

# SECTION 32 STATEMENT

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

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**Vendor:** Gerald Brendon Oliver and Heather June Oliver

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**Property:** 23 McKendrick Avenue MILDURA VIC 3500

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**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](mailto:jenni@mildurapropertytransfers.com.au)

Ref: Jenni Foster

SECTION 32 STATEMENT  
23 MCKENDRICK AVENUE 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-

<b>Provider</b>	<b>Amount (&amp; interest if any)</b>	<b>Period</b>
Lower Murray Water	\$ 175.05	Per quarter
Mildura Rural City Council	\$2,576.05	Per annum

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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23 MCKENDRICK AVENUE MILDURA VIC 3500

- ~~— 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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23 MCKENDRICK AVENUE MILDURA VIC 3500

- (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**

Gerald Brendon Oliver and Heather June Oliver

**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 9018 Folio 833**

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

VOLUME 09018 FOLIO 833

Security no : 124087649583S  
Produced 20/01/2021 01:49 PM

LAND DESCRIPTION

Lot 38 on Plan of Subdivision 110360.

PARENT TITLES :

Volume 06520 Folio 907      Volume 06520 Folio 914  
Created by instrument LP110360 22/04/1974

REGISTERED PROPRIETOR

Estate Fee Simple

Joint Proprietors

GERALD BRENDON OLIVER

HEATHER JUNE OLIVER both of 23 MCKENDRICK AVENUE MILDURA VIC 3500

AJ891327S 04/09/2012

ENCUMBRANCES, CAVEATS AND NOTICES

COVENANT G240259 19/07/1976

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 LP110360 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: 23 MCKENDRICK AVENUE MILDURA VIC 3500

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 20/01/2021, for Order Number 66133641. Your reference: WW:11-21.**

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PLAN OF SUBDIVISION  
PART OF CROWN PORTION 2  
PARISH OF MILDURA  
COUNTY OF KARKAROOC

LP110360  
EDITION 3  
PARTIAL SHIP CHART 4

Measurements are in Feet & Inches  
Conversion Factor  
FEET X 0.3048 = METRES

Note. The land coloured blue is set apart for drainage and sewerage purposes.  
The land coloured green is set apart for drainage purposes.  
The land coloured purple is set apart for water supply, drainage and sewerage purposes.  
The land coloured brown is appropriated or set apart for way and drainage.

