SECTION 32 STATEMENT

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

Vendor: Eddie Poon and Omar Seegar Poon and Mirina Melina Lyee Marshall (formerly Poon)

Property: 9 Kelvin Avenue MILDURA VIC 3500

VENDORS REPRESENTATIVE

Mildura Property Transfers Pty Ltd 124A Eighth Street, Mildura 3500

> PO Box 1012 MILDURA VIC 3502

Tel: 03 5022 9300

Email: warrick@mildurapropertytransfers.com.au

Ref: Warrick Watts

1. FINANCIAL MATTERS

(a) Information concerning any rates, taxes, charges or other similar outgoings <u>AND</u> any interest payable on any part of them is contained in the attached certificate/s -

Provider Amount (& interest if any) Period
Lower Murray Water See attached

Mildura Rural City Council

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

See attached

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

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.

(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: 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;

- 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. <u>SERVICES</u>

ServiceStatusElectricity supplyConnectedGas supplyNot ConnectedWater supplyNot ConnectedSewerageConnected

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

Not Connected

settlement, and the purchaser will have to have the service reconnected.

9. TITLE

Telephone services

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 -

- (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 21
Name of the Vendor	
Eddie Poon and Omar Seegar Poon and Min	rina Melina Lyee Marshall (formerly Poon)
Signature/s of the Vendor	
×	
The Purchaser acknowledges being given a dup signed any contract.	plicate of this statement signed by the Vendor before the Purchaser
DATE OF THIS ACKNOWLEDGMENT	/20 21
Name of the Purchaser	
Signature/s of the Purchaser	
×	

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 7717 Folio 195

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The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

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

VOLUME 07717 FOLIO 195

Security no: 124092760098K Produced 29/09/2021 02:01 PM

LAND DESCRIPTION

Lot 5 on Plan of Subdivision 014387. PARENT TITLE Volume 06496 Folio 185 Created by instrument 2488808 07/05/1952

REGISTERED PROPRIETOR

Estate Fee Simple TENANTS IN COMMON

As to 1 of a total of 3 equal undivided shares

Sole Proprietor

EDDIE POON of 16 LANGTREE PD MILDURA 3500

As to 1 of a total of 3 equal undivided shares

Sole Proprietor

OMAR SEEGAR POON of 16 LANGTREE PD MILDURA 3500

As to 1 of a total of 3 equal undivided shares

Sole Proprietor

MIRINA MELINA LYEE POON of 16 LANGTREE PD MILDURA 3500

W876710U 29/06/2000

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 LP014387 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: 9 KELVIN AVENUE MILDURA VIC 3500

DOCUMENT END

The information supplied has been obtained by Dye & Durham Property Pty Ltd who is licensed by the State of Victoria to provide this information via LANDATA® System. Delivered at 29/09/2021, for Order Number 70591256. Your reference: Poon.

PLAN OF SUBDIVISION

OF PART OF CROWN PORTION I (BEING PART LOT 8 AND PART LOT 9 SECTION 31 BLOCK F ON L.P. 2168)

