

SECTION 32 STATEMENT

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

Vendor: Tamara Louise Hamence

Property: 8 Tower Gardens 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: jenni@mildurapropertytransfers.com.au

Ref: Jenni Foster

SECTION 32 STATEMENT
8 TOWER GARDENS 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 contained in the attached certificate/s and as follows-

Provider	Amount (& interest if any)	Period
Mildura Rural City Council	\$2,488.41	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

No such Insurance has been effected to the Vendors knowledge.

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.

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(b) BUSHFIRE

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

(c) ROAD ACCESS

There is access to the Property by Road.

(d) PLANNING

Planning Scheme:

Responsible Authority: Mildura Rural City Council 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	Connected
Water supply	Connected
Sewerage	Connected
Telephone services	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

19 / 10 /20 20

Name of the Vendor

Tamara Louise Hamence

Signature/s of the Vendor

x T. Hamence

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 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 11429 Folio 643

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

VOLUME 11429 FOLIO 643

Security no : 124086080362S

Produced 16/10/2020 09:17 AM

LAND DESCRIPTION

Lot 11 on Plan of Subdivision 619461M.
PARENT TITLE Volume 11187 Folio 819
Created by instrument PS619461M 24/06/2013

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
TAMARA LOUISE HAMENCE of 8 TOWER GARDENS MILDURA VIC 3500
AS205929R 28/05/2019

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AT206982X 01/05/2020
COMMONWEALTH BANK OF AUSTRALIA

COVENANT AK868763T 30/01/2014

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 PS619461M 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: 8 TOWER GARDENS MILDURA VIC 3500

ADMINISTRATIVE NOTICES


NIL


eCT Control 18601V BANKWEST
Effective from 01/05/2020

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 16/10/2020, for Order Number 64649282. Your reference: WW: 369-20.

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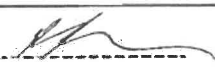
PLAN OF SUBDIVISION		Stage No.	LR use only	PL	PS619461M 19/06/2013 \$2,963.90 PS 
		EDITION1		P	

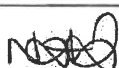
Location of Land Parish: MILDURA Township: _____ Section: _____ Crown Allotment: _____ Crown Portion: 2 (PART) Title References: Vol III87 Fol 819 Last Plan Reference: PS 613553P (LOT D) Postal Address: TOWER GARDENS, MILDURA, 3500. MGA94 Co-ordinates: E 606150 (Of approx. centre of plan) N 6214500 Zone 54	Council Certification and Endorsement Council Name: MILDURA RURAL CITY COUNCIL Ref: 005.2011.00000132.001 1. This plan is certified under section 6 of the Subdivision Act 1988. 2. This plan is certified under section 11(7) of the Subdivision Act 1988. Date of original certification under section 6 / / 3. This is a statement of compliance issued under section 21 of the Subdivision Act 1988. Open Space (i) A requirement for public open space under section 18 Subdivision Act 1988 has/ has not been made. (ii) The requirement has been satisfied. (iii) The requirement is to be satisfied in Stage Council Delegate Council seal  Date 7 / 12 / 2011 Re-certified under section 11(7) of the Subdivision Act 1988 Council Delegate Council seal Date / /
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Vesting of Roads or Reserves	
Identifier	Council/Body/Person
ROAD RI	MILDURA RURAL CITY COUNCIL

Notations	
Depth Limitation: DOES NOT APPLY	Staging This is/ is not a staged subdivision Planning Permit No. 005.2011.00000132.001 LOTS 1 TO 10 (BOTH INCLUSIVE) HAVE BEEN OMITTED FROM THIS PLAN. Survey:- This plan is / is not based on survey. To be completed where applicable. This survey has been connected to permanent marks no(s). 43, 774 & 1159 In Proclaimed Survey Area no. _____

Easement Information				
Legend: E - Encumbering Easement or Condition in Crown Grant in the Nature of an Easement A - Appurtenant Easement R - Encumbering Easement (Road)				
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of
E-1	SEWERAGE	SEE DIAG.	PS 613553P	LOWER MURRAY URBAN & RURAL WATER CORPORATION
E-2	WAY & DRAINAGE	SEE DIAG.	PS 613553P	LOTS ON THIS PLAN & MILDURA RURAL CITY COUNCIL
E-3	PIPELINE OR ANCILLARY PURPOSES	2	THIS PLAN - SECTION 136 WATER ACT 1989	LOWER MURRAY URBAN & RURAL WATER CORPORATION
RI	WAY, DRAINAGE & SEWERAGE AND THE SUPPLY OF WATER, GAS, ELECTRICITY & TELECOMMUNICATIONS.	SEE DIAG.	THIS PLAN	LOTS ON THIS PLAN

LICENSED SURVEYOR: ROBERT BRUCE FREEMAN REF 6717/D VERSION 2 DATE 19/10/2011	SIGNATURE 
FREEMAN & FREEMAN LAND SURVEYORS PO BOX 2135 MILDURA VIC 3502 TELEPHONE: (03) 50236239	

Licensed Surveyor: ROBERT BRUCE FREEMAN REF 6717/D VERSION 2 DATE 19/10/2011	LR use only Statement of Compliance / Exemption Statement Received <input checked="" type="checkbox"/> Date 19 / 06 / 2013 LR use only PLAN REGISTERED TIME 3.47PM DATE 24/06/2013 GARY M ROBERTSON Assistant Registrar of Titles Sheet 1 of 2 Sheets  DATE 7 / 12 / 2011 COUNCIL DELEGATE SIGNATURE Original sheet size A3
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PLAN OF SUBDIVISION

Stage No.