For easement appurtenant as to part see 7/1 vol. 6520 Fol 907  
714

COLOUR CONVERSION

E-1 BLUE  
E-2 GREEN  
E-3 PURPLE  
R1, R2 = BROWN

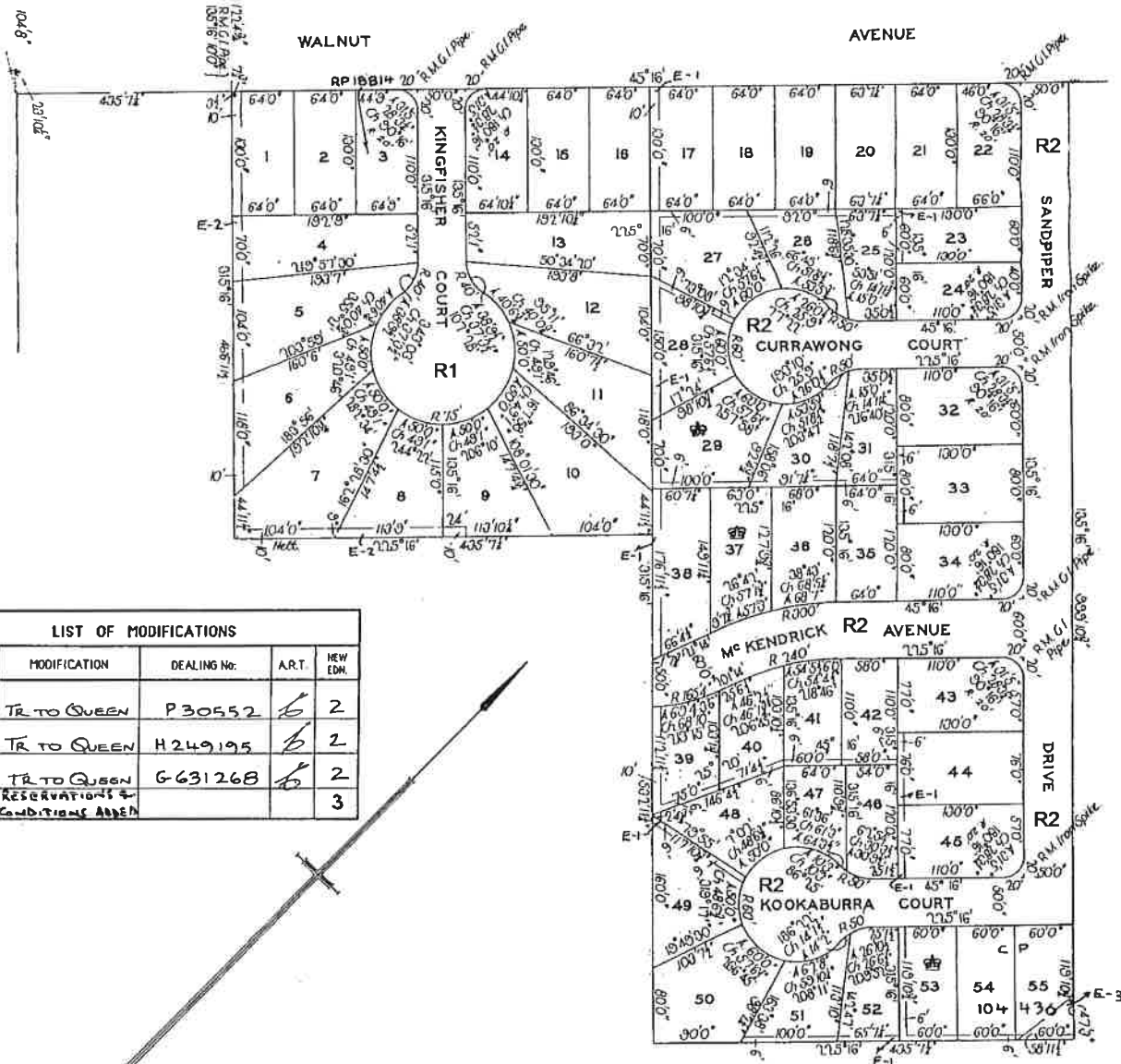
APPROVED 21-12-73

ENCUMBRANCES

THE RESERVATIONS AND CONDITIONS  
CONTAINED IN TRANSFER 256784  
AFFECTS THE LAND IN THIS PLAN

PSUR(1)  
1280' 22' 10" 1/2  
94' 11' 45" 1/2

FOURTEENTH STREET



LIST OF MODIFICATIONS				
LAND	MODIFICATION	DEALING No.	A.R.T.	NEW EDM.
LOT 53	TR TO QUEEN	P 30552	6	2
LOT 29	TR TO QUEEN	H 249195	6	2
LOT 37	TR TO QUEEN	G 631268	6	2
THIS PLAN	RESERVATIONS & CONDITIONS ADDED			3

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



1-54  
\$53

G240259

G240259

DOUG RT T

1-54 572839 JUL19-76

STEDMAN, CAMERON, MEARES & HALL

2d-15-

VICTORIA



G240259-1-7

TRANSFER OF LAND

FREEHOLD

ROWCHORE PTY. LTD. of 133 Langtree Avenue Mildura being registered as the proprietor of an estate in fee simple subject to the encumbrances notified hereunder in the land hereinafter described IN CONSIDERATION of the sum of TWENTY-ONE THOUSAND DOLLARS paid to it by the Transferees HEREBY TRANSFERS to GRAHAM LINDSAY BULLAS Builder and LORRAINE JOYCE BULLAS Married Woman both of 29 Coven Avenue Bayswater all its estate and interest in ALL THOSE pieces of land being FIRST Lot 4 on Plan of Subdivision No. 110360 lodged in the Office of Titles Parish of Mildura County of Karkaroc being the whole of the land more particularly described in Certificate of Title Volume 9018 Folio 799 AND SECONDLY Lot 38 on Plan of Subdivision No. 110360 afore-said being the whole of the land more particularly described in Certificate of Title Volume 9018 Folio 833 AND they the said Graham Lindsay Bullas and Lorraine Joyce Bullas for themselves their and each of their respective heirs executors administrators and transferees the registered proprietor or proprietors for the time being of the land hereby transferred and of every part thereof HEREBY and as separate Covenants COVENANT with the said Rowchore Pty. Ltd. and other the registered proprietor or proprietors for the time being of the land comprised in the said Plan of Subdivision and each and every part thereof (other than the land hereby transferred) as follows:

