

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: ROBERT THOMAS DAWES

PROPERTY: 102 BURROWS STREET **MILDURA VIC 3500**

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

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

Ref: LCA:TD 202520

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	102 Burrows Street, Mildura VIC 3500 being all of the land contained in Lot 7 Plan of Subdivision 55987 as more particularly described in Certificate of Title Volume 8365 Folio 600		
The vendor makes this sta of Land Act 1962.	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 contract. The vendor may	statement and give it to the purchaser prior to the purchaser signing the sign this statement to be given to the purchaser by electronic signature.		
VENDOR	ROBERT THOMAS DAWES		
Signature of the Vendor	Signed for and on behalf of the Vendor by his Attorneys Jennifer Anne Dawes-Robinson and Anthony Charles Dawes appointed pursuant to Enduring Power of Attorney dated 28 June 2005		
DATE OF THIS STATEMENT / /20			
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			

/20__

DATE OF ACKNOWLEDGEMENT

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 \$3,000.00.
- (b) Their amounts are as follows:

	Authority	Amount	Interest (if any)
(1)	Mildura Rural City Council	See attached certificate	\$
(2)	Lower Murray Water - Urban	Approximately \$800.00	\$
		per year	

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.

5.	BUILDING PERMITS 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.

9.2 Vendor not registered proprietor

If the Vendor is not the registered proprietor of the land or the owner of the estate in fee simple in the land, evidence of the Vendor's right or power to sell the land.

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.

The provision or attachment of the due diligence checklist to Vendor Statement is not required but may be attached as a matter of convenience.

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

VOLUME 08365 FOLIO 600

Security no : 124087010335B Produced 08/12/2020 10:17 AM

LAND DESCRIPTION

Lot 7 on Plan of Subdivision 055987. PARENT TITLE Volume 07341 Folio 010 Created by instrument B372383 13/08/1962

REGISTERED PROPRIETOR

Estate Fee Simple

Joint Proprietors

ROBERT THOMAS DAWES

GLADYS AILEEN DAWES both of 102 BURROWS ST. MILDURA 3500

X785835M 03/10/2001

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 LP055987 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: 102 BURROWS STREET MILDURA VIC 3500

DOCUMENT END

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SCALE FEET TO AN INCH

38

COURTEENTH STREET,

COLOUR CODE

THE RESERVATIONS & CONDITIONS CONTAINED IN INST. No 286016 AFFECTS ALL THE LAND IN THIS PLAN

Application by surviving proprietor Section 50 Transfer of Land Act 1958

Privacy Collection Statement

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

Lodged by			
Name:	ne: MALONEY ANDERSON LEGAL		
Phone:	one: 03 5021 6200		
Address:	70 DEAKIN AVENUE, MILDURA VIC 3500		
Reference:	LCA:TD 20-2520		
Customer code:	13301L		
The applicant applies to be registered as the proprietor of the estate and interest in the land held jointly with the deceased.			
Land: (volume ar	nd folio, and if applicable mortgage, charge or lease no.)		
8365/600			
Applicant: (full name and address, including postcode)			
ROBERT THOMAS DAWES OF 102 BURROWS STREET, MILDURA VIC 3500			
Deceased: (full n	ame)		
GLADYS AILEEN DAWES			
Signing:			

35271702A

50TLA

Page 1 of 2
THE BACK OF THIS FORM MUST NOT BE USED

Land Use Victoria contact details: www.delwp.vic.gov.au/property>Contact us

Application by surviving proprietor Section 50 Transfer of Land Act 1958

Privacy Collection Statement

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

Certifications

- 1. The Certifier has taken reasonable steps to verify the identity of the applicant.
- 2. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.
- 3. The Certifier has retained the evidence supporting this Registry Instrument or Document.
- 4.The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.