Plan Number

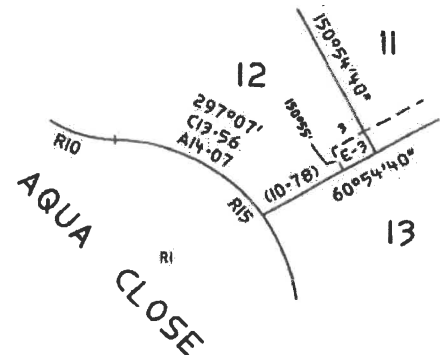
PS 619461M



MGA94 NORTH
ZONE 54

ENLARGEMENT DIAGRAM
FOR EASEMENT DETAILS WITHIN LOT 12

SCALE 1:400



FREEMAN & FREEMAN

LAND SURVEYORS

PO BOX 2135 MILDURA VIC 3502

TELEPHONE: (03) 50236239

SHEET 2 OF 2 SHEETS

ORIGINAL

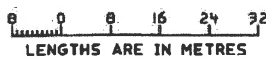
SCALE

SHEET

SIZE

A3

1:800



LICENSED SURVEYOR: ROBERT BRUCE FREEMAN

SIGNATURE

DATE 19/10/2011

REF 6717/D

VERSION 2

DATE 7/12/2011

COUNCIL DELEGATE SIGNATURE

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TRANSFER OF LAND

Section 45 Transfer of Land Act 1958

Lodged by:

Name:

Phone:

Address:

Ref:

Customer Code:

ANZ Retail
15314 Q

Lot 11

AK868763T

Privacy Collection Statement

The information from this form is collected under statutory authority and is used for the purpose of maintaining publicly searchable registers and indexes in the Victorian Land Registry.

MADE AVAILABLE / CHANGE CONTROL

Office Use Only

The transferor at the direction of the directing party (if any) transfers to the transferee the estate and interest specified in the land described for the consideration expressed –

- together with any easements created by this transfer;
- subject to any encumbrances affecting the land including any created by dealings lodged for registration before the lodging of this transfer; and
- subject to any easements reserved by this transfer or restrictive covenant contained or covenant created pursuant to statute and included in this transfer

Land: (volume and folio reference)

Certificate of Title Volume 11429 Folio 643

Estate and Interest: (e.g. "all my estate in fee simple")

All its estate and interest in fee simple

Consideration:

Transferor: (full name)

LOWER MURRAY URBAN AND RURAL WATER CORPORATION

Transferee: (full name and address including postcode)

GRANT GEOFFREY MCCABE OF 35, 313 EIGHTH STREET, MILDURA 3500

Directing Party: (full name:)

Creation and/or Reservation ad/or Covenant:

AND THE SAID GRANT GEOFFREY MCCABE for themselves and their transferees the registered proprietors for the time being of the said land hereby transferred and every part thereof DO HEREBY as a separate covenant COVENANT with the said LOWER MURRAY URBAN & RURAL WATER CORPORATION and the other registered proprietor or proprietors for the time being of the land comprised in Plan of Subdivision and every part thereof (other than the land hereby transferred) as follows:-

- (a) With the exception of Lot 14 they will not erect or cause or suffer to be erected upon the said lot any dual occupancy dwelling or more than one dwelling and that such building or dwelling shall not be other than a building that is a class 1(a)(i) as defined in part A3-2 of the building code of Australia and that such building and lot or any part thereof shall not be registered under the provisions of the Subdivision Act 1988 or any amendment modification or re-enactment or substitution of such Act;

Approval No: 18171111L

ORDER TO REGISTER

Please register and issue title to

STAMP DUTY USE ONLY

T2



Signed

Cust. Code:

THE BACK OF THIS FORM MUST NOT BE USED
Land Registry, 570 Bourke Street, Melbourne, 3000, Phone 8636-2010

AK868763T

- (B) That they will not at any time erect, or construct or build or cause to be erected or constructed or built or allow to remain erected or constructed or built on the said lot or any part thereof, any dwelling house or outbuildings which has previously been erected, constructed or built on any other land or constructed wholly or substantially for transportation to a building allotment;
- (C) That they shall not at any time erect or cause or suffer to be erected or remain erected upon the said allotment any side and/or rear boundary fence constructed from any material other than new zicalume steel panel type construction with an oven baked exterior finish such as colourbond with a minimum height of 1.8 metres and which shall not be finished in any colour other than 'Domain' or its equivalent replacement colour;

AND IT IS HEREBY AGREED AS FOLLOWS:

That the benefit or the foregoing covenant shall be attached to and run at law and in equity with the land comprised in the said Plan of Subdivision other than the land hereby transferred and that the burden thereof shall be annexed to and run at law and in equity to the said land hereby transferred and that the same shall be noted and appear on every future Certificate of Title to the said lot and every part thereof as an encumbrance affecting the said land and every part thereof.