1. THAT they will not erect or cause or suffer to be erected upon either of the said lots more than one main building being a dwelling house together with the usual outbuildings and that such building shall not be a boarding house apartment house guest house or residential flats and that they will not at any time erect construct or build or cause to be erected or constructed or built or allow to remain erected or constructed or built on either of the said lots or any part thereof any dwelling house (except the usual outbuildings) of any material other than brick veneer or stone nor roof dwelling with corrugated galvanised iron.
2. THAT they will prior to the erecting or causing or suffering to be erected any dwelling on either of the said lots request the Australian Telecommunications Commission to provide a conduit for wire and cable entry installation.
3. THAT they will not erect or cause or permit to be erected any fence or wall on either of the said lots to divide from Kingfisher Court and McKendrick Avenue respectively or on any portion of either of the said lots which lie close to

JUL-19-76 573711 61572

LEE 1915 \*\*\* 120-00

A statement of the within instrument has been entered in the Register Book



- 2 -

Kingfisher Court or McKendrick Avenue respectively than any part of any dwelling constructed on either of the said lots or upon the immediately adjoining lots comprised in the said Plan of Subdivision to divide the said land from the immediately adjoining lots on the said Plan of Subdivision.

AND IT IS HEREBY AGREED AS FOLLOWS:

THAT the benefit of the foregoing covenants and each of them shall be attached to and run at law and in equity with the land comprised in the said Plan of Subdivision and with each and every part thereof and that the burden thereof shall be annexed to and run at law and in equity with each of the said lots hereby transferred and that the same shall be noted and appear on every future Certificate of Title for the said lots and every part thereof as an encumbrance affecting the same and every part thereof.

DATED the 1st day of July 1976;

THE COMMON SEAL of ROWCHORE  
PTY. LTD. was hereunto affixed  
in accordance with its Articles  
of Association pursuant to a  
resolution of the directors and  
in the presence of:



.....  
Director

.....  
Secretary

SIGNED by the said GRAHAM  
LINDSAY BULLAS in Victoria in  
the presence of:

*[Signature]*

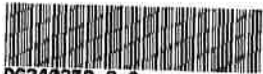
SIGNED by the said LORRAINE  
JOYCE BULLAS in Victoria in  
the presence of:

*[Signature]*

*[Signature]*

ENCUMBRANCES REFERRED TO

As set out on the face of the abovementioned  
Certificates of Title.



DG240259-2-3

DATED

1976.

G. L. & L. J. BULLAS

- from -

ROWCHORE PTY. LTD.

TRANSFER OF LAND

STEDMAN CAMERON MEARES & HALL,  
Solicitors,  
409 Springvale Road,  
FOREST HILL, VIC. 3131

878 4800

EGW:AR

# PLANNING PROPERTY REPORT



Environment,  
Land, Water  
and Planning

From [www.planning.vic.gov.au](http://www.planning.vic.gov.au) on 20 January 2021 01:51 PM

## PROPERTY DETAILS

Address: **23 MCKENDRICK AVENUE MILDURA 3500**  
Lot and Plan Number: **Lot 38 LP110360**  
Standard Parcel Identifier (SPI): **38\LP110360**  
Local Government Area (Council): **MILDURA**  
Council Property Number: **8192**  
Planning Scheme: **Mildura**  
Directory Reference: **VicRoads 535 N7**

[www.mildura.vic.gov.au](http://www.mildura.vic.gov.au)

[planning-schemes.delwp.vic.gov.au/schemes/mildura](http://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**

