \$366.04

VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY

Residential Fire Levy (Fixed)

Residential Fire Levy (Variable)

Concession

\$111.00 \$16.37

-\$50.00Cr

TOTAL AMOUNT

\$1,702.97

Payment In full

Due 15 Feb 2020 \$1,702.97

Or

1st instalment

Due 30 Sep 2019 \$350.75

2nd Instalment

Due 30 Nov 2019 \$450.74

3rd Instalment

\$450.74

Due 29 Feb 2020

4th Instalment

Due 31 May 2020 \$450.74

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

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

Payment Slip

Ms F I Hawtin

497 San Mateo Avenue MILDURA VIC 3500

Assessment No: 16799

Payment In Full: \$1,702.97

Or 1st Instalment: \$350.75

Biller code: 93922 Ref: 167999

BPAY this payment via internet or phone banking. BPAY View view and pay this bill using internet banking. BPAY View Registration No.: 167999





Biller code: 0041 Billpay Ref: 167999

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





AUSDUC DX 60023 Tel: (03) 5051 3400 Fax: (03) 5051 3480 Tet: (us) 5051 3480
Office Hours 8.00am - 5.00pm Monday - Friday
SWAN Hill.
73 Beverldge Street Swan Hill 3585
PO Box 1447 Swan Hill 3585 AUSDOC DX 30164

Tel: (03) 5086 2150 Fax: (03) 5036 2180 Office Hours 8.00am - 5.00pm Monday - Friday



AUSDOC DX 57908 Tel: (03) 5450 3860 Fax: (03) 5450 3967 Office Hours 8.00am - 1.00pm Monday - Friday



24 Hour Supply Emergency 1800 808 830

315690-001 017819(75591) D033 MS FI HAWTIN C/- R HAWTIN **PO BOX 10** MILDURA VIC 3502

ARN 18 475 908 826 www.lmw.vic.gov.au

Reference No. 006933 **URBAN ACCOUNT**

Amount Due \$177.93

Due Date

20-MAY-2020

4 Date Of Issue 16/04/2020

Tariffs and Charges Notice 4th Quarter 2019/20 01/04/2020 - 30/06/2020

O POST *850 700069339

Property Address: 497 SAN MATEO AVENUE MILDURA VIC 3500 (Prop:6933) - Urban Account Lot 1 LP 149658 Blk F Sec 49 Vol 9616 Fol 490

Water Service Tariff Water by Measure Chg-Info on reverse Sewerage Service Tariff

Charge 51.76 86.22 122.19	Concession -24.47 -57.77	Balance 27.29 86.22 64.42

TOTAL OWING

\$177.93

Pension Concessions granted for the current Financial year total \$328.90 Payments/Credits since last Notice \$142.72 Urban customers are advised that Stage 1 water restrictions are currently in effect



\$177.93

Payment Slip - Methods of Payment

Online at Imw.vic.gov.au - Pay your Account



Direct Debit

Please contact your local office.



Centrepay

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



Billpay Code: 0850 Ref: 7000 6933 9

Pay in person at any Post Office.



Biller Code: 78477 Ref: 7000 6933 9

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

006933

497 SAN MATEO AVENUE MILDURA VIC 3500 (Prop:6933) - Urban Account

Amount

Due



*850 700069339



Biller Code: 78477 Ref: 7000 6933 9

BPAY® – Make this payment via internet or phone banking.

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

BPAY View Registration No: 7000 6933 9

Payment Ref: 7000 6933 9



By Phone

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

See reverse for In Person and By Mail options



Property Report Iron www.land.vic.gov.au on 10 July 2020 09:06 AM

Address: 497 SAN MATEO AVENUE MILDURA 3500

Lot and Plan Number: Lot 1 LP149658 Standard Parcel Identifier (SPI): 1\LP149658

Local Government (Council): MILDURA Council Property Number: 16799

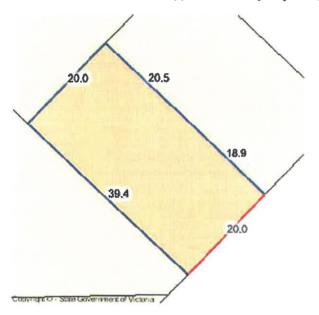
Directory Reference: VicRoads 535 L11

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 www.vba.vic.gov.au

Site Dimensions

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



Area: 787 sq. m Perimeter: 119 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: MILDURA

Utilities

Rural Water Corporation: Lower Murray Water Urban Water Corporation: Lower Murray Water Melbourne Water: outside drainage boundary