Dated:

Execution and attestation:

THE COMMON SEAL of LOWER MURRAY URBAN)
AND RURAL WATER CORPORATION was hereunto)
affixed in the presence of:)

Chairman: [Signature]
Full name: JOHN SALVATORE TRESCHIO
Usual address: 5 REGENCY PDE, MILDURA

Member: [Signature]
Full name: A. MATHEWS
Usual address: 3423 Etiwanda Ave Mildura

Managing Director: [Signature]
Full name: RON LEAMEN
Usual address: 6 HILLCREST CLOSE
MILDURA, VIC

Signed by GRANT GEOFFREY MCCABE in the presence of:)

Witness: [Signature]

[Signature]
Grant Geoffrey McCabe



Approval No: 18171111L

T2 Page 2



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Land Registry, 570 Bourke Street, Melbourne, 3000, Phone 8636-2010

PLANNING PROPERTY REPORT



Environment,
Land, Water
and Planning

From www.planning.vic.gov.au at 14 October 2020 02:39 PM

PROPERTY DETAILS

Address: **8 TOWER GARDENS MILDURA 3500**
Lot and Plan Number: **Lot 11 PS619461**
Standard Parcel Identifier (SPI): **11\PS619461**
Local Government Area (Council): **MILDURA**
Council Property Number: **411702**
Planning Scheme: **Mildura**
Directory Reference: **Vicroads 535 09**

www.mildura.vic.gov.au

[Planning Scheme - Mildura](#)

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](#)

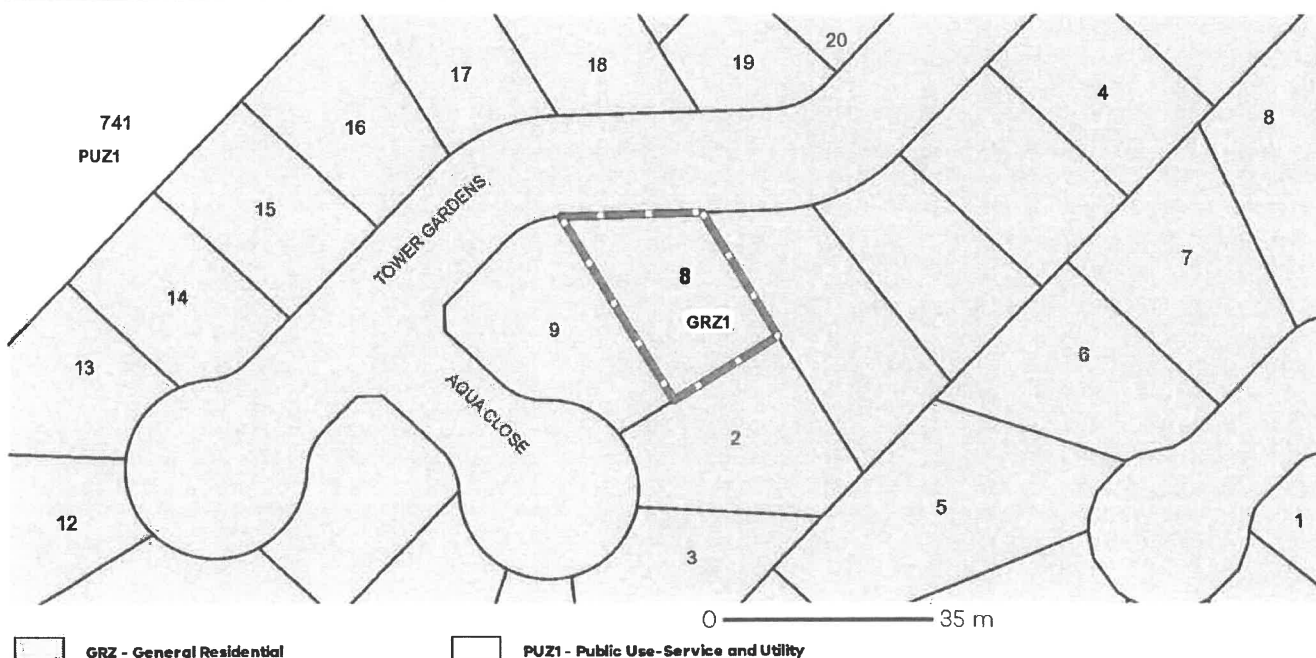
STATE ELECTORATES

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

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)



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

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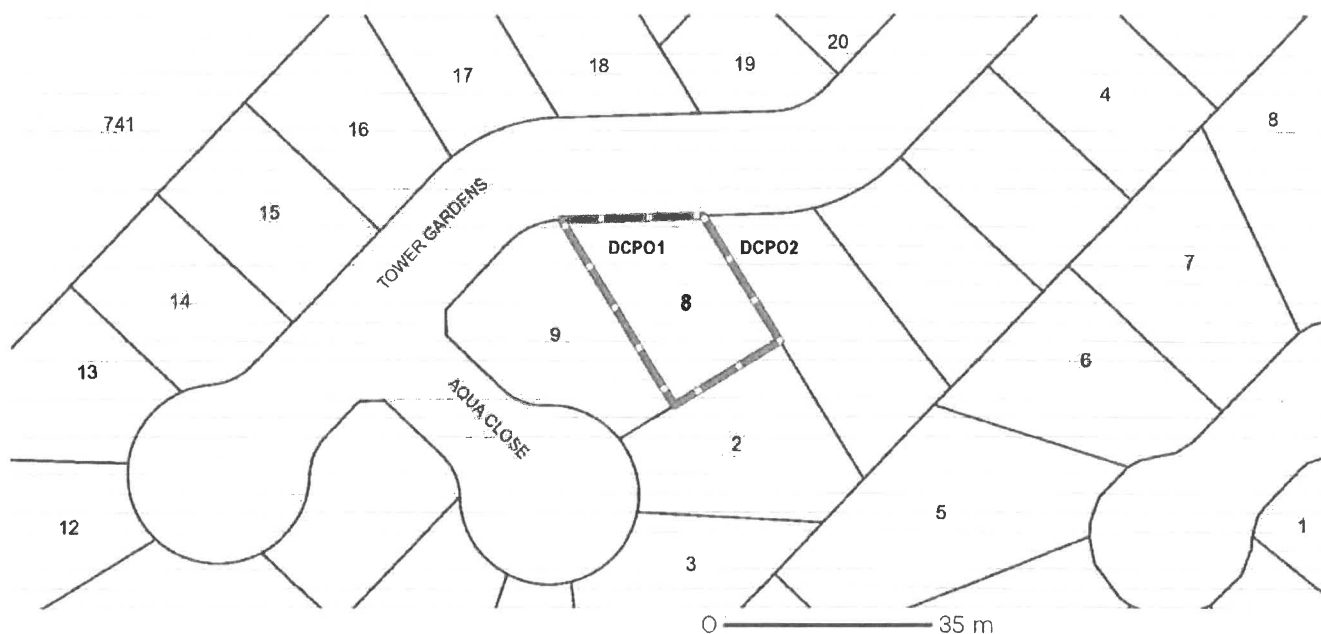
Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