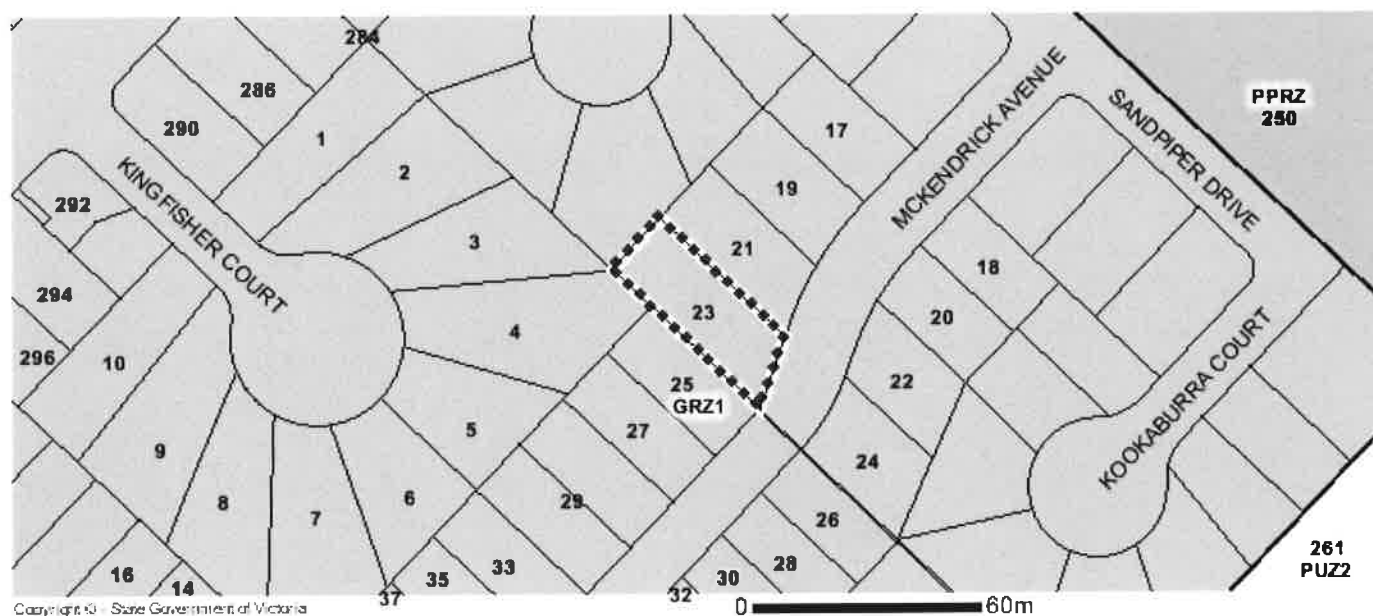
## STATE ELECTORATES

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

## Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)



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GRZ - General Residential

PPRZ - Public Park & Recreation

PUZZ - Public Use - Education

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).