Executed on behalf of ROBERT THOMAS DAWES

Signer Name

LEIGH ANDERSON

Signer Organisation

MALONEY ANDERSON LEGAL

Signer Role

AUSTRALIAN LEGAL PRACTITIONER

Signature

Execution Date

08/12/2020

35271702A

50TLA

Page 2 of 2

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Land Use Victoria contact details: www.delwp.vic.gov.au/property>Contact us

RYAN MALONEY ANDERSON MILDURA VICTORIA

ENDURING POWER OF ATTORNEY (FINANCIAL)

THIS ENDURING POWER OF ATTORNEY is made under Part XIA of the Instruments Act 1958 and has effect as a deed.

This Enduring Power of Attorney is made on the 2800

day of

June

2005.

- I ROBERT THOMAS DAWES of 102 Burrows Street, Mildura APPOINT GLADYS AILEEN DAWES of 102 Burrows Street, Mildura to be my attornev.
- I ROBERT THOMAS DAWES of 102 Burrows Street, Mildura APPOINT 1(a) JENNIFER DAWES ROBINSON of RURAL Drive. MILCHAL ANTHONY CHARLES DAWES OF SUHONG RUENUE, Irum AE SOUTH. Jointly to be my alternate attorneys.
- I AUTHORIZE my attorney to do on my behalf anything that I may 2. lawfully authorize an attorney to do.
- The authority of my attorney is subject to the following conditions, 3. limitations, and instructions: NIL
- 4. I DECLARE that this power of attorney begins: **Immediately**
- I DECLARE that this power of attorney will continue to operate and have 5. full force and effect even if I subsequently become legally incapable.
- I DECLARE that all previous enduring powers of attorney signed by me 6. Certifled copy of an original document are hereby revoked

Signed as a deed by

Certified to be a true copy of the original зеел by те.

Dated:

ROBERT THOMAS DAWES

NOTE:

If this enduring power of attorney confers power on two or more attorneys to act jointly, then they have equal authority and can only act with the agreement of them all, and any documents must be signed by all of the attorneys together.

If this enduring power of attorney confers power on two or more attorneys to act **jointly and severally**, then in exercising the powers under the enduring power of attorney any of the attorneys can act and sign documents together or alone.

Certified copy of an original document Certified to be a true copy of the original seen by me.

Dated: 8/12/2020

Sloned:

CERTIFICATE OF WITNESS

We, PETER MALONEY, Solicitor of 70 Deakin Avenue, Mildura and JENNIFER ANNE WESCOMBE of Ninth Street, Mildura certify -

- (a) that the donor has signed this enduring power of attorney freely and voluntarily in our presence; and
- (b) that at the time of signing, the donor appeared to each of us to have the capacity necessary to make the enduring power of attorney.

PETER MALONEY, Solicitor

JENNIFER ANNE WESCOMBE

Certified copy of an original document Certified to be a true copy of the original seen by me.

Dated: 8 /12 / 202

Signed: 1

STATEMENT OF ACCEPTANCE

GLADYS AILEEN DAWES of 102 Burrows Street, Mildura on the 28 Day of June 2005 accept the appointment as an attorney under this enduring power of attorney and undertake -

- to exercise the powers conferred with reasonable diligence to (a) protect the interests of the donor; and
- to avoid acting where there is any conflict of interest between the (b) interests of the donor and my interests; and
- to exercise the powers conferred in accordance with Part XIA of (c) the Instruments Act 1958.

Certified copy of an original document Certified to be a true copy of the original seen by me.

Dated:

STATEMENT OF ACCEPTANCE

Ĺ	IENNIFE	R DAWES	ROBINSON
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of Rural Drive Mildura

on the 7 day of July.

, 2005 accept the

appointment as an attorney under this enduring power of attorney and

- (a) to exercise the powers conferred with reasonable diligence to protect the interests of the donor; and
- (b) to avoid acting where there is any conflict of interest between the interests of the donor and my interests; and
- to exercise the powers conferred in accordance with Part XIA of the Instruments Act 1958.

JENNIFER DAWES ROBINSON

Certified copy of an original document Certified to be a true copy of the original seen by me.

