

## **SECTION 32 STATEMENT**

**Unit 1/36-38 Duncan Street,  
Murtoa, Vic 3390**

**VENDOR STATEMENT  
TO THE PURCHASER OF REAL ESTATE  
PURSUANT TO SECTION 32 OF THE  
SALE OF LAND ACT 1962 (VIC) ("the Act")**

LAND

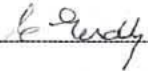
Unit 1/36-38 Duncan Street, Murtoa, 3390

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

**VENDOR**

Signature of the Vendor

  
\_\_\_\_\_

DATE OF THIS STATEMENT 17 / 12 /2025

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

\_\_\_\_\_

DATE OF ACKNOWLEDGEMENT / /2025

## 1. FINANCIAL MATTERS

### 1.1 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 \$3,500.00 per annum.
- (b) Are contained in the attached certificate(s).
- (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 knowledge<sup>1</sup>, which are not included in items 1.1 (a) or (b) above; other than any amounts specified as follows:

NIL

### 1.2 Land Subject to Tax Reform Scheme

- (a) *Is the land tax reform scheme land within the meaning of the **Commercial and Industrial Property Tax Reform Act 2024**:*

*The AVPCC allocated to the land is not a qualifying use.*

- (b) *The AVPCC most recently allocated to the land:*

*120*

- (c) *If the land is tax reform scheme land, its entry date within the meaning of the Commercial and Industrial Property Tax Reform Act 2024:*

*N/A*

- **AVPCC** means an Australian Valuation Property Classification Code based on the Valuation Best Practice Specifications Guidelines, or as otherwise defined under the **Commercial and Industrial Property Tax Reform Act 2024**.

## 2. LAND USE

### 2.1 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:

None to the knowledge of the Vendor.

### 2.2 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*.

### 2.3 Road access

There is access to the property by road.

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<sup>1</sup> Other than any GST payable in accordance with the contract.

## 2.4 Planning scheme

Is contained in the attached certificate with the required specified information.

## 2.5 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:

None to the knowledge of the Vendor.

## 2.6 Agricultural purposes

There are no 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.

## 2.7 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:

None to the knowledge of the Vendor.

## 3. BUILDING PERMITS

Particulars of any building permit issued under the *Building Act 1993* in the preceding 7 years in relation to a building on the land<sup>2</sup>:

Not applicable.

## 4. OWNERS CORPORATION

Applies if the land is affected by an owners corporation within the meaning of the *Owners Corporations Act 2006*.

4.1 A copy of the current owners corporation certificate issued in respect of the land under section 151 of the *Owners Corporations Act 2006* is attached.

## 5. SERVICES

The following services marked "X" in the accompanying box are not connected to the land:

- electricity supply
- gas supply
- water supply
- sewerage
- telephone services

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<sup>2</sup> Only required where there is a residence on the land

## **6. TITLE**

Copies of the following documents are attached:

### **6.1 Registered Title (*Transfer of Land Act 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.

## **7. 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.

## **8. ATTACHMENTS**

Register Search Statement Title Volume 10154 Folio 123

Registered Plan of Subdivision No: PS323761X

Owners Corporation Search Report

Planning Property Report

GWM Water Information Statement

Yarriambiack Rates Notice

State Revenue Office Land Tax Certificate

Owner Corporation Section 151 Certificate

Residential Strata Insurance

Due Diligence Checklist



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

VOLUME 10154 FOLIO 123

Security no : 124130566435Q  
Produced 08/12/2025 02:07 PM

**LAND DESCRIPTION**

Lot 1 on Plan of Subdivision 323761X.  
PARENT TITLE Volume 09703 Folio 460  
Created by instrument PS323761X 02/02/1994

**REGISTERED PROPRIETOR**

Estate Fee Simple  
Sole Proprietor  
of 23 HAMILTON STREET MURTOA 3390  
T661167U 02/05/1995

**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 set out under DIAGRAM LOCATION below.

**DIAGRAM LOCATION**

SEE PS323761X 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)

**OWNERS CORPORATIONS**

The land in this folio is affected by  
OWNERS CORPORATION PLAN NO. PS323761X

DOCUMENT END

# Imaged Document Cover Sheet

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Document Type	<b>Plan</b>
Document Identification	<b>PS323761X</b>
Number of Pages (excluding this cover sheet)	<b>3</b>
Document Assembled	<b>08/12/2025 14:07</b>

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<b>PLAN OF SUBDIVISION</b>	Stage No.	LTO use only	Plan Number
		EDITION 3	<b>PS 323761 X</b>

**Location of Land**  
**Parish:** ASHENS  
**Township:** MURTOA  
**Section:** 3  
**Crown Allotment:** 1, 2, 7 & 8 (PARTS)  
**Crown Portion:** \_\_\_\_\_

**LTO base record:** 5566 MURTOA TOWNSHIP  
**Title References:**  
 VOL. 9703 FOL. 460  
**Last Plan Reference:** LP 204035 K (LOT 3)

**Postal Address:** 36 & 38 DUNCAN STREET  
 MURTOA 3390

**AMG Co-ordinates:** N 5946200  
 (Of approx. centre of plan) E 631100 Zone 54

**Council Certification and Endorsement**

**Council Name:** SHIRE OF DUNMUNKLE **Ref:** \_\_\_\_\_

1. This plan is certified under section 6 of the Subdivision Act 1988.
- ~~2. This plan is certified under section 11(7) of the Subdivision Act 1988.  
 Date of original certification under section 6 \_\_\_\_\_~~
- ~~3. This is a statement of compliance issued under section 21 of the Subdivision Act 1988.~~

**Open Space**

(I) A requirement for public open space under section 18 Subdivision Act 1988 ~~has / has not been made.~~

~~(II) The requirement has been satisfied.~~

~~(III) The requirement is to be satisfied in Stage \_\_\_\_\_~~

Council Delegate  
~~Council seal~~

Date / /

~~Re-certified under section 11(7) of the Subdivision Act 1988.  
 Council Delegate  
 Council seal  
 Date / /~~

Vesting of Roads or Reserves	
Identifier	Council/ Body/ Person
NIL	NIL

**Notations**

**Depth Limitation:** Does not apply

**Staging** This is / ~~is not~~ a staged subdivision  
 Planning Permit No. \_\_\_\_\_

**Survey:** This plan is / ~~is not~~ based on survey.  
 To be completed where applicable.  
 This survey has been connected to permanent marks no(s).  
 In proclaimed Survey Area no. \_\_\_\_\_

Easement Information					LTO use only
<b>Legend:</b> A - Appurtenant Easement E - Encumbering Easement R - Encumbering Easement (Road)					Statement of Compliance / Exemption Statement
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/ in Favour Of	Received <input checked="" type="checkbox"/>
E-1	SEWERAGE	1.80	LP 204035 K	LOTS ON LP 204035 K	Date 1 / 2 / 94
					LTO use only THIS IS AN L.T.O. COMPILED PLAN  CHECKED 12/7/10/ <i>A Dallas</i> Assistant Registrar of Titles
					Sheet 1 of 2 Sheets

FERGUSON & PERRY PTY. LTD. <i>Licensed Surveyors ACN. 005543779</i> 62 McLachlan Street Horsham 3400 Telephone (053) 822023 Fax. (053) 811544	LICENSED SURVEYOR <u>DONALD JAMES PERRY</u>  SIGNATURE _____ DATE / /  REF 4993 VERSION 2	_____ DATE / / COUNCIL DELEGATE SIGNATURE  Original sheet size <b>A3</b>
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# Department of Environment, Land, Water & Planning

## Owners Corporation Search Report

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Produced: 08/12/2025 02:06:59 PM

**OWNERS CORPORATION  
PLAN NO. PS323761X**

The land in PS323761X is affected by 1 Owners Corporation(s)

### Land Affected by Owners Corporation:

Common Property, Lots 1 - 3, 4A.