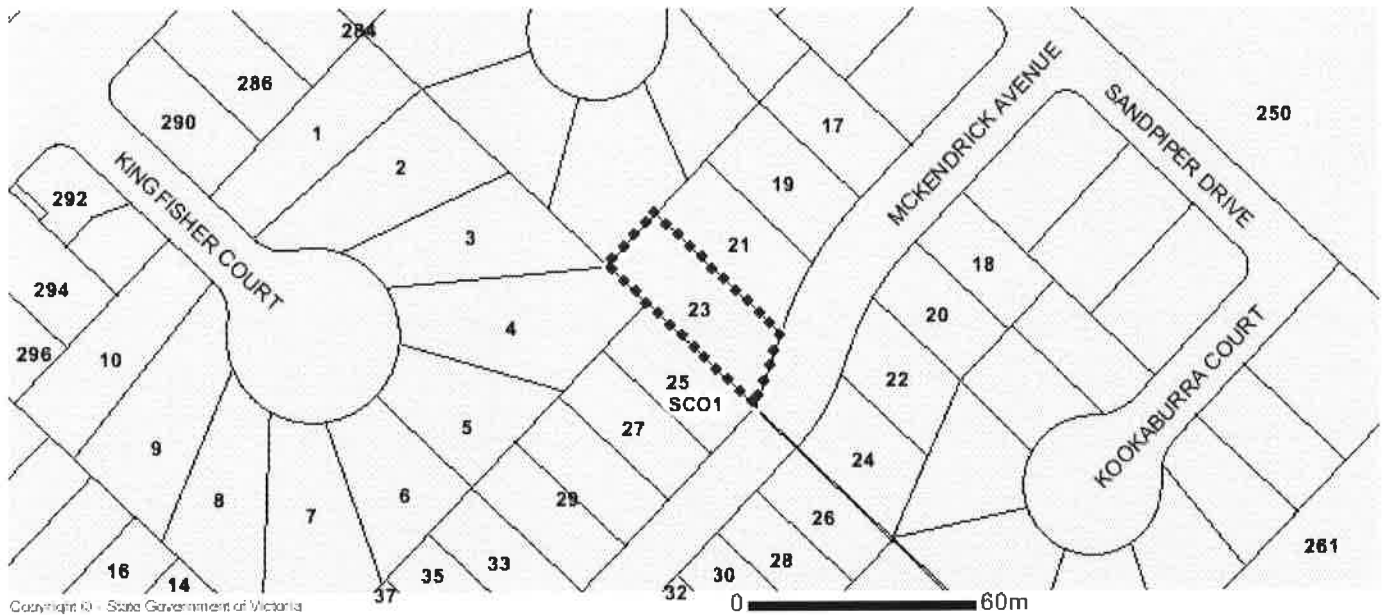
PLANNING PROPERTY REPORT: 23 MCKENDRICK AVENUE MILDURA 3500

Page 1 of 4

## Planning Overlay

### SPECIFIC CONTROLS OVERLAY (SCO)

#### SPECIFIC CONTROLS OVERLAY - SCHEDULE 1 (SCO1)



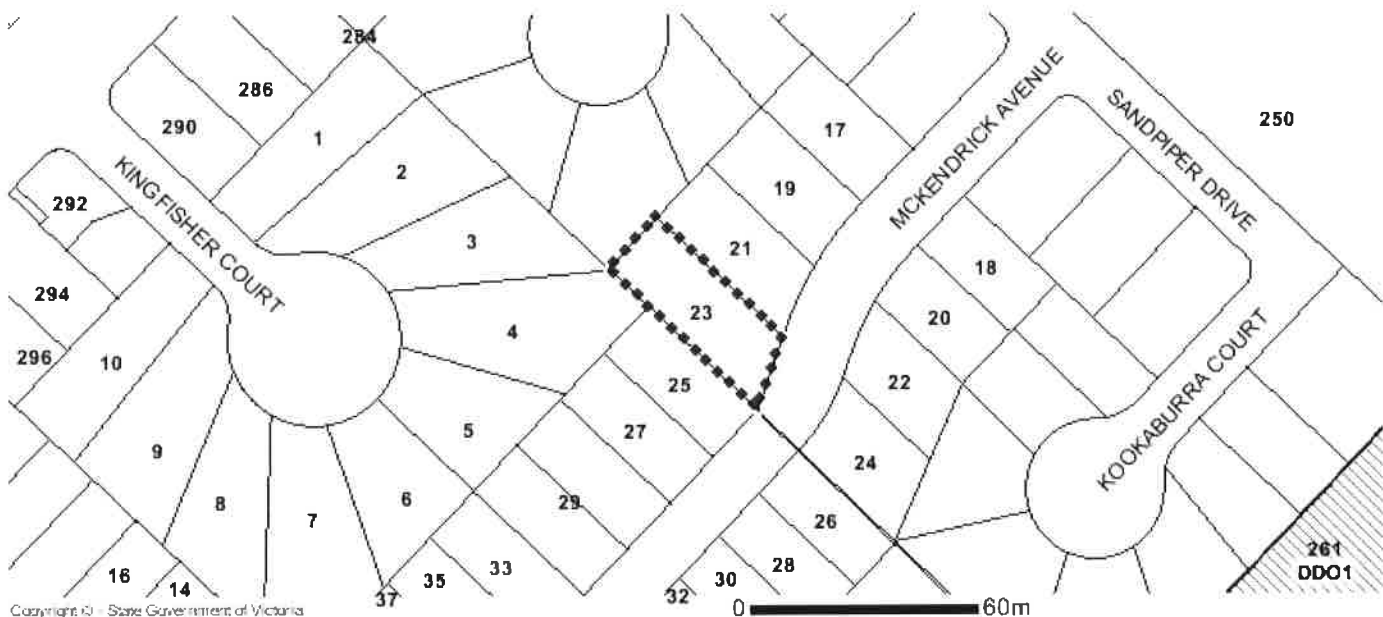
 SCO - Specific Controls

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)



 DDO - Design and Development

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 13 January 2021.