Dated: 8 /12

Sinned:

STATEMENT OF ACCEPTANCE

of Sultana	AVENUE THY	nawes Male Sa	m
on the 7	day of	July	, 2005 accept the
appointment	as an attorn	ey under	this enduring power of attorney and
undertake -			

- (a) to exercise the powers conferred with reasonable diligence to protect the interests of the donor; and
- (b) to avoid acting where there is any conflict of interest between the interests of the donor and my interests; and
- (c) to exercise the powers conferred in accordance with Part XIA of the Instruments Act 1958.

ANTHONY CHARLES DAWES

Certified copy of an original document Certified to be a true copy of the original seen by me.

Dated: 8 1 12 12020

Signed:





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Mr R T Dawes PO Box 11 MILDURA VIC 3502



Total Rates & Charges For this Year \$1,527.58

Refer below for payment options

Rate and Valuation Notice

1 July 2020 to 30 June 2021

Property Location & Description 102 Burrows Street MILDURA VIC 3500 Lot 7 PS 55987 Sec 31 Blk F

AVPCC: 110 - Detached Home

RATING DETAILS Rebates / Concession Residential Rate Waste Management

Assessment No: 711 Issue Date 10 September 2020 Rate declaration date: 1 July 2020

Capital Improved Value:

Site Value:

Net Annual Value:

Valuation Date: 1 January 2020

-\$241.00Cr \$1,259.83 \$434.79

VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY

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

迷

\$113.00 \$10.96 -\$50.00Cr

PAYMENT DEADLINES EXTENDED

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

COVID-19 SUPPORT

Rollef options are available to assist ratepayors experiencing financial hardship. Visit mildura, vic.gov.au/coronavirus or call us for dutalis.

TOTAL AMOUNT

\$1,527.58

Payment In full

Due 15 Feb 2021 \$1,527.58

Or

1st Instalment

Due 14 Oct 2020 \$381.88

2nd Instalment

Due 14 Dec 2020 \$381.90

3rd Instalment

\$381.90

Due 28 Feb 2021

4th Instalment

Due 31 May 2021 \$381.90

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 R T Dawes

102 Burrows Street MILDURA VIC 3500

Payment in Full; \$1,527.58

Or 1st Instalment: \$381.88

Assessment No: 711

Biller code: 93922 Ref: 7112

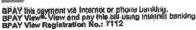




Post Biller code: 0041 Billpay Ref: 7112

Pay in person at any post office, phone 13 18 18 or no to postbilipay.com.ou







Property Report from www.land.vic.gov.au on 08 December 2020 12:37 PM

Address: 102 BURROWS STREET MILDURA 3500

Lot and Plan Number: Lot 7 LP55987 Standard Parcel Identifier (SPI): 7\LP55987

Local Government (Council): MILDURA Council Property Number: 711

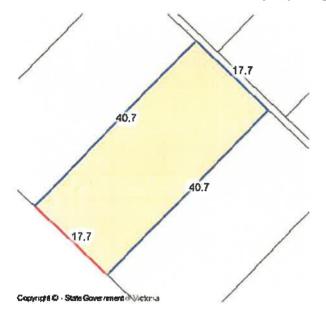
Directory Reference: VicRoads 535 O8

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: 718 sq. m Perimeter: 117 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 Overlay: SPECIFIC CONTROLS OVERLAY (SCO)

SPECIFIC CONTROLS OVERLAY - SCHEDULE 1 (SCO1)

Planning scheme data last updated on 4 December 2020.

A planning scheme sets out policies and requirements for the use, development and protection of land.

This report provides information about the zone and overlay provisions that apply to the selected land.

Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting Planning Schemes Online

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

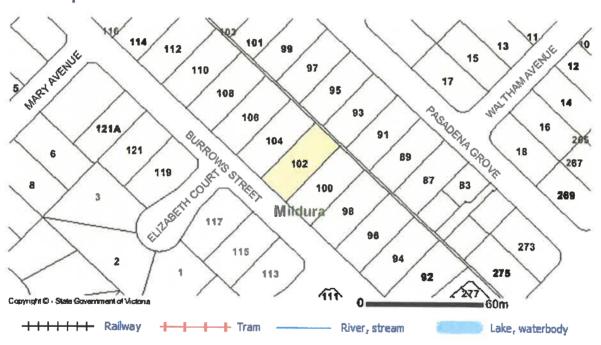
The Planning Property Report includes separate maps of zones and overlays

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

To view planning zones, overlay and heritage information in an interactive format visit Planning Maps Online

For other information about planning in Victoria visit www.planning.vic.gov.au

Area Map



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PLANNING PROPERTY REPORT



www.mildurg.vic.gov.au

From www.planning.vic.gov.au on 08 December 2020 12:37 PM

PROPERTY DETAILS

Address:

102 BURROWS STREET MILDURA 3500

Lot and Plan Number:

Lot 7 LP55987

Standard Parcel Identifier (SPI):

7\LP55987

Council Property Number:

Local Government Area (Council): MILDURA 711

Planning Scheme:

Mildura

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

Directory Reference:

VicRoads 535 O8

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:

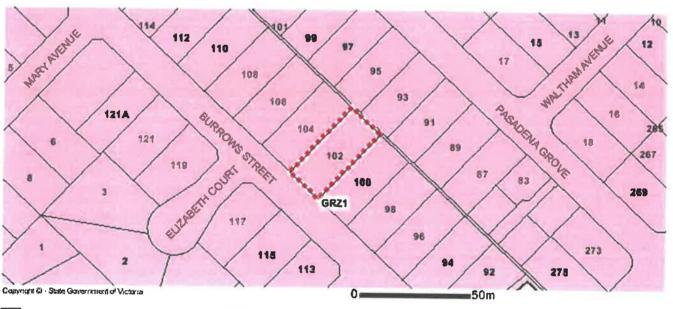
NORTHERN VICTORIA

Legislative Assembly: MILDURA

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)



C1Z - Commercial 1

GRZ - General Residential

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

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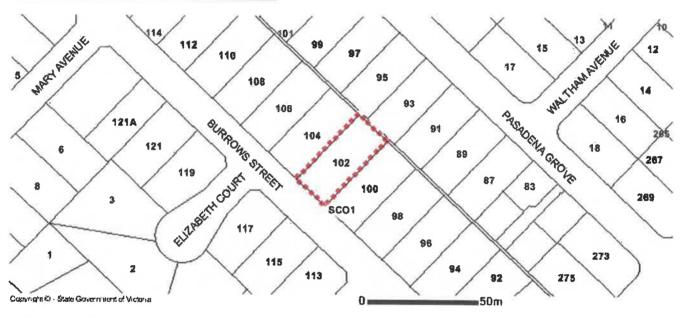
Notwithstanding this discipliner, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1982 (Vic).

PLANNING PROPERTY REPORT



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,

Further Planning Information

Planning scheme data last updated on 4 December 2020.

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

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

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

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

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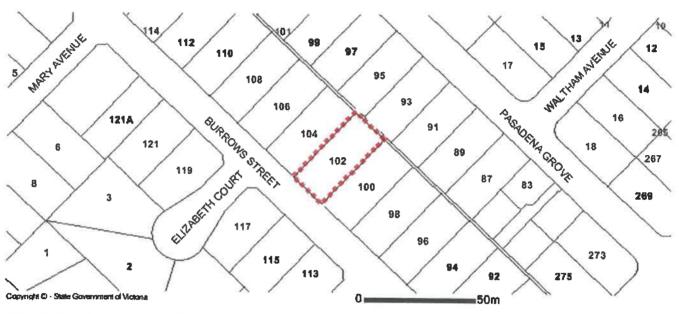
Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic.)

PLANNING PROPERTY REPORT



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 Area

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.

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

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

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

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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

