

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:

MARIA D'ORAZIO

PROPERTY: 10 EULINGA DRIVE **MILDURA VIC 3500**

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

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

Ref: LCA:KL 210674

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

10 Eulinga Drive, Mildura VIC 3500 being all of the land contained in Lot 25 on Plan of Subdivision 119349 as more particularly described in Certificate of Title Volume 9177 Folio 025

The vendor«3» make «4» this statement in respect of the land in accordance with section 32 of the Sale of Land Act 1962.

The vendor«3» must sign this statement and give it to the purchaser«5» prior to the purchaser«5» signing the contract. The vendor«3» may sign this statement to be given to the purchaser«5» by electronic signature.

VENDOR

MARIA D'ORAZIO

Signature of the Vendor		ehalf of the Vendor by her Attorney Pino D'Orazio to Enduring Power of Attorney dated 15 January
P. D'orzo	DocuSigned by: (Laudio D'Ora 514E30F63BBC42C	5ia
DATE OF THIS STATEME	ENT 4/5/2 9 21	/20

The Purchaser acknowledge being given this statement signed by the Vendor together with the attached documents before the Purchaser signed any contract.

PURCHASER

Signature of the Purchaser				
· · · · · · · · · · · · · · · · · · ·	**************************************			
DATE OF ACKNOWLEDGEMENT	1	/20		

1. FINANCIAL MATTERS

1.1 Land subject to a mortgage

Not applicable.

1.2 Any Charge

Not applicable.

1.3 Rates, taxes, charges or other similar outgoings

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

- (a) Their total does not exceed \$3,000.00.
- (b) Their amounts are as follows:

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

TOTAL

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

1.4 Terms Contract

Not applicable.

2. INSURANCE DETAILS

2.1 Damage and destruction

Not applicable.

2.2 Owner-Builder

Not applicable.

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

3. LAND USE

3.1 Easement, covenant or other similar restriction affecting the land

- (a) A description of any easement, covenant or other similar restriction affecting the land (whether registered or unregistered):
 - is set out in the attached copies of title document(s).
- (b) Particulars of any existing failure to comply with the terms of that easement, covenant or other similar restrictions are:

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

3.2 Designated bushfire prone area

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

3.3 Road access

There is access to the property by road.

3.4 Planning scheme

(a) The required specified information is as follows:

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

4. NOTICES

4.1 Notice, order, declaration, report or recommendation

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

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

4.2 Agricultural purposes

Not applicable.

4.3 Land acquisition

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

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

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.
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 prespective purchaser from

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 09177 FOLIO 025

Security no : 124089205993S Produced 12/04/2021 10:08 AM

LAND DESCRIPTION

Lot 25 on Plan of Subdivision 119349. PARENT TITLE Volume 08793 Folio 088

Created by instrument LP119349 25/11/1976

REGISTERED PROPRIETOR

Estate Fee Simple Sole Proprietor

MARIA D'ORAZIO of 6 EULINGA DR MILDURA 3500 X250796M 09/01/2001

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 LP119349 FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

THE SEARCH STATEMENT----END OF REGISTER SEARCH STATEMENT----

Additional information: (not part of the Register Search Statement)

Street Address: 10 EULINGA DRIVE MILDURA VIC 3500

DOCUMENT END

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Delivered by LANDATA®, timestamp 12/04/2021 10:11 Page 1 of 1

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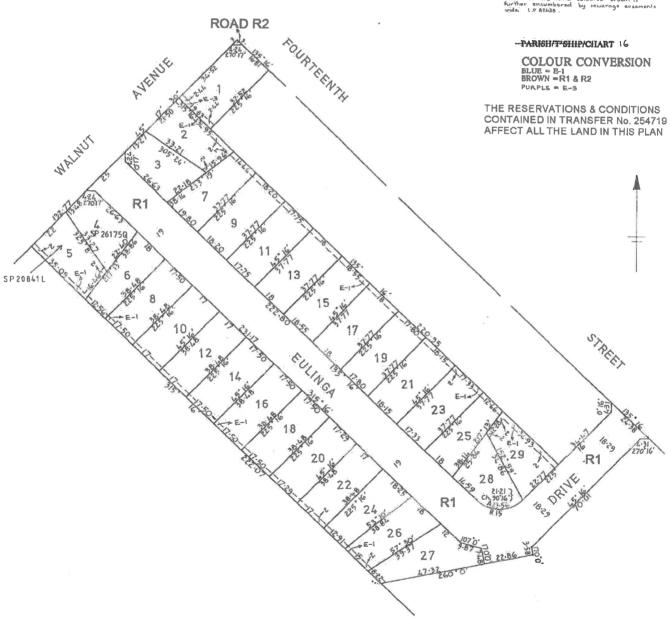
EDITION 1 APPROVED 30/8 /76