### Limitations on Owners Corporation:

Unlimited

### Postal Address for Services of Notices:

36-38 DUNCAN STREET MURTOA VIC 3390

PS323761X/D1 30/11/2021

### Owners Corporation Manager:

NIL

### Rules:

Model Rules apply unless a matter is provided for in Owners Corporation Rules. See Section 139(3) Owners Corporation Act 2006

### Owners Corporation Rules:

NIL

### Additional Owners Corporation Information:

NIL

### Notations:

NIL

### Entitlement and Liability:

NOTE – Folio References are only provided in a Premium Report.

Land Parcel	Entitlement	Liability
Common Property	0	0
Lot 1	20	20
Lot 2	20	20
Lot 3	20	20
Lot 4A	20	20
<b>Total</b>	<b>80.00</b>	<b>80.00</b>



# Department of Environment, Land, Water & Planning

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## Owners Corporation Search Report

Produced: 08/12/2025 02:06:59 PM

**OWNERS CORPORATION  
PLAN NO. PS323761X**

From 31 December 2007 every Body Corporate is deemed to be an Owners Corporation. Any reference to a Body Corporate in any Plan, Instrument or Folio is to be read as a reference to an Owners Corporation.

Statement End.

From [www.planning.vic.gov.au](http://www.planning.vic.gov.au) at 16 December 2025 02:48 PM

## PROPERTY DETAILS

Address: **36-38 DUNCAN STREET MURTOA 3390**  
 Lot and P an Number: **More than one parcel - see link below**  
 Standard Parcel Identifier (SP): **More than one parcel - see link below**  
 Local Government Area (Council): **YARRIAMBIACK**  
 Council Property Number: **6405**  
 Planning Scheme: **Yarriambiack**  
 Directory Reference: **Vicroads 549 N2**

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

[Planning Scheme - Yarriambiack](#)

This property has 5 parcels. For full parcel details get the free Property report at [Property Reports](#)

## UTILITIES

Rural Water Corporation: **Grampians Wimmera Mallee Water** | Statewide Council: **WESTERN VICTORIA**  
 Urban Water Corporation: **Grampians Wimmera Mallee Water** | Statewide Assembly: **LOWAN**  
 Melbourne Water: **Outside drainage boundary** | **OTHER**  
 Power Distributor: **POWERCOR** | Registered Aboriginal Party: **Barengi Gadjin Land Council**  
 | **Aboriginal Corporation**  
 Fire Authority: **Country Fire Authority**

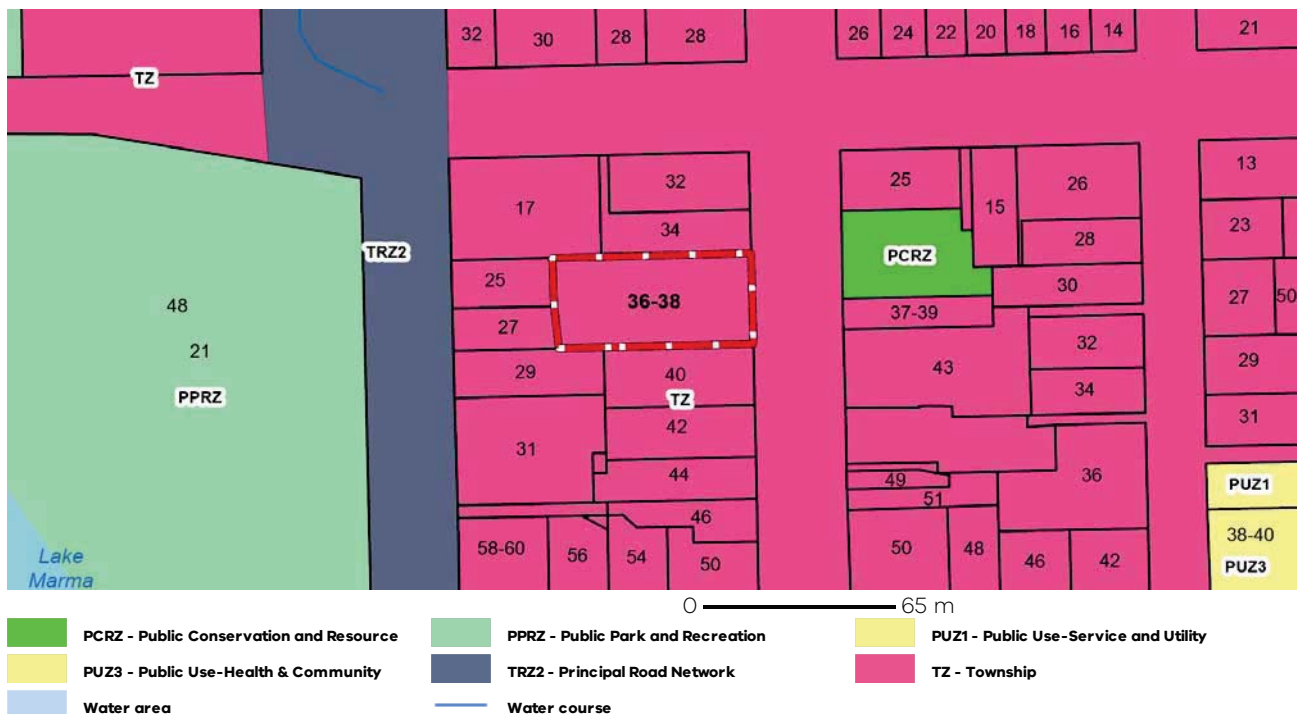
## STATE ELECTORATES

[View location in VicPlan](#)

## Planning Zones

[TOWNSHIP ZONE \(TZ\)](#)

[SCHEDULE TO THE TOWNSHIP ZONE \(TZ\)](#)



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 Goods Act 1962 (Vic)

## Planning Overlay

None affecting this land - there are overlays in the vicinity

### OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

### HERITAGE OVERLAY (HO)



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

## Areas of Aboriginal Cultural Heritage Sensitivity

All or part of this property is an area of cultural heritage sensitivity.

Areas of cultural heritage sensitivity are defined under the Aboriginal Heritage Regulations 2018, and include registered Aboriginal cultural heritage places and land form types that are generally regarded as more likely to contain Aboriginal cultural heritage.

Under the Aboriginal Heritage Regulations 2018, areas of cultural heritage sensitivity are one part of a two part trigger which require a cultural heritage management plan be prepared where a listed high impact activity is proposed.

If a significant land use change is proposed (for example, a subdivision into 3 or more lots), a cultural heritage management plan may be triggered. One or two dwellings, works ancillary to a dwelling, services to a dwelling, alteration of buildings and minor works are examples of works exempt from this requirement.