Planning Overlays

DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY (DCPO)

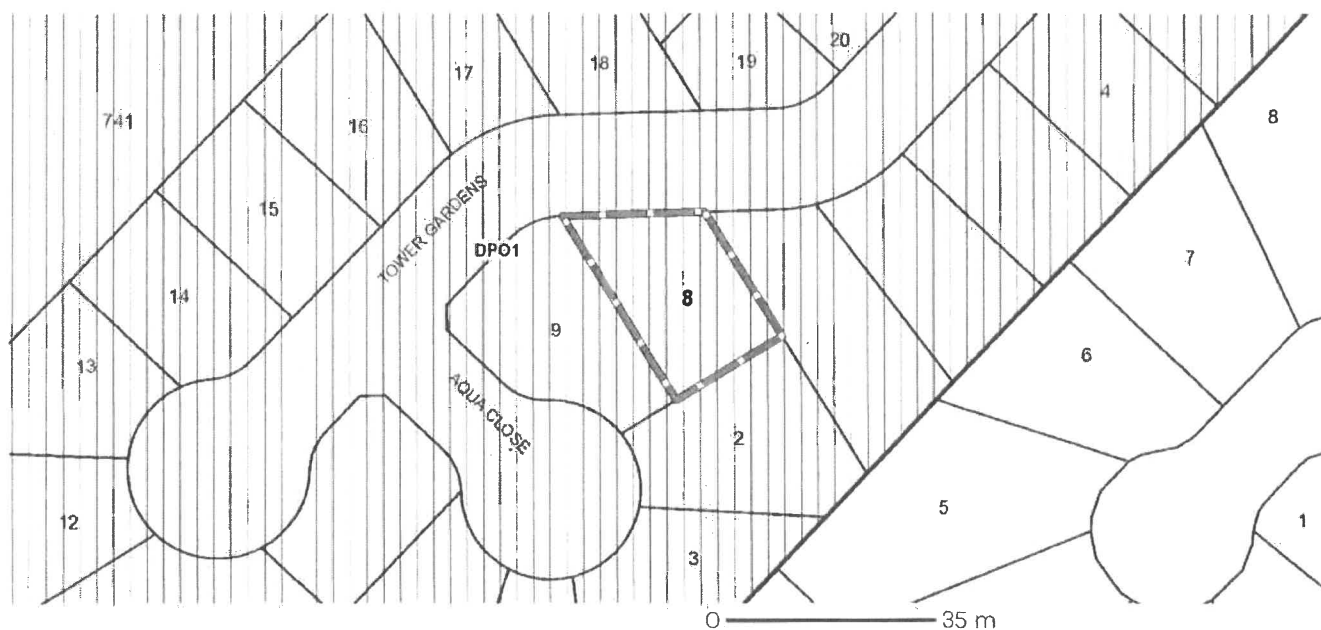
DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 1 (DCPO1)

DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 2 (DCPO2)



DEVELOPMENT PLAN OVERLAY (DPO)

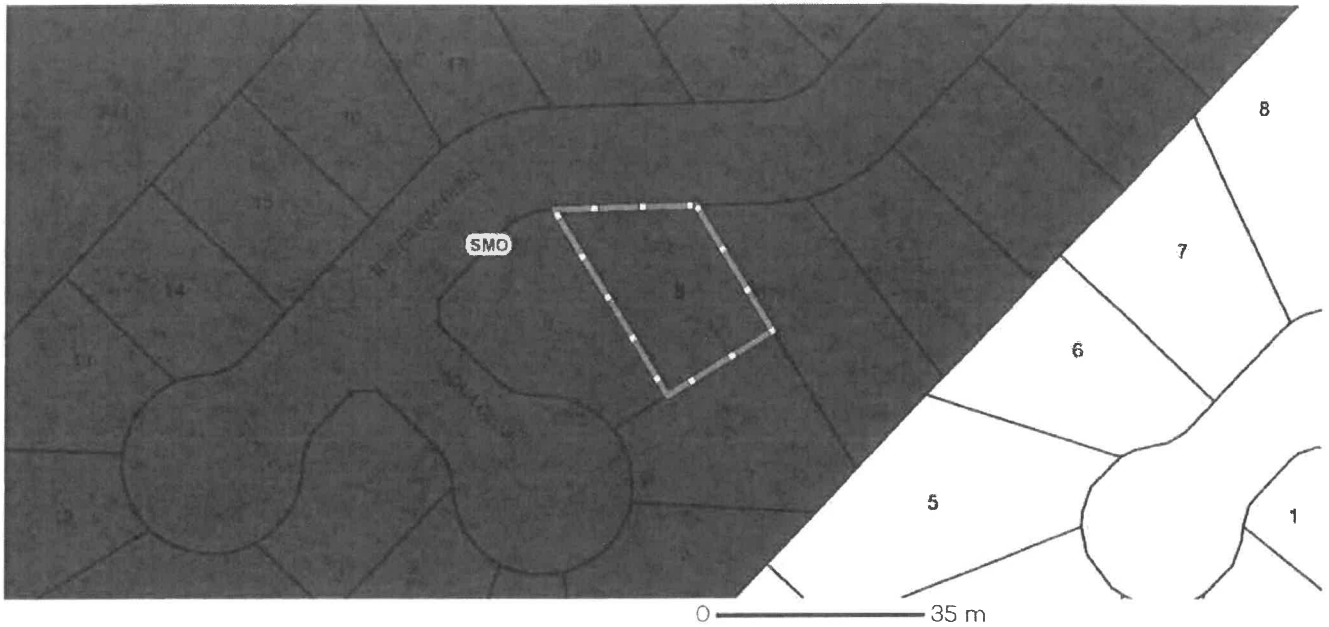
DEVELOPMENT PLAN OVERLAY - SCHEDULE 1 (DPO1)