PLAN OF SUBDIVISION OF	CONSENT OF COUNCIL	SURVEYORS CERTIFICATION	APPROPRIATIONS
PART OF CROWN			The land coloured brown is appropriated or set apart as an easement for
PORTION 2			carriageway and drainage The land coloured blue is appropriated or set apart as an easement for
PARISH OF MILDURA			drainage and severage.
COUNTY OF KARKAROOC			
MEASUREMENTS ARE IN METRES			

V. 8793

ENCUMBRANCES AND OTHER NOTATIONS The land coloured purple is an existing easement for drainage and sewerage, vide LP 82638.
Implied casements, exist, vide, LP 376382, 82638 and 84947.

Part of the land coloured brown is further ensumbered by sewarage economists with L.P. 87838



ENDURING POWER OF ATTORNEY

OF

MARIA D'ORAZIO

Certified to be a true copy of the original seen by me 25/02/2021

SALVATORE EMILIO IAMARINO 158 Seventh St, Mildura Vic 3500 An Australian Legal Practitioner within the meaning of the Legal Profession Uniform Law (Victoria)

SALVATORE E. IAMARINO
Solicitor & Notary Public
158 Seventh Street
MILDURA VIC 3500

Tel: 03 5021 4276 Fax: 03 5021 4476

Ref: SEI:RP:6070

25/2/2021

1015

Regulation 5

	•		
Name of principal:	MARIA D'ORAZIO		
Address of principal:	10 Eulinga Drîve, Mildura, Victoria		
APPOINTMENT	•		
	I appoint PINO D'ORAZIO of 10 Eulinga Drive, Mildura, Victoria and CLAUDIO D'ORAZIO of 74 Blossom Park Drive, Mill Park, Victoria to be my:		
☐ joint attorney☐ several attor ☐ joint and sev☐ majority atto	neys veral attorneys		
AUTHORISATIO	ON .		
☐ I authorise my attorney (including)	☑ I authorise my attorneys to do anything on my behalf that I can lawfully do by an attorney (including both personal and financial matters)		
REVOCATION			
Under section 55 attorney previous unless specified of	of the Powers of Attorney Act 2014 any existing enduring power of ly made by you will be revoked on making this enduring power of attorney, otherwise.		
made under the P	ing power of attorney is taken to include an enduring power of attorney Powers of Attorney Act 2014 or the Instruments Act 1958 and an enduring guardian made under the Guardianship and Administration		
COMMENCEME	COMMENCEMENT		
The powers unde	The powers under this enduring power of attorney for all matters are exercisable:		
	on the making of this enduring power of attorney. e to have the decision making capacity for the matter(s). e, in the circumstance or on the occasion as follows:		
SIGNED MG	aria D'Orasio		

MARIA D'ORAZIO

Date

Principal

25/02/2021

15-01-2018

CERTIFICATE OF WITNESSES

Witnessed by:	
Salvatore Emilio lamarino	Katherine Elisa Crisp
Name of first witness	Name of second witness
158 Seventh Street,	12 Settlement Road,
Mildura, Victoria	Merbein West, Victoria
Address of first wliness	Address of second witness
Each witness certifies that the principal appeared our presence; and	d to freely and voluntarily sign this instrument in
making of this enduring power of attorney; a lam not an attorney under this enduring po	ower of attorney; and attorney under this enduring power of attorney;
Signed:	
dela	Kasa Lyn
First Witness [signature of first witness]	Second Witness [signature of second witness]
Solicitor	Article Clerk
Qualification [if first witness is acting as a medical practitioner or person authorised to witness affidavits]	Qualification [if second witness is acting as a medical practitioner or person authorised to witness affidavits]

SALVATORE EMILIO IAMARINO
158 Seventh St, Mildura Vic 3500
An Australian Legal Practitioner
within the meaning of the Legal
Profession Uniform Law (Victoria)

Date:

3-15

15-01-2018

STATEMENT OF ACCEPTANCE OF APPOINTMENT - ATTORNEY

Name of	attorney:	PINO D'ORAZIO		
Address	of attorney:	10 Eulinga Drive, Mildura, Victoria		
l accept	I accept my appointment as attorney under this enduring power of attorney and state that:			
	under an enduring power of attorney; and			
	involving dishonesty			
	Tick this box if the attorney dishonesty	is appointed for financial matters and has been convicted or found guilty of an offence involving		
Signed:		P, D Overzo		
		-		
Date:		15-01-2018		
Date:	sed by:	15-01-2018		
Witness	-	15~0/- 2018 e statement of acceptance by the attorney.		
Witness I witness	sed the signing of the			
Witness I witness	sed the signing of the			
Witness I witness Salvatore Name of wi	sed the signing of the	statement of acceptance by the attorney.		
Witness I witness Salvatore Name of wi	sed the signing of the Emilio lamarino tness nth Street,	statement of acceptance by the attorney.		