Under the Aboriginal Heritage Act 2006, where a cultural heritage management plan is required, planning permits, licences and work authorities cannot be issued unless the cultural heritage management plan has been approved for the activity.

For further information about whether a Cultural Heritage Management Plan is required go to <https://heritage.achris.vic.gov.au/aavQuestion1.aspx>

More information, including links to both the Aboriginal Heritage Act 2006 and the Aboriginal Heritage Regulations 2018, can also be found here - <https://www.firstpeoplesrelations.vic.gov.au/aboriginal-heritage-legislation>



## Further Planning Information

Planning scheme data last updated on 10 December 2025.

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, particularly, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting <https://www.planning.vic.gov.au>

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

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

To view planning zones, overlay and heritage information in an interactive format visit <https://mapshare.vic.gov.au/vcp/plan/>

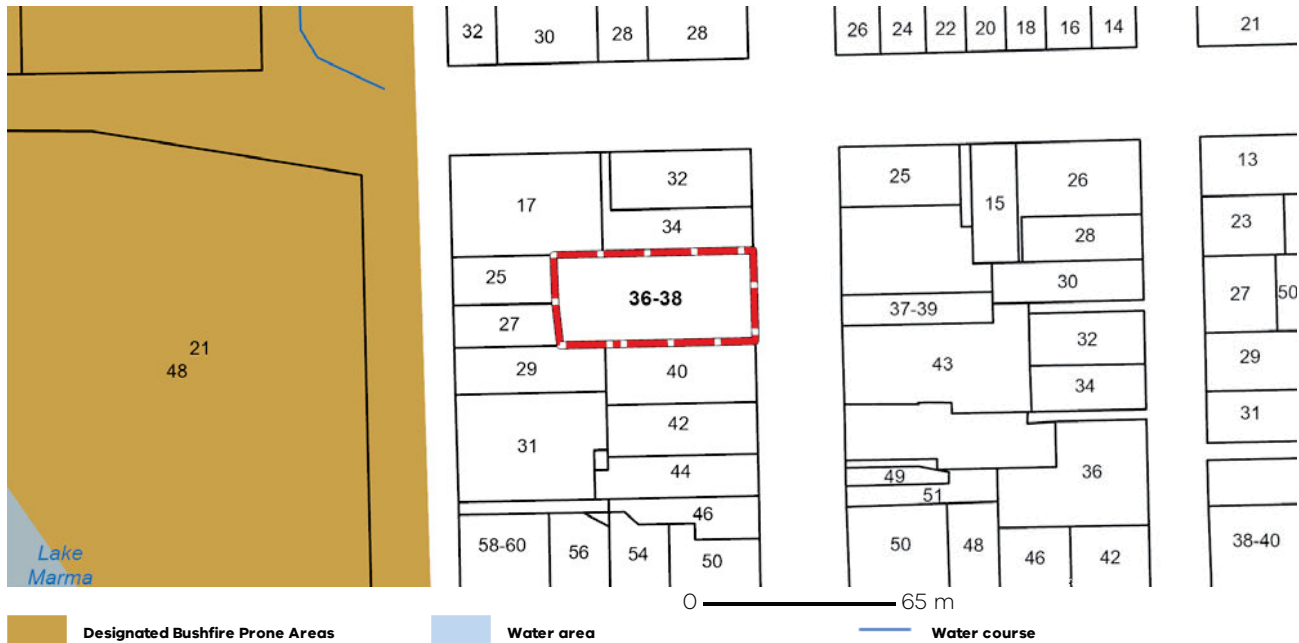
For other information about planning in Victoria visit <https://www.planning.vic.gov.au>

## Designated Bushfire Prone Areas

**This property is not in a designated bushfire prone area. No special bushfire construction requirements apply. Planning provisions may apply.**

Where part of the property is mapped as BPA, if no part of the building envelope or footprint falls within the BPA area, the BPA construction requirements do not apply.

Note: the relevant building surveyor determines the need for compliance with the bushfire construction requirements.



Designated BPA are determined by the Minister for Planning following a detailed review process. The Building Regulations 2018, through adoption of the Building Code of Australia, apply bushfire protection standards for building works in designated BPA.

Designated BPA maps can be viewed on VicPlan at <https://mapshare.vic.gov.au/vicplan/> or at the relevant local council.

Create a BPA definition plan in [VicPlan](#) to measure the BPA.

Information for lot owners building in the BPA is available at <https://www.planning.vic.gov.au>.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website <https://www.vba.vic.gov.au>. Copies of the Building Act and Building Regulations are available from <http://www.legislation.vic.gov.au>. For Planning Scheme Provisions in bushfire areas visit <https://www.planning.vic.gov.au>.

## Native Vegetation

Native plants that are indigenous to Victoria and important for biodiversity might be present on this property. This could include trees, shrubs, herbs, grasses or aquatic plants. There are a range of regulations that may apply including need to obtain a planning permit under Clause 52.17 of the local planning scheme. For more information see [Native Vegetation \(Clause 52.17\)](#) with local variations in [Native Vegetation \(Clause 52.17\) Schedule](#)

To help identify native vegetation on this property and the application of Clause 52.17 please visit the Native Vegetation Regulations Map (NVR Map) <https://mapshare.vic.gov.au/nvr/> and [Native Vegetation \(environment.vic.gov.au\)](http://www.environment.vic.gov.au) or please contact your relevant council.

You can find out more about the natural values on your property through NatureKit [NatureKit \(environment.vic.gov.au\)](http://www.environment.vic.gov.au)

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Info Stmt No: CER2025/01323

Property Address: Unit 1/38 Duncan Street MURTOA VIC 3390

Details for Services provided and their tariffs:

METERED SERVICE: 25209 (20mm) Meter Number: 19V48797T			
Water SAC Residential 20mm: (CREDIT) From 09/12/25 To 01/01/26 = 23 days @ 126.19¢ per day =			\$29.02CR
Wastewater Service Availability: (CREDIT) From 09/12/25 To 01/01/26 = 23 days @ 156.01¢ per day =			\$35.88CR
Water Volume:	Read 1325 (09/12/25) - Prev. Read 1308 (30/09/25) =	17 kL	
Water Volume Charged:	17 kL	=	17 kL
Water Usage Charge(2025-26)	17 kL @ 185.45¢ per kL =		\$31.53

----- PLEASE NOTE -----

1. In accordance with Section 275(1) of the *Water Act 1989*, the person/s who becomes the owners of a property must pay any amount that is under Section 274 (4a) a charge on that property. All unpaid charges must be paid in full upon settlement.
2. The statement may include estimate volumetric consumption from the last meter read if a remote read is not available. Should you require a special reading this may be applied for by contacting GWMWater.
3. All measurements used for encumbrances are to be assumed to be estimations of locations. Further details should be obtained from the Corporation before works are commenced.

**AMOUNTS SHOULD BE CONFIRMED PRIOR TO SETTLEMENT**

**Encumbrances and other information:**

This property is not subject to encumbrances resulting from works of the Corporation. There are no works, matters or other details to be disclosed.

An update is recommended closer to settlement date to reflect any new charges raised, meter readings or payments received. Please note that statements will only be updated for three months after the valid date.