Planning Overlays

SALINITY MANAGEMENT OVERLAY (SMO)

SALINITY MANAGEMENT OVERLAY SCHEDULE (SMO)

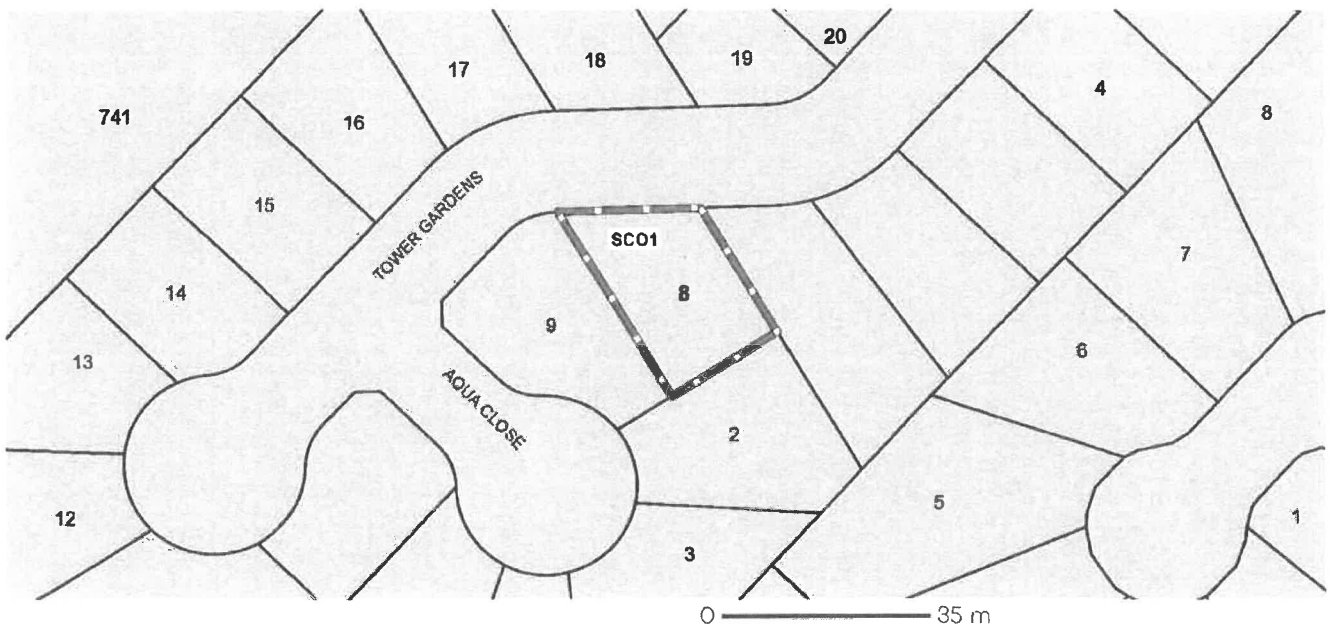


SMO - Salinity Management

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

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

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Further Planning Information

Planning scheme data last updated on 7 October 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 <https://mapshare.maps.vic.gov.au/vicplan>