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>

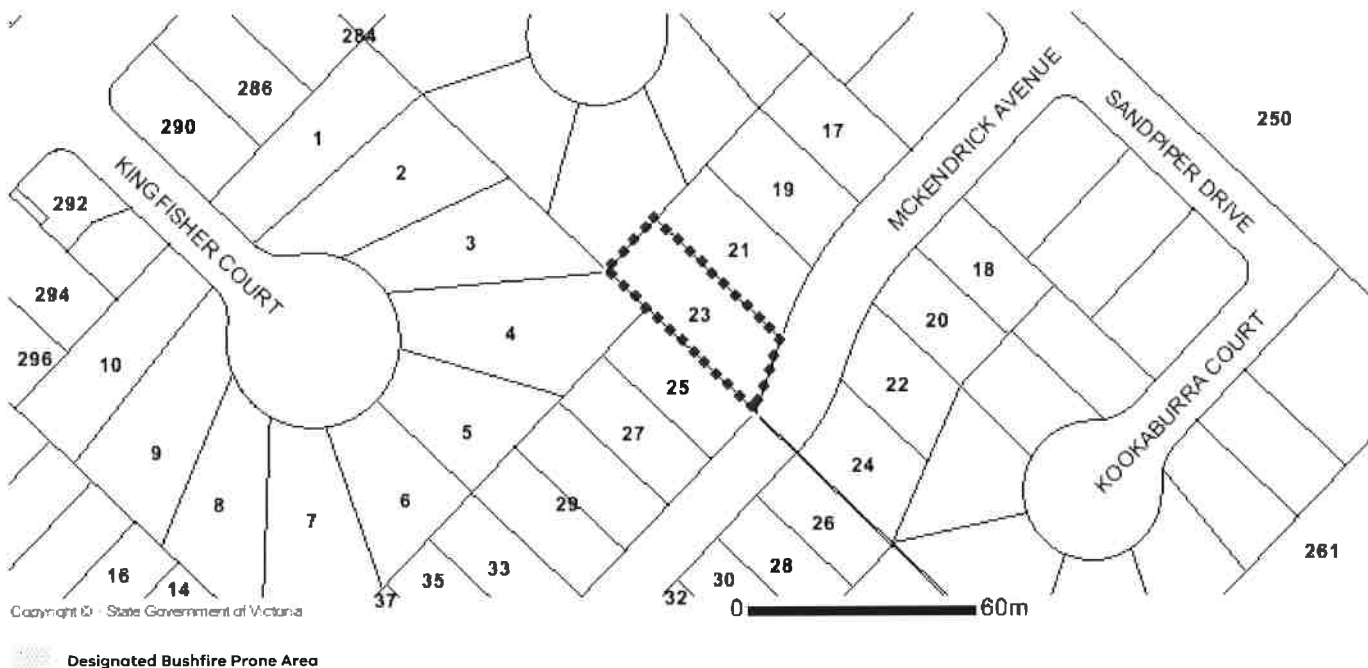
For details of surrounding properties, use this service to get the Reports for properties of interest.

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](http://www.vba.vic.gov.au)

Copies of the Building Act and Building Regulations are available from [www.legislation.vic.gov.au](http://www.legislation.vic.gov.au)

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





Mildura Rural City Council

Internal Use Only



TAX INVOICE

ABN 42 428 927 017



Mr G B & Mrs H J Oliver  
PO Box 10133  
MILDURA VIC 3502

033

R0\_137910

### Total Rates & Charges For this Year

**\$2,576.05**

Refer below for payment options

## Rate and Valuation Notice

1 July 2020 to 30 June 2021

### Property Location & Description

23 McKendrick Avenue MILDURA VIC 3500  
Lot 38 PS 110360 Sec 17 Blk E

AVPCC: 110 - Detached Home

### RATING DETAILS

Residential Rate	0.00620605	324000	\$2,010.76
Waste Management	434.79	1	\$434.79

### VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY

Residential Fire Levy (Fixed)	113.00	1	\$113.00
Residential Fire Levy (Variable)	0.000054	324000	\$17.50

Assessment No: 8192

Issue Date 10 September 2020

Rate declaration date: 1 July 2020

Capital Improved Value:

Site Value:

Net Annual Value:

Valuation Date: 1 January 2020

### 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](http://mildura.vic.gov.au/coronavirus) or call us for details.