Water usage has been charged on this statement up until 9 December 2025. Please contact GWMWater closer to settlement for an updated read, this is to eliminate any discrepancies that may arise by the use of the read provided.

The Water Service Availability Charge will vary dependent on the property owner's concession entitlements.

**B-Pay Biller Code: 79855 Account Reference Number: 2316889**

**Comments:**

Signed 

**Authorised Officer**  
**Adele Rohde, Executive Manager Customer and Employee Experience**

**Legend:**

- Water Meters
- Fire
- Groundwater
- Rural
- Urban
- Relief
- Wetlands
- Hydrants
- Electronic Standpipe
- Rural Hydrants
- Urban Hydrants
- Hydrants Out of Service
- Water System Valves
- Out Of Service Valves
- Rural System Valves
- Urban System Valves
- Release System Valves
- Water Control Valves
- Rural Air Valve
- Urban Air Valve
- Roadside Air Valve
- Rural Scour Valves
- Urban Scour Valves
- Release Scour Valves
- Water Mains
- Out of Service
- Urban Water Treated
- Urban Water Untreated
- Urban Water - Private
- Recycled Water Non Urban
- Recycled Water Urban
- Rural Water Untreated - GWM/Water
- Rural Water - Private
- Water Lateral
- Sewer Services
- Sewer Network Structures
- Pressure Sewer Units
- Sewer System Valves
- Sewer Manholes Monitored
- Sewer Manholes
- Manhole
- Maintenance Shaft
- Maintenance Flushing Point
- Sewer Control Valves
- Sewer Air Valve
- Sewer Flush Point
- Sewer Scour
- Rifined Sewer Main
- Sewer Mains
- Gravity
- Pressure
- Rising
- Out Of Service
- Private Lines
- Sewer Lateral

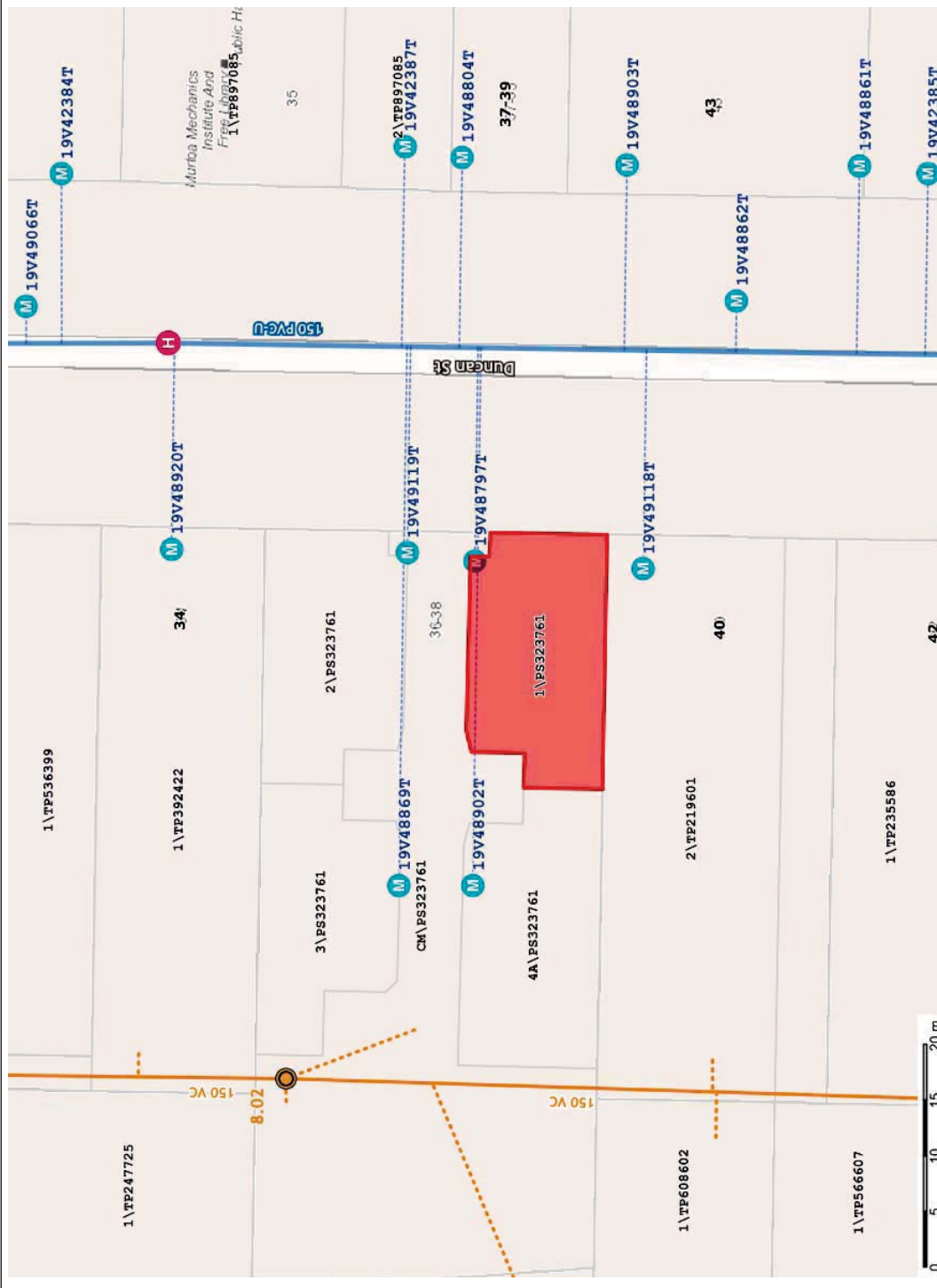


12/12/2025

Scale 1:564

# GDA94 / MGA zone 54

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# LANDATA® Property Enquiry Application Form

This application was lodged on 08-12-2025 using the LANDATA® System.	Agency Ref.                      Code                      Agency Application No.
AUTHORITY: <b>530</b>	Municipal Property No. Standard Parcel Identifiers:
<b>GRAMPIANS WIMMERA-MALLEE RURAL WATER (Urban)</b> <b>P.O. Box 481</b> <b>Horsham 3402</b>	CERTIFICATE NAME: <b>Water Information Statement</b>  FEE ENCLOSED: <b>\$69.20</b>
VENDOR:	PURCHASER:
<b>Gerdtz, Cora Irene</b>	(Empty)
NAME AND ADDRESS OF REG'D PROP. IF NOT VENDOR:	VENDORS SOLICITOR
(Empty)	(Empty)
APPLICANT: <b>C/O LANDATA® *</b>	Applicant's Reference: <b>79034462-022-3</b>
<b>Nevetts Lawyers C/- InfoTrack (LEAP)</b> <b>c/o LANDATA (fax 9194 0616)</b> <b>DX 250639 or</b> <b>GPO Box 527 Melbourne, Victoria 3001</b> DX No: <b>250639</b>	Total Sale Price: <b>\$\$0</b> Auction/Settlement Date: <b>09/12/2025</b> Terms of Sale:  Contract Date: Applicant's Telephone No: <b>1800 738 524</b>
Street No., Street, Road, etc. <b>36-38 DUNCAN STREET</b>	Town or Suburb <b>MURTOA</b>
Lot No./Plan No. <b>Lot 1 PS323761X</b>	Municipality                      Postcode <b>SHIRE OF YARRIAMBIAICK                      3390</b>
Volume/Folio or Book/Memorial <b>10154/123</b>	(Empty)
Crown Description(s)	(Empty)
Additional References or Comments	Parish                      Name of Directory <b>Ashens</b>
<b>V40 J3,V549 N2</b>	Map Reference
Please return certificate to LANDATA® via: E-mail: <b>Landata.online@servictoria.com.au</b>	
* Please quote this number on your certificate <b>LANDATA® Ref: 79034462-022-3</b>	