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

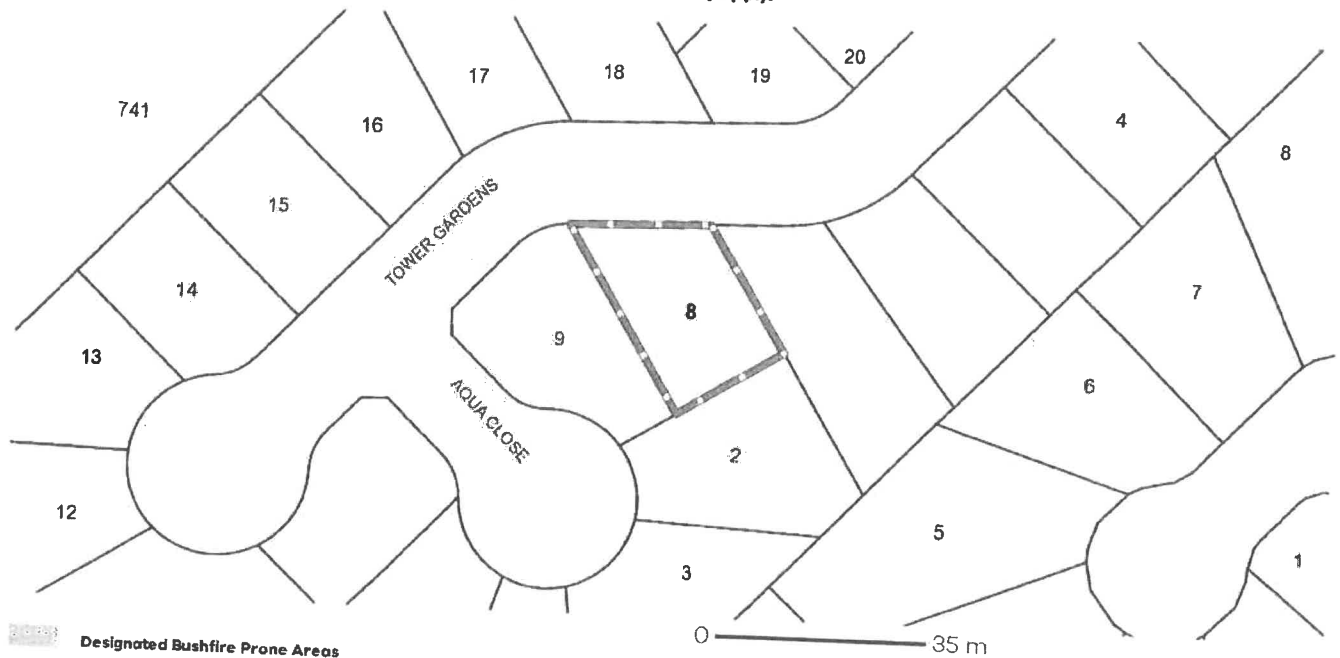
PLANNING PROPERTY REPORT



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.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 <https://www.vba.vic.gov.au>.

Copies of the Building Act and Building Regulations are available from <http://www.legislation.vic.gov.au>.

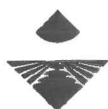
For Planning Scheme Provisions in bushfire areas visit <https://www.planning.vic.gov.au>.

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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 Act 1962 (Vic).

PLANNING PROPERTY REPORT: 8 TOWER GARDENS MIL DURA 3500



Mildura Rural City Council

Internal Use Only



TAX INVOICE

Miss T L Hamence
PO Box 179
IRYMPLE VIC 3498



033

Total Rates & Charges For this Year

\$2,488.41

Refer below for payment options

Rate and Valuation Notice

1 July 2020 to 30 June 2021

Property Location & Description
8 Tower Gardens MILDURA VIC 3500
Lot 11 PS 619461M

AVPCC: 110 - Detached Home

RATING DETAILS

Balance B/Fwd as at 01/07/2020
Interest/Costs Less Payments as at 03/09/2020
Residential Rate
Waste Management

			- \$795.68Cr
			- \$120.00Cr
0.00620605	310000		\$1,923.88
434.79	1		\$434.79

VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY

Residential Fire Levy (Fixed)
Residential Fire Levy (Variable)

113.00	1	\$113.00
0.000054	310000	\$16.74

PAYMENT DEADLINES EXTENDED

First instalment due by 14 October 2020.
Second instalment due by 14 December 2020.

COVID-19 SUPPORT

Relief options are available to assist ratepayers experiencing financial hardship.
Visit mildura.vic.gov.au/coronavirus or call us for details.

TOTAL AMOUNT

\$1,572.73

Payment In full Due 15 Feb 2021 \$1,572.73	Or	1st Instalment Due 14 Oct 2020 \$0.00	2nd Instalment Due 14 Dec 2020 \$328.53	3rd Instalment Due 28 Feb 2021 \$622.10	4th Instalment Due 31 May 2021 \$622.10
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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

Miss T L Hamence
8 Tower Gardens MILDURA VIC 3500
Assessment No: 411702

Payment In Full: \$1,572.73
Or 1st Instalment: \$0.00



Bill code: 93922
Ref: 4117024

BPAY this payment via Internet or phone banking.
BPAY View® View and pay this bill using internet banking.
BPAY View Registration No.: 4117024

POST billpay



Full Payment *41 4117024



Post Billcode: 0041
Ref: 4117024

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

Centrepay Ref:
555 054 730B

Internal Use Only





Mildura Rural City Council

Madden Avenue Service Centre

108 Madden Avenue, Mildura
Phone: (03) 5018 8100
Fax: (03) 5021 1899

Deakin Avenue Service Centre

76 Deakin Avenue, Mildura
Phone: (03) 5018 8100
Fax: (03) 5021 1899

Ouyen Service Centre

79 Oke Street, Ouyen
Phone: (03) 5018 8600
Fax: (03) 5092 1017

PO Box 105, Mildura Vic 3502
DX 50014, Mildura
mrcc@mildura.vic.gov.au
www.mildura.vic.gov.au

ARREARS

Payment of arrears must be made immediately unless an agreed payment arrangement is in place. As penalty interest accrues daily, please contact Council for an updated arrears amount when making payment.

PAYING YOUR RATES

There are two ways you can pay.

1. One full payment

Pay the full amount of current rates and charges in one annual payment by 15 February 2021, or

2. Four quarterly instalments

Pay your rates in four separate instalments. The full amount of the first instalment must be paid by 30 September 2020. Any arrears must also be paid by this date. Any payments received after this date will be treated as part payment of the 'one full payment' option.