Each attorney must sign a statement of acceptance and it must be witnessed separately in the enduring power of attorney, Note:

21/02/2021 4 of 5

STATEMENT OF ACCEPTANCE OF APPOINTMENT - SECOND ATTORNEY

Name of attorney:		CLAUDIO D'ORAZIO
Address of attorney: 74 Blossom Park Drive, Mill Park, Victoria		
1 ACCE	PT my appointment as	s attorney under this enduring power of attorney and state that:
•	 an enduring power of attorney; and I understand the obligations of an attorney under an enduring power of attorney and under the <i>Powers of Attorney Act</i> 2014 and the consequences of failing to comply with those obligations; and 	
	I have disclosed to the involving dishonesty.	ne principal that I have been convicted or found guilty of an offence
	Tick this box if the attorney is dishonesty	s appointed for financial matters and has been convicted or found guilty of an offence involving
Signed:		Claudio D'orazio
Date:		27/1/18
Witnessed by:		
I witness	ed the signing of the s	statement of acceptance by the attorney.
Ross Name of with	Mistaspri	Signature Signature
	PANK VIC 30	

25/02/2021

595

Note: Each attorney must sign a statement of acceptance and it must be witnessed separately in the enduring power of attorney.



Ms M D'Orazio 10 Eulinga Drive MILDURA VIC 3500



R1_13459

Rate Instalment Notice

1 July 2020 to 30 June 2021

Assessment No: 2671 Issue Date 19 January 2021 **Property Location & Description** 10 Eulinga Drive MILDURA VIC 3500 Lot 25 PS 119349 Sec 24 Blk E

RATING DETAILS

INSTALMENT 3

\$452.32

Rebates / Concession applied to assessment -\$291.00 For full rating details refer to your annual Rate and Valuation Notice.

TOTAL DUE

\$452,32

Instalment 3: Due 28 Feb 2021 \$452.32

Instalment 4: Due 31 May 2021 \$452.32

Note: payments received after 5pm on the due date will be considered late. Late payments will be charged interest at 10% p.a. from the date the instalment became due.

Payment Slip

Ms M D'Orazio 10 Eulinga Drive MILDURA VIC 3500 Assessment No: 2671

INSTALMENT 3 AMOUNT DUE: \$452.32



Biller code: 93922 Ref: 26716

payment vis Internst or phone banking, w⁴. View and pay this bill using internet banking, w Registration No.: 28716





Post Biller code Billpay Ref: 26716 Biller code: 0041

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



741 - 750 Fourte onth Street Afficiana 3500 FO Box 1438 Mildera 3502

SWAN HILL 73 Bennidos Street Syon (6) 3585 73 Bennidge Street Reported PO Box 1417 Sweet F23505 AUSDGC DX 50164

1800 808 880



KERANU NETANU SIWAIIII SA SUO Kunng 2570 PO Box 647 Kenng 2579 PUSOOCOX 67053 Tel: (03)5-590 2960 Fax: (03)5-460 20157

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

Reference No. 003118

Amount Due \$131.50 **URBAN ACCOUNT** Due Date 24-FEB-2021

Date Of Issue 8/01/2021

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

POST *850 700031180

24 Hour Supply Emergency

368051-001 010724(23827) p033 MRS M D'ORAZIO 10 EULINGA DRIVE MILDURA VIC 3500

Property Address: 10 EULINGA DRIVE MILDURA VIC 3500 (Prop:3118) - Urban Account Lot 25 LP 119349 Blk E Sec 24 Vol 9177 Fol 025

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

Charge Concession 52.09 -25,08 40.73 122.96 -59.20

Balance 27.01 40.73 63.76

TOTAL OWING

\$131.50

Pension Concessions granted for the current Financial year total \$252.84 Payments/Credits since last Notice \$118.42



Online at In:w.vic.gov.au - Pay your Account

Direct Dobit Pleasa contact your local office.



Centrepay

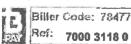
Use Centrepaytourunger agular deductions from your Contrelink payment, simply call any Lower Murray Water Office

7000 3118 0



1) POST Billpay Code: 0650

Pay in personal any Post Office.



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



10 EULINGA DRIVE MILDURA VIC 3500 (Prop:3118) - Urban Account

Amount

Due



*850 700031180

\$131.50



Biller Code: 78477 Ref: 7000 3118 0

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 3118 0



Payment Ref: 7000 3118 0 By Phone Pay by phone (03) 8672 0582. Standard call charges apply.