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VOLUME 10154 FOLIO 123

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Created by instrument PS323761X 02/02/1994

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Sole Proprietor  
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**DIAGRAM LOCATION**

SEE PS323761X 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)

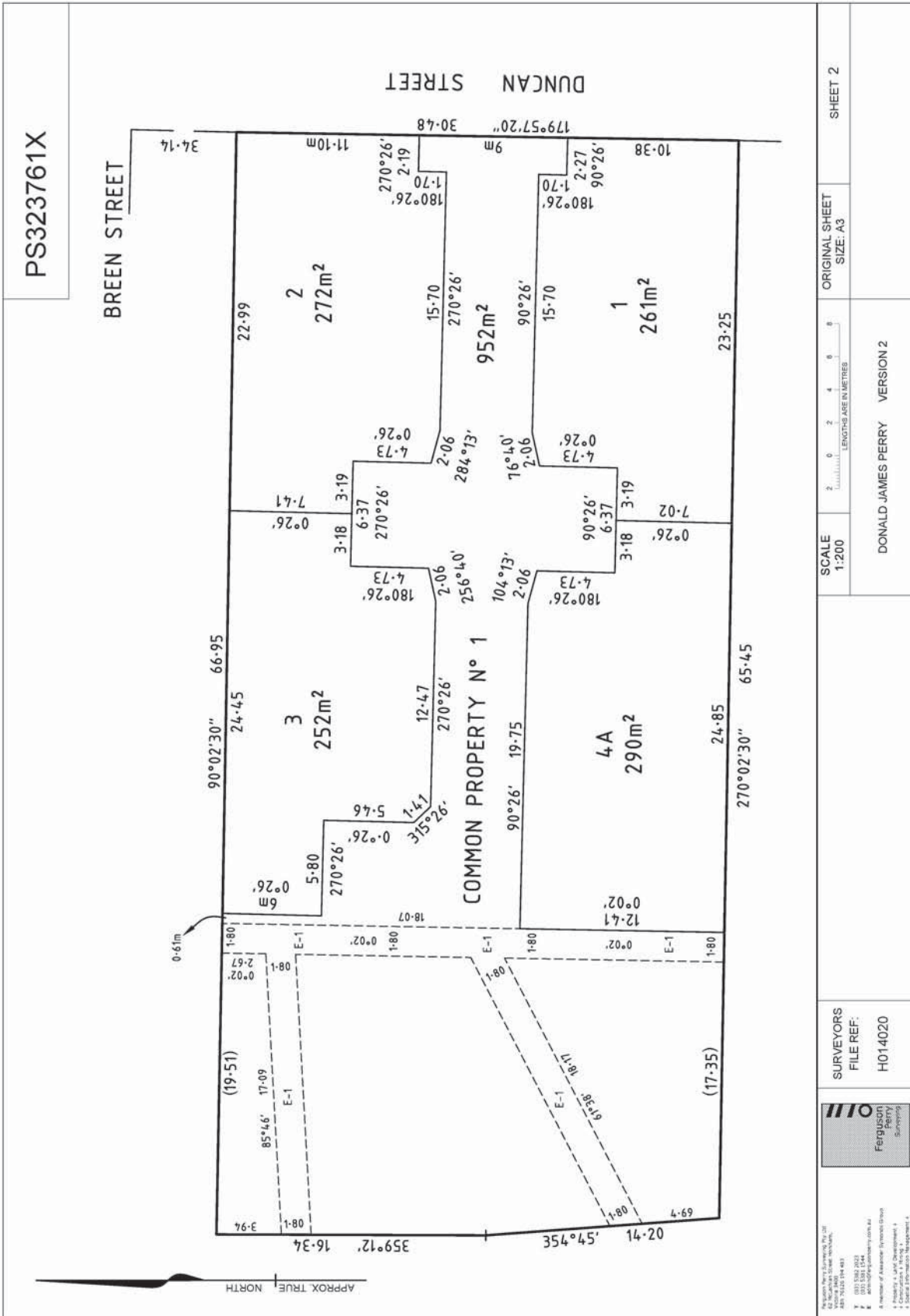
**OWNERS CORPORATIONS**

The land in this folio is affected by  
OWNERS CORPORATION PLAN NO. PS323761X

DOCUMENT END

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<b>PLAN OF SUBDIVISION</b>		Stage No.	LTO use only	Plan Number
			EDITION 3	PS 323761 X
<b>Location of Land</b> Parish: ASHENS Township: MURTOA Section: 3 Crown Allotment: 1, 2, 7 & 8 (PARTS) Crown Portion: _____  LTO base record: 5566 MURTOA TOWNSHIP Title References: VOL. 9703 FOL. 460  Last Plan Reference: LP 204035 K (LOT 3)  Postal Address: 36 & 38 DUNCAN STREET MURTOA 3390  AMG Co-ordinates: N 5946200 (Of approx. centre of plan) E 631100 Zone 54		<b>Council Certification and Endorsement</b> Council Name: SHIRE OF DUNMUNKLE Ref: _____  1. This plan is certified under section 6 of the Subdivision Act 1988. 2. <del>This plan is certified under section 11(7) of the Subdivision Act 1988.</del> <del>Date of original certification under section 6 _____</del> 3. <del>This is a statement of compliance issued under section 21 of the Subdivision Act 1988.</del>  Open Space  (i) A requirement for public open space under section 18 Subdivision Act 1988 has / has not been made. (ii) <del>The requirement has been satisfied.</del> (iii) <del>The requirement is to be satisfied in Stage _____</del>  Council Delegate Council Seal  Date / / _____  Re-certified under section 11(7) of the Subdivision Act 1988: Council Delegate Council Seal  Date / / _____		
<b>Vesting of Roads or Reserves</b>				
Identifier	Council/ Body/ Person			
NIL	NIL			
<b>Notations</b>				
Depth Limitation: Does not apply		Staging This is/ <del>is not</del> a staged subdivision Planning Permit No. _____		
Survey:- This plan is / <del>is not</del> based on survey. To be completed where applicable. This survey has been connected to permanent marks no(s). In proclaimed Survey Area no. _____				
<b>Easement Information</b>				LTO use only _____
<b>Legend:</b> A - Appurtenant Easement E - Encumbering Easement R - Encumbering Easement (Road)				Statement of Compliance / Exemption Statement
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/ In Favour Of
E-1	SEWERAGE	1.80	LP 204035 K	LOTS ON LP 204035 K
				Received <input checked="" type="checkbox"/>
				Date 1 / 2 / 94
				LTO use only THIS IS AN L.T.O. COMPILED PLAN CHECKED 12/7/01 <i>A Dallas</i> Assistant Registrar of Titles
				Sheet 1 of 2 Sheets
FERGUSON & PERRY PTY. LTD. Licensed Surveyors ACN. 005543779 62 McLachlan Street Horsham 3400 Telephone (053) 822023 Fax. (053) 811544		LICENSED SURVEYOR DONALD JAMES PERRY SIGNATURE _____ DATE / / REF 4993 VERSION 2		
		DATE / / COUNCIL DELEGATE SIGNATURE Original sheet size A3		