INTEREST AND PENALTIES

Under Section 172 of the Local Government Act 1989, late payments will be subject to penalty interest calculated from the date when each quarterly instalment was due, irrespective of whether or not a ratepayer has chosen to pay by the instalment or lump sum option. Late payments will be subject to an interest rate of 10% pa (set under the Penalty Interest Rates Act 1983) on all overdue rates and charges until paid in full. In the absence of full payment or an agreed payment arrangement, Council may utilise legal action to recover outstanding rates and charges. All associated legal costs will be borne by the ratepayer.

FINANCIAL DIFFICULTY

Anyone experiencing financial difficulties or having trouble making rates payments should contact Council as soon as possible to discuss their circumstances and make alternative arrangements.

ALLOCATION OF PAYMENTS

Payments received will be allocated as follows:

1. Legal Costs Owing (if any)
2. Interest Owing (if any)
3. Arrears Owing (if any)
4. Current Rates or Charges Owing

AVPCC

An Australian Valuation Property Classification Code is applied to each property to determine land use classification for Fire Services Property Levy purposes.

NOTICE OF VALUATION

The property described in this notice has been valued as at 1 January 2020, having regard to its present condition. Where a notice of valuation has been given by Council for the first time, a person may lodge an objection to the valuation and/or AVPCC with Council within two months of the date of issue. Any such objection must be lodged in accordance with Sec 16 of the Valuation of Land Act 1960.

A person considering objecting is advised to first discuss the matter with Council. The valuations shown may be used by other rating authorities for the purposes of a rate or tax. Regardless of any objection to the valuation, rates must be paid (as assessed) by the due date.

RATE NOTICE APPEAL

Under Section 183 of the Local Government Act 1989, if you are a person aggrieved by a decision to classify or not classify the property described in this notice as a particular type or class for differential rating purposes, you may apply to the Victorian Civil and Administrative Tribunal within 60 days of the date of issue for a review of the decision.

Under Section 184 of the Local Government Act 1989, if you are a person aggrieved by a rate or charge imposed by Council, or by anything included or excluded from such a rate or charge, you may lodge an appeal with the County Court within 60 days of the date of issue. There are limited grounds of appeal.

Under Section 185 of the Local Government Act 1989, if you are a person aggrieved by a decision to impose a special rate or special charge imposed by Council, you may apply to the Victorian Civil and Administrative Tribunal within 30 days of the date of issue for a review of the decision. There are limited grounds of appeal.

Prior to lodging any appeal with VCAT or the County Court, ratepayers are encouraged to first discuss the matter with Council.

CHANGE OF ADDRESS

It is the responsibility of the ratepayer to ensure Council has a current residential and postal address for the delivery of rate notices. If you change your residential or postal address you must notify Council.

RATE CAPPING

Council has complied with the Victorian Government's rates cap of 2.0 per cent. The cap applies to the average annual increase of rates and charges. The rates and charges for your property may have increased or decreased by a different percentage amount for the following reasons- (i) the valuation of your property relative to the valuation of other properties in the municipal district; (ii) the application of any differential rate by Council; (iii) the inclusion of other rates and charges not covered by the Victorian Government's rates cap.

FIRE SERVICES PROPERTY LEVY ACT 2012

Council is obliged under the Fire Services Property Levy Act 2012 to apply and collect this levy on behalf of the Victorian State Government. If you are subject to this levy, and your land is rateable, you may apply for a waiver, deferral or concession in respect of the levy amount in accordance with Sec 27. If you are subject to this levy and your land is classified residential for land use classification purposes but is not rateable land, you may apply for a waiver, deferral or concession in respect of the levy amount in accordance with Sec 28.

PENSIONER CONCESSION

Eligible pensioners can claim a concession on their Council rates and Fire Services Property Levy. If you have previously made an application and a concession isn't shown on your rate notice, please contact Council.

PRIVACY INFORMATION

Information on this notice is used for Council's municipal and statutory obligations only. Council may pass on this information to authorities and agencies where these bodies require the information to perform their legislative functions.

How to pay

IN PERSON

Visit any of Council's Service Centres to pay by cash, cheque or EFTPOS (credit and debit cards accepted).

Office Hours
8am - 5pm
Monday to Friday

MAIL

Cheque payable to 'Mildura Rural City Council'.
PO Box 105
Mildura VIC 3502

DIRECT DEBIT

Contact Council to arrange direct debit payments.

BPAY®



Contact your bank or financial institution to access BPAY from your account.
Quote the Biller Code 93922 and Reference No. as on the front of this notice.

eNOTICES



For emailed notices:
mildura.enotices.com.au
Reference No:
CC656EE98S

AUSTRALIA POST

Pay in-store at Australia Post to pay by cash, cheque, EFTPOS, debit card, MasterCard or Visa. Or by phone, 131 816 or online at auspost.com.au/postbillpay

CENTREPAY

Call Centrelink to arrange regular deductions from your Centrelink payments. Quote Centrepay Reference No: 555 054 730B and your Assessment Number.