See reverse for In Person and By Mail options

\$131.50



Property Report from www.land.vic.gov.au on 12 April 2021 10:26 AM

Address: 10 EULINGA DRIVE MILDURA 3500 Lot and Plan Number: Lot 25 LP119349

Standard Parcel Identifier (SPI): 25\LP119349

Local Government (Council): MILDURA Council Property Number: 2671

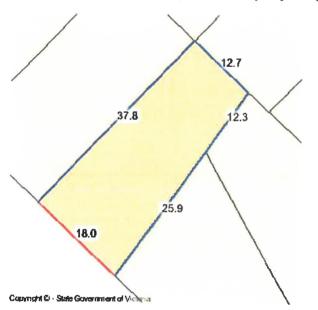
Directory Reference: VicRoads 535 M7

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: 578 sq. m Perimeter: 107 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 <u>Title and Property Certificates</u>

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 7 April 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 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>

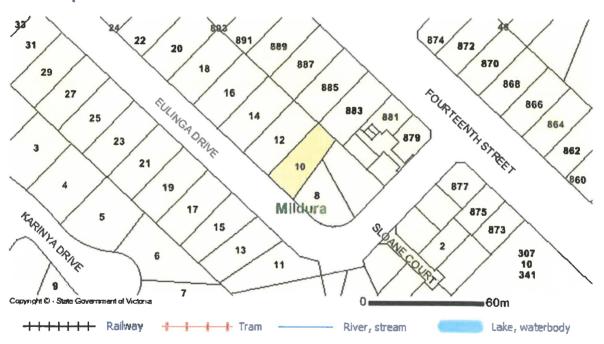
The Planning Property Report includes separate maps of zones and overlays

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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www.mildurg.vic.gov.ou

From www.planning.vic.gov.au on 12 April 2021 10:27 AM

PROPERTY DETAILS

Address:

10 EULINGA DRIVE MILDURA 3500

Lot and Plan Number:

Lot 25 LP119349

Standard Parcel Identifier (SPI): Local Government Area (Council):

25\LP119349 MILDURA

Council Property Number:

2671

Planning Scheme:

Mildura

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

Directory Reference:

VicRoads 535 M7

UTILITIES

Rural Water Corporation:

Lower Murray Water

Urban Water Corporation: Lower Murray Water

outside drainage boundary

Melbourne Water:
Power Distributor:

POWERCOR

STATE ELECTORATES

Legislative Council:

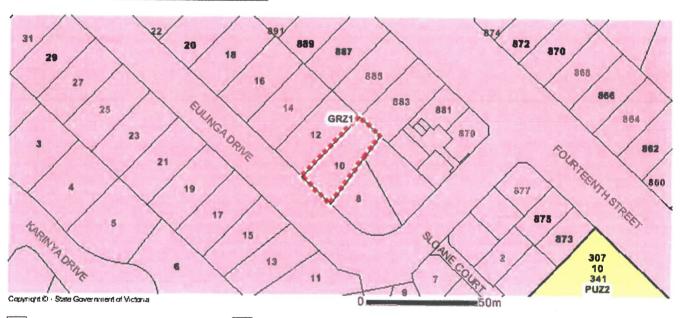
NORTHERN VICTORIA

Legislative Assembly: MILDURA

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)



GRZ - General Residential

PUZ2 - Public Use - Education

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

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Planning Overlay

SPECIFIC CONTROLS OVERLAY (SCO)

SPECIFIC CONTROLS OVERLAY - SCHEDULE 1 (SCO1)



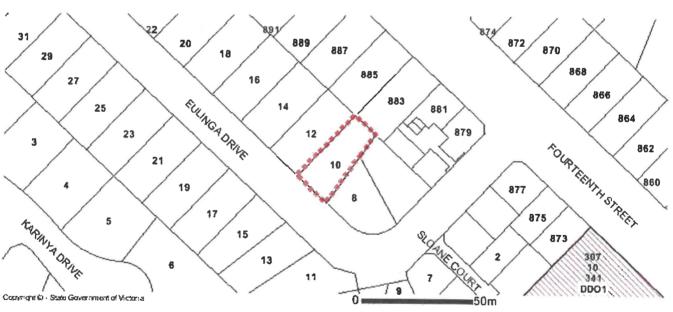
SCO - Specific Controls

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

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

DESIGN AND DEVELOPMENT OVERLAY (DDO)



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

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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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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

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.ou/vicplan

Note: prior to 8 September 2011, the whole of Victoria was designated as bushfire prone area for the purposes of the building control system.

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

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

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

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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