# Yarriambiack SHIRE COUNCIL

Tax Invoice  
ABN 24 640 824 591

34 Lyle Street, Warracknabeal VIC 3393  
PO Box 243, Warracknabeal VIC 3393  
03 5398 0100  
rates@yarriambiack.vic.gov.au  
www.yarriambiack.vic.gov.au

## Rates, Valuation and Charges Notice

For the period 1 July 2025 to 30 June 2026

Issue Date

Assessment Number

 033-3390 (318)

Unit 1/38 Duncan Street  
MURTOA VIC 3390

Overdue Pay Now	\$0.00
Current	\$1,157.55
<b>Total Due</b>	<b>\$1,157.55</b>

### PAYMENT OPTIONS (excludes any overdue rates)

<b>PAY IN FULL DUE BY</b>	<b>16/02/2026</b>
Credit Brought Forward	\$0.00
① Council Rates & Charges (Including Concessions)	\$1,033.32
③ Charges Council is required to collect for State Government	\$124.23
<b>TOTAL DUE</b>	<b>\$1,157.55</b>

<b>FOUR INSTALMENTS</b>	
1st Instalment Due 30/09/2025	\$290.55
2nd Instalment Due 01/12/2025	\$289.00
3rd Instalment Due 02/03/2026	\$289.00
4th Instalment Due 01/06/2026	\$289.00

### Owner(s)


Property 1/36-38 Duncan STREET Murtoa VIC 3390  
UNIT 1 LOT 1, PT.S2, PT.CM - PS323761X

Property Area 261 Square Metres

AVPCC 120 - Single Unit/Villa Unit/Townhouse

Valuation Valuation Date 01/01/2025 Effective Date 01/07/2025  
Capital Improved Value Site Value Net Annual Value  
\$221,000 \$20,500 \$11,050

Itemised Details	① RATES AND CHARGES COLLECTED BY COUNCIL TO SUPPORT LOCAL SERVICES DELIVERY BY COUNCIL		
	Council Rates & Charges	General 0.003024 cents x \$221,000 (CIV)	\$668.30
		120L Residential Garbage Service 1 charge x \$265.38	\$265.38
		Glass Recycling Collection 1 charge x \$93.02	\$93.02
		Residential Kerbside Recycling 1 charge x \$186.02	\$186.02
		Municipal Charge 1 charge x \$86.60	\$86.60
Concessions	② State Government Rebate		-\$266.00
State Government Charges	③ CHARGES COUNCIL IS REQUIRED TO COLLECT ON BEHALF OF THE VICTORIAN GOVERNMENT		
		ESVF - Residential 0.000173 cents x \$221,000 (CIV)	\$38.23
		ESVF - Residential 1 charge x \$136.00	\$136.00
	State Government Rebate		-\$50.00
	<b>TOTAL PAYMENT DUE:</b>		<b>\$1,157.55</b>
		(Includes \$0.00 GST)	

 Billpay Code: 0493  
Ref: 6406 3

  
1st Instalment \*493 6406 3


Have your next notice sent via email.



<https://yarriambiack.ezybill.com.au/>



Pay in person at any Post Office, by phone 13 18 16 or go to postbillpay.com.au


 Biller Code: 102400  
Ref: 064063


Assessment Number 6406

Ratepayer

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

**BPAY View** View and pay this bill using internet banking.

 **Payment in Person**  
Warracknabeal Office: EFTPOS, cash, credit card or cheque.

 **Payment by Mail**  
Post detachable portion with cheque, money order or credit card details to: Yarriambiack Shire Council

Amount Paid \$

# Property Clearance Certificate

## Land Tax



INFOTRACK / NEVETTS LAWYERS

**Your Reference:** 125714

**Certificate No:** 94554522

**Issue Date:** 08 DEC 2025

**Enquiries:** ESYSPROD

**Land Address:** 36 -38 DUNCAN STREET MURTOA VIC 3390

Land Id	Lot	Plan	Volume	Folio	Tax Payable
39571640	1	323761	10154	123	\$0.00

**Vendor:**

**Purchaser:** FOR INFORMATION PURPOSES

Current Land Tax	Year Taxable Value (SV)	Proportional Tax	Penalty/Interest	Total
MS CORA IRENE GERDTZ	2025	\$20,000	\$0.00	\$0.00

**Comments:**

Current Vacant Residential Land Tax	Year Taxable Value (CIV)	Tax Liability	Penalty/Interest	Total
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**Comments:**

Arrears of Land Tax	Year	Proportional Tax	Penalty/Interest	Total
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This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.

**Paul Broderick**  
Commissioner of State Revenue

CAPITAL IMPROVED VALUE (CIV):	\$207,000
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SITE VALUE (SV):	\$20,000
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<b>CURRENT LAND TAX AND VACANT RESIDENTIAL LAND TAX CHARGE:</b>	<b>\$0.00</b>
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# Notes to Certificate - Land Tax

Certificate No: 94554522

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## Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

## Amount shown on Certificate

2. The Certificate shows any land tax (including Vacant Residential Land Tax, interest and penalty tax) that is due and unpaid on the land described in the Certificate at the date of issue. In addition, it may show:
  - Land tax that has been assessed but is not yet due,
  - Land tax for the current tax year that has not yet been assessed, and
  - Any other information that the Commissioner sees fit to include, such as the amount of land tax applicable to the land on a single holding basis and other debts with respect to the property payable to the Commissioner.

## Land tax is a first charge on land

3. Unpaid land tax (including Vacant Residential Land Tax, interest and penalty tax) is a first charge on the land to which it relates. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any such unpaid land tax.

## Information for the purchaser

4. Pursuant to section 96 of the *Land Tax Act 2005*, if a purchaser of the land described in the Certificate has applied for and obtained a certificate, the amount recoverable from the purchaser by the Commissioner cannot exceed the amount set out in the certificate, described as the "Current Land Tax Charge and Vacant Residential Land Tax Charge" overleaf. A purchaser cannot rely on a Certificate obtained by the vendor.

## Information for the vendor

5. Despite the issue of a Certificate, the Commissioner may recover a land tax liability from a vendor, including any amount identified on this Certificate.

## Apportioning or passing on land tax to a purchaser

6. A vendor is prohibited from apportioning or passing on land tax including vacant residential land tax, interest and penalty tax to a purchaser under a contract of sale of land entered into on or after 1 January 2024, where the purchase price is less than \$10 million (to be indexed annually from 1 January 2025, as set out on the website for Consumer Affairs Victoria).

## General information

7. A Certificate showing no liability for the land does not mean that the land is exempt from land tax. It means that there is nothing to pay at the date of the Certificate.
8. An updated Certificate may be requested free of charge via our website, if:
  - The request is within 90 days of the original Certificate's issue date, and
  - There is no change to the parties involved in the transaction for which the Certificate was originally requested.