MILDURA

741 - 759 Fourteenth Street Mildura 3500
 PO Box 1438 Mildura 3502
 AUSSDOC DX 50923
 Tel: (03) 5051 3400 Fax: (03) 5051 3480
 Office Hours 8 00am - 5 00pm Monday - Friday

SWAN HILL

73 Beveridge Street Swan Hill 3585
 PO Box 1447 Swan Hill 3585
 AUSSDOC DX 30164
 Tel: (03) 5036 2160 Fax: (03) 5036 2180
 Office Hours 8 00am - 5 00pm Monday - Friday



24 Hour Supply Emergency
1800 808 830

LOWER MURRAY

WATER

ABN 18 475 808 826
 www.lmw.vic.gov.au

KERANG

56 Wellington Street Kerang 3579
 PO Box 547 Kerang 3579
 AUSSDOC DX 57908
 Tel: (03) 6460 3960 Fax: (03) 5450 3967
 Office Hours 8 00am - 1 00pm Monday - Friday

Reference No.
URBAN ACCOUNT

063333

Amount Due \$25.49

Due Date 13 Nov 2020

MS TL HAMENCE
 PO BOX 179
 IRYMPLE VIC 3498

Date of Issue: 14/10/2020

Tariffs and Charges Notice
 2nd Quarter 2020/21
 01/10/2020 - 31/12/2020

POST *850 700633332

Property Address : 8 TOWER GARDENS MILDURA VIC 3500 (Prop:63333) - Urban Account
 Lot 11 PS 619461M Par Mildura Vol 11429 Fol 643

	Charge	Balance
Water Service Tariff	52.09	52.09
Sewerage Service Tariff	122.96	122.96
	CREDITS & Other Receipts	-149.56
	TOTAL OWING	\$25.49

10.00 will be deducted from your nominated a/c via Direct Debit on alternate Thurs (next 26-Oct-20).

REPRINTED ACCOUNT

Payments/Credits since last Notice \$50.00



LMW054G

15467394

Payment Slip - Methods of Payment

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



Direct Debit
 Please contact your local office



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



Billpay Code: 0850
Ref:

Pay in person at any Post Office



Biller Code: 78477
Ref:

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

063333

8 TOWER GARDENS MILDURA VIC 3500 (Prop:63333) - Urban Account

10.00 will be deducted from your nominated a/c via Direct
 Debit on alternate Thurs (next 26-Oct-20).



Biller Code: 78477
Ref: 700633332

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

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

BPAY View Registration No: 700633332



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

See reverse for
In Person and By Mail options

These services are GST-free. The next Quarterly Notice will be mailed Jan 2021 - due mid Feb

Account Information

In accordance with Section 274(1)(b) of the Water Act 1989, this account has a due date period of 28 Days. The current amount is due and payable by the date shown on the front of this notice. Any arrears must be paid immediately regardless of the due date shown. The issuance of an Urban final notice will incur a fee. Interest charges will accrue against any Rural charges in arrears.

Payment Assistance

Lower Murray Water offers a variety of flexible payment options to assist you in managing payment of your accounts. In the event that you are experiencing financial hardship we have developed a 'Code of Practice' that outlines minimum standards of service we will provide to assist you.

These options can be accessed by contacting your local office.

If payment is not made or a suitable payment plan agreed to then you may be subject to further recovery action which may include restriction of water supply, application of interest and/or referral to a third party debt collection agency.

Concession Rebates

Concession rebates are available for the following customers:

- Urban RPS dental.
- Domestic and Stock within Irrigation Districts.
- Domestic and Stock Private Diversions.

The above Customers holding a Centrelink PCC/MCC Card or a Department of Veteran Affairs PCC/Gold Repatriation Health Card (TPI & War Widow only) may be eligible for a Pension Concession. Please contact your local office for further details.

Concession re-application is only required if the customers circumstances have altered since last account issued.

By claiming a concession you will be authorising Lower Murray Water to confirm your eligibility with Centrelink or the Department of Veteran Affairs. This consent will be ongoing and can be revoked by contacting Lower Murray Water.

Water Quality - Irrigation and Rural Supply Districts

Water supplied for irrigation, rural supplies of domestic and stock purposes by Lower Murray Water is not fit for any use which may involve human consumption directly or indirectly, without first being properly treated.

Water Meters / Meter Failure

Please ensure there is clear access to your water meter at all times. In the event that we are unable to accurately determine your usage through your meter readings your reading will be assessed in

compliance with the relevant customer charter.

Utility Relief Grant Scheme

Customers who are unable to pay their bill because of a temporary financial crisis and if the application criteria may qualify for a once off grant from the Department of Human Services' Utility Relief Grant Scheme.

Energy and Water Ombudsman (Victoria)

Lower Murray Water is pleased to help you in any matter regarding our services by simply calling us at any of our offices. If we cannot resolve an issue you may choose to call the Energy and Water Ombudsman (Victoria) on FREECALL 1800 500 509 or at www.ewov.com.au.

TTY callers dial 133 677 and quote LMW phone number 03 5051 3400

Interpreter Service

For Interpreter Service please call the number below.

Per avvalervi di un interprete, telefonate al numero indicato in basso.

Tercümanlık servisi için aşağıdaki telefon numarasını arayınız.

Kung nangangailangan ng interpreter, tumawag lamang sa numerong hása ibaba.

Fetu'utaki ki he fika telefoni 'i lalo ki he potungaue fakatonulea.

Za usluge tumača molimo nazovite donji broj.

Για υπηρεσία διερμηνέων, παρακαλώ τηλεφωνηστε στον κατωτέρω αριθμό.

13 14 50



In Person

Present this notice at any office listed above. EFTPOS facilities are available at all offices.



By Mail

Make remittances payable to:
Lower Murray Water
(cross cheques Not Negotiable)

Send to: PO Box 1438 Mildura VIC 3502

Do not Include cash

In line with common business practice a receipt will not be forwarded.

Detach payment slip and forward with cheque or money order to your local office.

Change of Address Details

Please forward to any Office listed on the front of this notice.

Name

Address

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.

(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.