PARISH OF MILDURA COUNTY OF KARKAROOC

VOL. 2446 FOL. 093

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

LP 14387

EDITION 2

PLAN MAY BE LODGED 25-6-1937

COLOUR CODE

BL=BLUE R1=BROWN Y=YELLOW H=HATCH

G=GREEN
P=PURPLE
R=RED
CH=CROSS HATCH

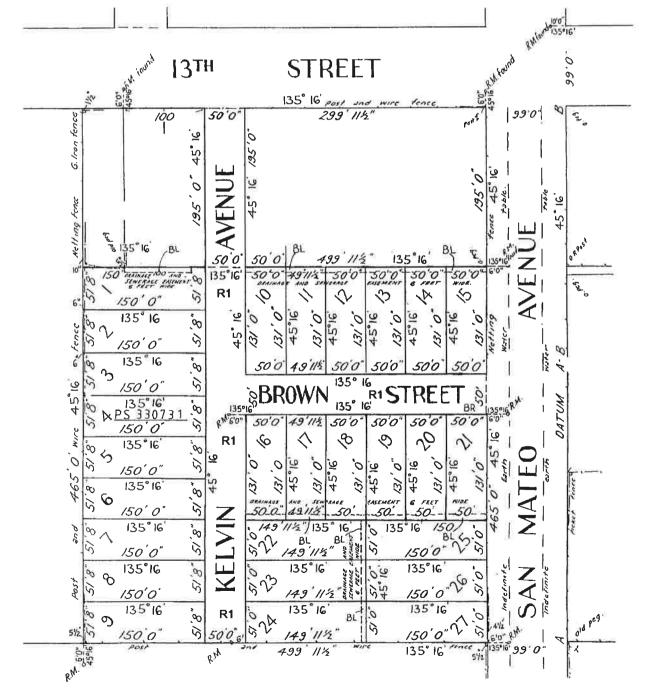
APPROPRIATIONS

THE LAND COLOURED BLUE IS APPROPRIATED OR SET APART FOR EASEMENTS OF DRAINAGE AND SEWERAGE

THE LAND COLOURED BROWN IS APPROPRIATED OR SET APART FOR ROADS

ENCUMBRANCES

THE RESERVATIONS AND CONDITIONS CONTAINED IN TRANSFER NUMBER 327489 AFFECTS THE WHOLEOF THE LAND IN THIS PLAN



MODIFICATION TABLE

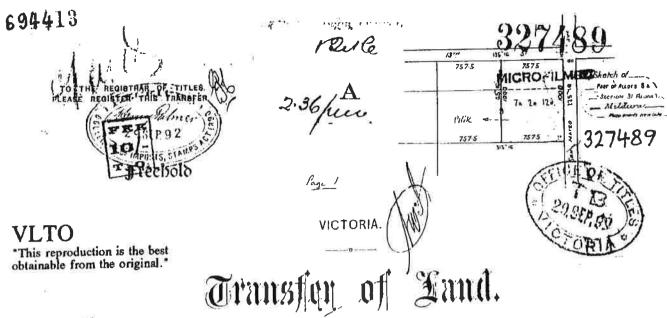
RECORD OF ALL ADDITIONS OR CHANGES TO THE PLAN

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

PLAN NUMBER

LP 14387

ASSISTANT REGISTRAR OF TITLES	MLB					
EDITION NUMBER	2					
TIME						
DATE						
DEALING NUMBER	TR. NO. 327489					
MODIFICATION	RESERVATION AND CONDITION .					
LAND/PARCEL IDENTIFIER CREATED						
AFFECTED LAND/PARCEL	THIS PLAN					





McDourne and Mildura in the Colony of Victoria Irrigationists being registered as the proprietors of an Estate in fee simple in the land hereinafter described subject to the encumbrances notified hereunder in consideration of the sum of One hundred

and fifty one founds ben shillings
paid to us by William Valentine of Mildura aforesaid
Engineer

do hereby transfer to the said William Valentine
All our estate and interest in All that piece of hosticulture and being to a

portion of Pots Coight and Pline (more particularly deliver (and described on the plan in the margin hereof and colores frink)

of Section Theriff one of Block of Crown portion One Parish of Mildura County of Karkarooc delineated on the plan of subdivision lodged at the Office of Titles Numbered 2168 TOGETHER with a

sufficient water right to be held with and run with the said land as a perpetual easement within the intent of and as required by the condition in that behalf contained in the Crown Grant to us Volume 2040 Folio 404.912

Part 7-2 12 cm es : 65 1 10.00

According unto us our executors administrators transferees and assigns the full and free right and liberty to and for us and them and our and their servants agents and workmen at all times hereafter without any cost or expense to enter into and upon the said land and to dig cut and exeavate the same and make lay or construct thereon or therein reservoirs embankments dams watercourses channels races aqueducts drains culverts flumes. Nevels mains water pipes stop cocks stand pipes meters fire plugs connection or service pipes or other water works or apparatus connected therewith and also to repair maintain after cut off or remove any such water works or apparatus so made laid or constructed of replace them with others but so that any such act shall not prejudice the water right hereinbefore assured and also to go pass and repass for all the purposes aforesaid either with or without horses or other animals carts or other carriages through over and along the said land.

the said Nellearn valentine is made on the special condition that the said Nellearn valentine has executors administrators transferees or assigns will at has or their own expense forthwith destroy and keep the said land free from all vermin noxious insects scale bugs Bathurst bare wild bring and corse.