## For Information Only

LAND TAX CALCULATION BASED ON SINGLE OWNERSHIP

Land Tax = \$0.00

Taxable Value = \$20,000

Calculated as \$0 plus ( \$20,000 - \$0) multiplied by 0.000 cents.

VACANT RESIDENTIAL LAND TAX CALCULATION

Vacant Residential Land Tax = \$2,070.00

Taxable Value = \$207,000

Calculated as \$207,000 multiplied by 1.000%.

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## Land Tax - Payment Options

### BPAY



Billor Code:5249  
Ref: 94554522

### Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

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

### CARD



Ref: 94554522

### Visa or Mastercard

Pay via our website or phone 13 21 61.  
A card payment fee applies.

[sro.vic.gov.au/paylandtax](http://sro.vic.gov.au/paylandtax)

# Property Clearance Certificate

## Commercial and Industrial Property Tax



INFOTRACK / NEVETTS LAWYERS

<b>Your Reference:</b>	125714
<b>Certificate No:</b>	94554522
<b>Issue Date:</b>	08 DEC 2025
<b>Enquires:</b>	ESYSPROD

<b>Land Address:</b>	36 -38 DUNCAN STREET MURTOA VIC 3390				
<b>Land Id</b>	<b>Lot</b>	<b>Plan</b>	<b>Volume</b>	<b>Folio</b>	<b>Tax Payable</b>
39571640	1	323761	10154	123	\$0.00
<b>AVPCC</b>	<b>Date of entry into reform</b>	<b>Entry interest</b>	<b>Date land becomes CIPT taxable land</b>	<b>Comment</b>	
120	N/A	N/A	N/A	The AVPCC allocated to the land is not a qualifying use.	

This certificate is subject to the notes found on the reverse of this page. The applicant should read these notes carefully.

**Paul Broderick**  
Commissioner of State Revenue

<b>CAPITAL IMPROVED VALUE:</b>	\$207,000
<b>SITE VALUE:</b>	\$20,000
<b>CURRENT CIPT CHARGE:</b>	\$0.00

# Notes to Certificate - Commercial and Industrial Property Tax

Certificate No: 94554522

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## Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

## Amount shown on Certificate

2. The Certificate shows any commercial and industrial property tax (including interest and penalty tax) that is due and unpaid on the land described in the Certificate at the date of issue.

## Australian Valuation Property Classification Code (AVPCC)

3. The Certificate may show one or more AVPCC in respect of land described in the Certificate. The AVPCC shown on the Certificate is the AVPCC allocated to the land in the most recent of the following valuation(s) of the land under the *Valuation of Land Act 1960*:
  - a general valuation of the land;
  - a supplementary valuation of the land returned after the general valuation.
4. The AVPCC(s) shown in respect of land described on the Certificate can be relevant to determine if the land has a qualifying use, within the meaning given by section 4 of the *Commercial and Industrial Property Tax Reform Act 2024* (CIPT Act). Section 4 of the CIPT Act Land provides that land will have a qualifying use if:
  - the land has been allocated one, or more than one, AVPCC in the latest valuation, all of which are in the range 200-499 and/or 600-699 in the Valuation Best Practice Specifications Guidelines (the requisite range);
  - the land has been allocated more than one AVPCC in the latest valuation, one or more of which are inside the requisite range and one or more of which are outside the requisite range, and the land is used solely or primarily for a use described in an AVPCC in the requisite range; or
  - the land is used solely or primarily as eligible student accommodation, within the meaning of section 3 of the CIPT Act.

## Commercial and industrial property tax information

5. If the Commissioner has identified that land described in the Certificate is tax reform scheme land within the meaning given by section 3 of the CIPT Act, the Certificate may show in respect of the land:
  - the date on which the land became tax reform scheme land;
  - whether the entry interest (within the meaning given by section 3 of the Duties Act 2000) in relation to the tax reform scheme land was a 100% interest (a whole interest) or an interest of less than 100% (a partial interest); and
  - the date on which the land will become subject to the commercial and industrial property tax.
6. A Certificate that does not show any of the above information in respect of land described in the Certificate does not mean that the land is not tax reform scheme land. It means that the Commissioner has not identified that the land is tax reform scheme land at the date of issue of the Certificate. The Commissioner may identify that the land is tax reform scheme land after the date of issue of the Certificate.

## Change of use of tax reform scheme land

7. Pursuant to section 34 of the CIPT Act, an owner of tax reform scheme land must notify the Commissioner of certain changes of use of tax reform scheme land (or part of the land) including if the actual use of the land changes to a use not described in any AVPCC in the range 200-499 and/or 600-699. The notification

must be given to the Commissioner within 30 days of the change of use.

## Commercial and industrial property tax is a first charge on land

8. Commercial and industrial property tax (including any interest and penalty tax) is a first charge on the land to which the commercial and industrial property tax is payable. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any unpaid commercial and industrial property tax.

## Information for the purchaser

9. Pursuant to section 27 of the CIPT Act, if a bona fide purchaser for value of the land described in the Certificate applies for and obtains a Certificate in respect of the land, the maximum amount recoverable from the purchaser is the amount set out in the Certificate. A purchaser cannot rely on a Certificate obtained by the vendor.

## Information for the vendor

10. Despite the issue of a Certificate, the Commissioner may recover a commercial and industrial property tax liability from a vendor, including any amount identified on this Certificate.

## Passing on commercial and industrial property tax to a purchaser

11. A vendor is prohibited from apportioning or passing on commercial and industrial property tax to a purchaser under a contract of sale of land entered into on or after 1 July 2024 where the purchase price is less than \$10 million (to be indexed annually from 1 January 2025, as set out on the website for Consumer Affairs Victoria).

## General information

12. Land enters the tax reform scheme if there is an entry transaction, entry consolidation or entry subdivision in respect of the land (within the meaning given to those terms in the CIPT Act). Land generally enters the reform on the date on which an entry transaction occurs in respect of the land (or the first date on which land from which the subject land was derived (by consolidation or subdivision) entered the reform).
13. The Duties Act includes exemptions from duty, in certain circumstances, for an eligible transaction (such as a transfer) of tax reform scheme land that has a qualifying use on the date of the transaction. The exemptions apply differently based on whether the entry interest in relation to the land was a whole interest or a partial interest. For more information, please refer to [www.sro.vic.gov.au/CIPT](http://www.sro.vic.gov.au/CIPT).
14. A Certificate showing no liability for the land does not mean that the land is exempt from commercial and industrial property tax. It means that there is nothing to pay at the date of the Certificate.
15. An updated Certificate may be requested free of charge via our website, if:
  - the request is within 90 days of the original Certificate's issue date, and
  - there is no change to the parties involved in the transaction for which the Certificate was originally requested.

# Property Clearance Certificate

## Windfall Gains Tax



INFOTRACK / NEVETTS LAWYERS

**Your Reference:** 125714

**Certificate No:** 94554522

**Issue Date:** 08 DEC 2025

**Land Address:** 36 -38 DUNCAN STREET MURTOA VIC 3390

Lot	Plan	Volume	Folio
1	323761	10154	123

**Vendor:**

**Purchaser:** FOR INFORMATION PURPOSES

WGT Property Id	Event ID	Windfall Gains Tax	Deferred Interest	Penalty/Interest	Total
		\$0.00	\$0.00	\$0.00	\$0.00

**Comments:** No windfall gains tax liability identified.

This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.