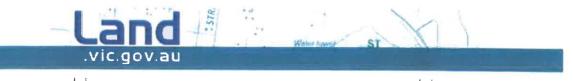
Power Distributor: POWERCOR (Information about choosing an electricity retailer)

Planning information continued on next page

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Planning Zone Summary

Planning Zone: GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)

Planning Overlays: <u>DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY (DCPO)</u>

DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 1 (DCPO1)
DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 2 (DCPO2)

Planning scheme data last updated on 10 June 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 Reanning Schemes Online

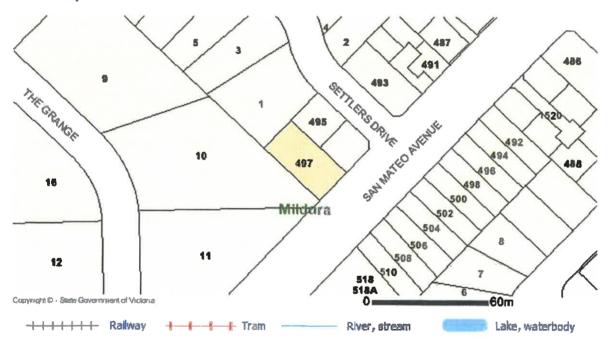
This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the *Planning and Environment Act 1987*. It does not include information about exhibited planning scheme amendments, or zonings that may abut the land. To obtain a Planning Certificate go to <u>Titles and Property Certificates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

Area Map



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Environment, Land, Water and Flamming

From www.planning.vic.gov.au at 10 July 2020 09:13 AM

PROPERTY DETAILS

Address:

497 SAN MATEO AVENUE MILDURA 3500

Lot and Plan Number:

Lot 1 LP149658

Standard Parcel Identifier (SPI):

1\LP149658

Local Government Area (Council): MILDURA

Council Property Number:

16799

NORTHERN VICTORIA

Planning Scheme:

Mildura

Planning Scheme - Mildura

8

www.mildura.vic.gov.gu

Directory Reference:

Vicroads 535 Ltt

UTILITIES

Rural Water Corporation:

Lower Murray Water

Urban Water Corporation: Lower Murray Water

Melbourne Water:

Outside drainage boundary

Power Distributor:

POWERCOR

View location in VicPlan

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ) GENERAL RESIDENTIAL ZONE - SCHEDULE TIGRIZI) 486 SETTLER'S DELVE 493

STATE ELECTORATES

Legislative Assembly: MILDURA

508 510

40 m

518

Legislative Council:

495 GRZ1 492 10 494 497 LDRZ1 496 498 16 500 502 504 506

GRZ - General Residential

12

LDR2 - Low Density Re:

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

11



Environment, Land, Water and Planning

Planning Overlays

DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY (DCPO)

DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 1(DCPOI)

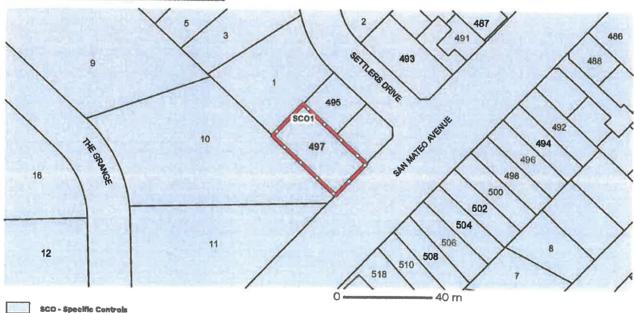
DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 2 (DCP(2))



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

SPECIFIC CONTROLS OVERLAY (SCO)

SPECIFIC CONTROLS OVERLAY - SCHEDULE ((SCO))



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



Environment, Land, Water and Planning

Planning Overlays

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

DEVELOPMENT PLAN OVERLAY (DPO)

SALINITY MANAGEMENT OVERLAY (SMO)



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 8 July 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.ou

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.landatavic.gov.gu

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 https://macshare.maps.vic.aov.au/vicolan

For other information about planning in Victoria visit https://www.plannina.vic.gov.ou



Environment, Land, Water and Planning

Designated Bushfire Prone Areas

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 https://mapshare.maps.vic.dov.ou/vicalan 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 https://www.vba.vic.gov.gu

 $\textbf{Copies of the Building Act and Building Regulations are available from } \underline{\textbf{http://www.leaislation.vic.gov.ou}}$

For Planning Scheme Provisions in bushfire areas visit hites //www.planning.via.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 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