1114

And Wilherens a Company has been formed and incorporated under "The Companies' Statute 1864" under the style of "THE MILDURA IRRIGATION COMPANY LIMITED" having as one of its objects the securing to the members thereof who shall be holders of any parcel or parcels of the Two hundred and fifty thousand acres known as the Mildura Lands (which include the land comprised in this transfer) a sufficient water right to be held with and run with such parcel or parcels as a perpetual easement within the intent of the said condition-in-that behalf contained in the said Crown Grant and the said William Valentine is the holder of Loight paid-up Shares in the said Company numbered from 114.2574. lo-114.261. inclusive in respect of the said land the scrip whereof is hereto annexed and the said Company doth in evidence thereof hereto affix its Scal. Dated this Fenth day of September One thousand eight hundred and minely two Signed by the said GEORGE CHAFFEY, C and by the said WILLIAM BENJAMIN CHAFFEY by his Attorney GEORGE CHAFFEY in the presence of Signed by the said William William William Victintance Aerbert Ranson "THE MILDURA IRRIGATION COM-PANY LIMITED " have hereunto affixed its Common Seal George St. Tolley DIRECTORS.

Secretary

HE MILDURA IRRIGATION COMPANY LIMITED.

The Mildura Freigation Company Limited.

no. 1086

Capital; £12,500, in 250,000 Shares of 18. each.

This is to Certify that Wellvam Valentine of Medaura Guguer—is the Broprietor of Eight—
Baid-up Shares of The Mildurn Britishin Company Limited, numbered 14754 to 14761 inclusive, subject to the Articles of Elsociation of the said Company, and appertaining to Lot the Cadern partient of Lot Eight and New of Section atherty one—of Block of

Given under the Common Seal of the said Company, at Mildura this Millia day of Web 12 will 189 7.

The Common Seal of the said Company was hereunto affixed in the presence of

houge HRisty

Directors.

George It obley secretary.

Appeared before me at Mildrick the Awelfth day of Deptember

One thousand eight hundred and runety two Newbert Ransom

the attesting witness to this instrument, and declared that he personally knew William Valentine;
the person signing the same, and whose signature the said Arebert Ransom
attested; and that the name purporting to be the signature of the said William Valentine
is his own handwriting, and that he was of sound mind, and freely and voluntarily signed such instrument.

The DATED

ON TO BE STREET TO BE STREET

MEMORIAL OF INSTRUMENT.

TRANSPORT SECTION IN 19 9				No, or
Nature of Instrument.	Time of its Production for Registration	Names of the Parties	thereto.	Symbol thereon.
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at the time last above mention	nted.		1000	
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COLOUR CODE

Y=Yellow G=Green O=Orange BL=Blue BR=Brown CH=Cross Hatched R=Red P=Purple PK=Pink H=Hatched

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Y and WILLIAM BENJAMIN CHAFFEY of Colony of Victoria Irrigationists being registered as the simple in the land hereinafter described subject to the in consideration of the sum of Anehundred

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Mr E & Omar Poon & Melina Poon PO Box 10248 MILDURA VIC 3502



Total Rates & Charges For this Year \$1,632.22

Refer below for payment options

Rate and Valuation Notice

1 July 2021 to 30 June 2022

Property Location & Description 9 Kelvin Avenue MILDURA VIC 3500 Lot 5 PS 14387 Sec 31 Blk F

AVPCC: 110 - Detached Home

RATING DETAILS Residential Rate Waste Management

Residential Fire Levy (Fixed)

Assessment No: 3683 Issue Date 6 August 2021

Rate declaration date: 1 July 2021

Capital Improved Value:

Site Value: **Net Annual Value:**

Valuation Date: 1 January 2021

\$1.061.56 179000 0.0059305 \$446.10 446.1

VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY

Residential Fire Levy (Variable)

114.00 0.000059

179000

\$114.00 \$10.56

TOTAL AMOUNT

\$1,632,22

Payment In full

Due 15 Feb 2022 \$1,632.22

Or

1st Instalment Due 30 Sep 2021 \$408.04

2nd Instalment

Due 30 Nov 2021 \$408.06

3rd Instalment

Due 28 Feb 2022 \$408.06

4th Instalment

Due 31 May 2022 \$408.06

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 E & Omar Poon & Melina Poon 9 Kelvin Avenue MILDURA VIC 3500 Payment In Full: \$1,632.22 Or 1st Instalment: \$408.04

Assessment No: 3683

OST billpay

Biller code: 93922 Ref: 36830

Full Payment *41 36830

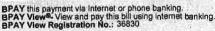


Post Biller code Billpay Ref: 36830 Biller code: 0041

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

Centrepay Ref: 555 054 730B





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PO BOX 10248

MILDURA VIC 3502

405837-001 016544(37147) D033 MR E POON & MR O POON ABN 18 475 808 826

lmw.vic.gov.au

E contactus@lmw.vic.gov.au

URBAN ACCOUNT

Date Of Issue 16/07/2021

Reference No:

0042€

Amount Due:

\$174.2

Due Date:

13-AUG-202

Tariffs and Charges Notice 1st Quarter 2021/22 01/07/2021 - 30/09/2021

POST *850 700042633

Property Address: 9 KELVIN AVENUE MILDURA VIC 3500 (Prop:4263) - Urban Account Lot 5 LP 14387 Blk F Sec 31 Vol 7717 Fol 195 -

Water Service Tariff Sewerage Service Tariff

Charge 51.84 122.38 Ralance 51.84 122.38

TOTAL OWING

\$174.22

pud 25/8/21 \$17422

#12711306133

Payments/Credits since last Notice \$175.05

\$174.22

Payment Slip - Methods of Payment

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



Direct Debit

Please contact your local office



Centrepay

Use Centrepay to arrange regular deductions from your Centrelink payment Simply call our Call Centre: 1800 808 830



Ref: 7000 4263 3

Pay in person at any Post Office



Biller Code: 78477 Ref: 7000 4263 3

9 KELVIN AVENUE MILDURA VIC 3500 (Prop:4263) - Urban Account



850 700042633



Biller Code: 78477

Ref: 7000 4263 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 4263 3



Payment Ref: 7000 4263 3

Amount

Due

By Phone

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

See reverse for In Person and Bu Mail options

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

PLANNING PROPERTY REPORT



From www.planning.vic.gov.au on 29 September 2021 02:03 PM

PROPERTY DETAILS

Address: 9 KELVIN AVENUE MILDURA 3500

Lot and Plan Number: Lot 5 LP14387 Standard Parcel Identifier (SPI): 5\LP14387

www.mildura.vic.gov.au Local Government Area (Council): **MILDURA**

Council Property Number: 3683 Planning Scheme: Mildura

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

Directory Reference: VicRoads 535 P7

UTILITIES

Rural Water Corporation: Lower Murray Water Urban Water Corporation: Lower Murray Water

Melbourne Water: outside drainage boundary

Power Distributor: **POWERCOR**

STATE ELECTORATES

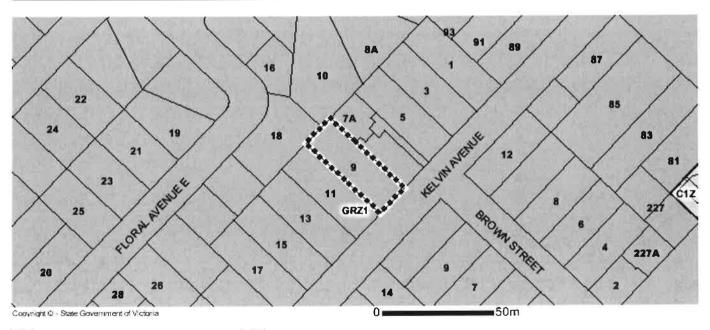
NORTHERN VICTORIA Legislative Council:

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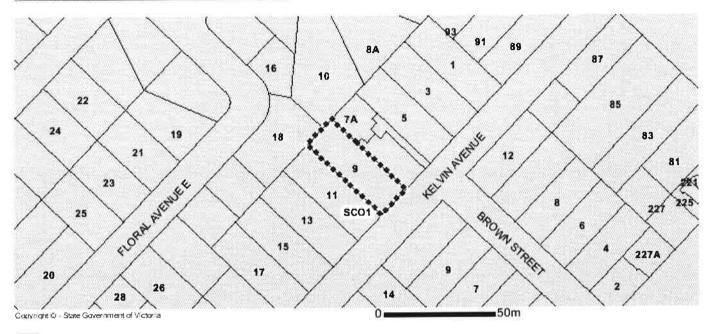
Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

PLANNING PROPERTY REPORT



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 22 September 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 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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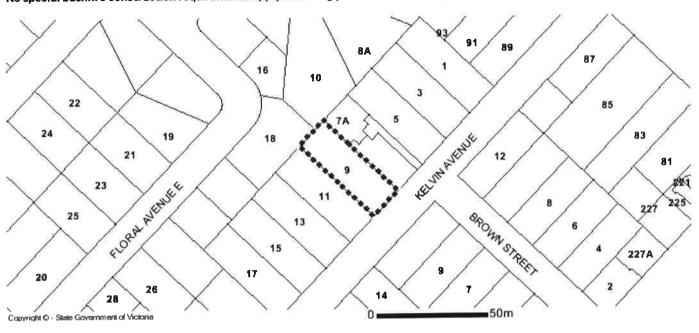
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PLANNING PROPERTY REPORT



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.