**\*\* DIRECT DEBIT PARTICIPANT DO NOT PAY AS PER THIS NOTICE COPY FOR RECORD PURPOSES ONLY \*\***

**TOTAL AMOUNT**

**\$2,576.05**

Payment In full

Due 15 Feb 2021  
\$2,576.05

Or

1st Instalment

Due 14 Oct 2020  
\$644.02

2nd Instalment

Due 14 Dec 2020  
\$644.01

3rd Instalment

Due 28 Feb 2021  
\$644.01

4th Instalment

Due 31 May 2021  
\$644.01

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

Mr G B & Mrs H J Oliver

23 McKendrick Avenue MILDURA VIC 3500

Assessment No: 8192

**Payment In Full: \$2,576.05**

**Or 1st Instalment: \$644.02**



Biller code: 93922  
Ref: 81927

BPAY this payment via Internet or phone banking.  
BPAY View<sup>®</sup>. View and pay this bill using internet banking.  
BPAY View Registration No.: 81927

POST billpay



Full Payment \*41 81927



Post Billpay Biller code: 0041  
Ref: 81927

Pay in person at any post office, phone 13 18 16 or go to [postbillpay.com.au](http://postbillpay.com.au)

Centrepay Ref:  
555 054 730B

Internal Use Only





**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 Owning (if any)
2. Interest Owning (if any)
3. Arrears Owning (if any)
4. Current Rates or Charges Owning

#### 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](mailto:mildura.enotices.com.au)  
Reference No:  
**8C69C6613R**

#### 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](http://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 1458 Mildura 3502  
 AUSDOC DX 50037  
 Tel: (03) 5051 3400 Fax: (03) 5051 3480

**SWAN HILL**

73 Beveridge Street Swan Hill 3585  
 PO Box 1447 Swan Hill 3585  
 AUSDOC DX 30184  
 Tel: (03) 5036 2150 Fax: (03) 5036 2180



**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  
 AUSDOC DX 57908  
 Tel: (03) 5450 3960 Fax: (03) 5450 3967

**Reference No. 009312**

**Amount Due \$200.39**

**URBAN ACCOUNT**

**Due Date 24-FEB-2021**



368051-001 016556(37045) 0033

MR GB OLIVER & MS HJ OLIVER  
 PO BOX 10133  
 MILDURA VIC 3502

Date Of Issue 8/01/2021

Tariffs and Charges Notice  
 3rd Quarter 2020/21  
 01/01/2021 - 31/03/2021

**POST** \*850 700093123

Property Address : 23 MCKENDRICK AVENUE MILDURA VIC 3500 (Prop:9312) - Urban Account  
 Lot 38 LP 110360 Blk E Sec 17 Vol 9018 Fol 833

	Charge	Balance
Water Service Tariff	52.09	52.09
Water by Measure Chg-Info on reverse	25.34	25.34
Sewerage Service Tariff	122.96	122.96

**TOTAL OWING**

**\$200.39**

*The BALANCE DUE will be deducted from your nominated a/c via Direct Debit on the DUE DATE.*



LMW054G

Payments/Credits since last Notice \$187.72

**Payment Slip - Methods of Payment**

**Online at [lmw.vic.gov.au](http://lmw.vic.gov.au) - Pay your Account**

009312

23 MCKENDRICK AVENUE MILDURA VIC 3500 (Prop:9312) - Urban Account

**Direct Debit**

Please contact your local office

*The BALANCE DUE will be deducted from your nominated a/c via Direct Debit on the DUE DATE.*

**Centrepay**

Use Centrepay 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: 7000 9312 3**

**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 9312 3**



**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](http://www.bpay.com.au)

**By Phone**

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

**See reverse for In Person and By Mail options**

# 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.