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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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).

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 (consumer vic.gov.au/duediligencechecklist).

Urban living

Moving to the inner city?

High density areas are attractive for their entertainment and service areas, but these activities create increased traffic as well as noise and odours from businesses and people. Familiarising yourself with the character of the area will give you a balanced understanding of what to expect.

Is the property subject to an owners corporation?

If the property is part of a subdivision with common property such as driveways or grounds, it may be subject to an owners corporation. You may be required to pay fees and follow rules that restrict what you can do on your property, such as a ban on pet ownership.

Growth areas

Are you moving to a growth area?

You should investigate whether you will be required to pay a growth areas infrastructure contribution.

Flood and fire risk

Does this property experience flooding or bushfire?

Properties are sometimes subject to the risk of fire and flooding due to their location. You should properly investigate these risks and consider their implications for land management, buildings and insurance premiums.

Rural properties

Moving to the country?

If you are looking at property in a rural zone, consider:

- Is the surrounding land use compatible with your lifestyle expectations? Farming can create noise or odour that may be at odds with your expectations of a rural lifestyle.
- Are you considering removing native vegetation? There are regulations which affect your ability to remove native vegetation on private property.
- Do you understand your obligations to manage weeds and pest animals?

Can you build new dwellings?

Does the property adjoin crown land, have a water frontage, contain a disused government road, or are there any crown licences associated with the land?

Is there any earth resource activity such as mining in the area?

You may wish to find out more about exploration, mining and quarrying activity on or near the property and consider the issue of petroleum, geothermal and greenhouse gas sequestration permits, leases and licences, extractive industry authorisations and mineral licences.

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

You should consider whether past activities, including the use of adjacent land, may have caused contamination at the site and whether this may prevent you from doing certain things to or on the land in the future.

(04/10/2016)



Land boundaries

Do you know the exact boundary of the property?

You should compare the measurements shown on the title document with actual fences and buildings on the property, to make sure the boundaries match. If you have concerns about this, you can speak to your lawyer or conveyancer, or commission a site survey to establish property boundaries.

Planning controls

Can you change how the property is used, or the buildings on it?

All land is subject to a planning scheme, run by the local council. How the property is zoned and any overlays that may apply, will determine how the land can be used. This may restrict such things as whether you can build on vacant land or how you can alter or develop the land and its buildings over time.

The local council can give you advice about the planning scheme, as well as details of any other restrictions that may apply, such as design guidelines or bushfire safety design. There may also be restrictions – known as encumbrances – on the property's title, which prevent you from developing the property. You can find out about encumbrances by looking at the section 32 statement.

Are there any proposed or granted planning permits?

The local council can advise you if there are any proposed or issued planning permits for any properties close by. Significant developments in your area may change the local 'character' (predominant style of the area) and may increase noise or traffic near the property.

Safety

Is the building safe to live in?

Building laws are in place to ensure building safety. Professional building inspections can help you assess the property for electrical safety, possible illegal building work, adequate pool or spa fencing and the presence of asbestos, termites, or other potential hazards.

Building permits

Have any buildings or retaining walls on the property been altered, or do you plan to alter them?

There are laws and regulations about how buildings and retaining walls are constructed, which you may wish to investigate to ensure any completed or proposed building work is approved. The local council may be able to give you information about any building permits issued for recent building works done to the property, and what you must do to plan new work. You can also commission a private building surveyor's assessment.

Are any recent building or renovation works covered by insurance?

Ask the vendor if there is any owner-builder insurance or builder's warranty to cover defects in the work done to the property.

Utilities and essential services

Does the property have working connections for water, sewerage, electricity, gas, telephone and internet?

Unconnected services may not be available, or may incur a fee to connect. You may also need to choose from a range of suppliers for these services. This may be particularly important in rural areas where some services are not available.

Buyers' rights

Do you know your rights when buying a property?

The contract of sale and section 32 statement contain important information about the property, so you should request to see these and read them thoroughly. Many people engage a lawyer or conveyancer to help them understand the contracts and ensure the sale goes through correctly. If you intend to hire a professional, you should consider speaking to them before you commit to the sale. There are also important rules about the way private sales and auctions are conducted. These may include a cooling-off period and specific rights associated with 'off the plan' sales. The important thing to remember is that, as the buyer, you have rights.