A handwritten signature in black ink, appearing to read 'Paul Broderick'.

**Paul Broderick**  
Commissioner of State Revenue

**CURRENT WINDFALL GAINS TAX CHARGE:**

**\$0.00**

# Notes to Certificate - Windfall Gains Tax

Certificate No: 94554522

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## Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

## Amount shown on Certificate

2. The Certificate shows in respect of the land described in the Certificate:
  - Windfall gains tax that is due and unpaid, including any penalty tax and interest
  - Windfall gains tax that is deferred, including any accrued deferral interest
  - Windfall gains tax that has been assessed but is not yet due
  - Windfall gains tax that has not yet been assessed (i.e. a WGT event has occurred that rezones the land but any windfall gains tax on the land is yet to be assessed)
  - Any other information that the Commissioner sees fit to include such as the amount of interest accruing per day in relation to any deferred windfall gains tax.

## Windfall gains tax is a first charge on land

3. Pursuant to section 42 of the *Windfall Gains Tax Act 2021*, windfall gains tax, including any accrued interest on a deferral, is a first charge on the land to which it relates. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any unpaid windfall gains tax.

## Information for the purchaser

4. Pursuant to section 42 of the *Windfall Gains Tax Act 2021*, if a bona fide purchaser for value of land applies for and obtains a Certificate in respect of the land, the maximum amount recoverable from the purchaser by the Commissioner is the amount set out in the certificate, described as the "Current Windfall Gains Tax Charge" overleaf.
5. If the certificate states that a windfall gains tax is yet to be assessed, note 4 does not apply.
6. A purchaser cannot rely on a Certificate obtained by the vendor.

## Information for the vendor

7. Despite the issue of a Certificate, the Commissioner may recover a windfall gains tax liability from a vendor, including any amount identified on this Certificate.

## Passing on windfall gains tax to a purchaser

8. A vendor is prohibited from passing on a windfall gains tax liability to a purchaser where the liability has been assessed under a notice of assessment as at the date of the contract of sale of land or option agreement. This prohibition does not apply to a contract of sale entered into before 1 January 2024, or a contract of sale of land entered into on or after 1 January 2024 pursuant to the exercise of an option granted before 1 January 2024.

## General information

9. A Certificate showing no liability for the land does not mean that the land is exempt from windfall gains tax. It means that there is nothing to pay at the date of the Certificate.
10. An updated Certificate may be requested free of charge via our website, if:
  - The request is within 90 days of the original Certificate's issue date, and
  - There is no change to the parties involved in the transaction for which the Certificate was originally requested.
11. Where a windfall gains tax liability has been deferred, interest accrues daily on the deferred liability. The deferred interest shown overleaf is the amount of interest accrued to the date of issue of the certificate.

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## Windfall Gains Tax - Payment Options

**BPAY**




Billers Code: 416073  
Ref: 94554524

**Telephone & Internet Banking - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

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

**CARD**



Ref: 94554524

**Visa or Mastercard**

Pay via our website or phone 13 21 61.  
A card payment fee applies.

[sro.vic.gov.au/payment-options](http://sro.vic.gov.au/payment-options)

**Important payment information**

Windfall gains tax payments must be made using only these specific payment references.

Using the incorrect references for the different tax components listed on this property clearance certificate will result in misallocated payments.

## OWNERS CORPORATION CERTIFICATE

Owners Corporation Act 2006 Section 151, Owners Corporations Regulations 2018 Regulation 16

**Owners Corporation No PS323761X**

**Address: Unit 1/36-38 Duncan Street, Murtoa 3390**

This certificate is issued for	<b>Lot 1 on Plan of Subdivision No: PS323761X</b>
Postal address is	<b>36-38 Duncan Street Murtoa 3390</b>
Applicant for the certificate is	<b>NEVETTS LAWYERS</b>
Address for delivery of certificate is:	<b>40 Armstrong Street North Ballarat Central 3350</b>
Date that the application was received:	<b>16 December 2025</b>

### IMPORTANT:

The information in this certificate is issued on: **16 December 2025**

You can inspect the owners corporation's register for additional information and you should obtain a new certificate for current information prior to settlement.


1.	The current annual fees for the lot annually are: \$656.97
2.	The date which the fees for the lot have been paid up to is – 21/12/2026
3.	The total of any unpaid fees or charges for the lot are – Nil
4.	The special fees or levies which have been struck, and the dates on which they were struck and are payable are - N/A
5.	The repairs, maintenance or other work which has been or is about to be performed which may incur additional charges not included in annual fees, maintenance fund or special fees as set out above: N/A
6.	The owners corporation has the following insurance cover: <ul style="list-style-type: none"><li>• the name of the company: Hutch Underwriting</li><li>• policy number: HRS11224514</li><li>• type of policy: SCTP Residential Strata</li><li>• buildings covered: 4</li><li>• building amount: \$1,600,000.00</li><li>• public liability amount: \$20,000,000.00</li><li>• renewal date: 21/12/2026</li></ul>
7.	Has the owners corporation resolved that the members may arrange their own insurance under section 63 of the Act? If so then provide the date of that resolution -

	N/A										
8.	<p>The total funds held by the owners corporation - The total funds should report the best available statement of financial position of the owners corporation.</p> <p>The statement of financial position at the end of the last financial year of the owners corporation on (insert date)</p> <p style="text-align: right;">was:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; border-top: 1px solid black;">Assets:</td> <td style="width: 20%; text-align: right; border-top: 1px solid black;">\$</td> </tr> <tr> <td>Maintenance fund (if prescribed owners corporation):</td> <td></td> </tr> <tr> <td style="border-top: 1px solid black;">Liabilities:</td> <td style="text-align: right; border-top: 1px solid black;">\$</td> </tr> <tr> <td>Maintenance plan (if prescribed owners corporation):</td> <td></td> </tr> <tr> <td style="border-top: 1px solid black;">Total funds =</td> <td style="text-align: right; border-top: 1px solid black;">\$</td> </tr> </table> <p>N/A</p>	Assets:	\$	Maintenance fund (if prescribed owners corporation):		Liabilities:	\$	Maintenance plan (if prescribed owners corporation):		Total funds =	\$
Assets:	\$										
Maintenance fund (if prescribed owners corporation):											
Liabilities:	\$										
Maintenance plan (if prescribed owners corporation):											
Total funds =	\$										
9.	<p>Are there any liabilities of the owners corporation that are not covered by annual fees, special levies and repairs and maintenance as set out above? If so, provide details:</p> <p>N/A</p>										
10.	<p>Are there any current contracts, leases, licences or agreements affecting the common property? If so, provide details -</p> <p>N/A</p>										
11.	<p>Are there any current agreements to provide services to lot owners, occupiers or the public? If so, provide details -</p> <p>N/A</p>										
12.	<p>Are there any notices or orders served on the owners corporation in the last 12 months that have not been satisfied? If so, provide details -</p> <p>N/A</p>										
13.	<p>Are there any legal proceedings to which the owners corporation is a party and any circumstances of which the owners corporation is aware that are likely to give rise to proceedings? If so, provide details -</p> <p>N/A</p>										
14.	<p>Has the owners corporation appointed or resolved to appoint a manager? If so, provide details –</p> <p>Keith Elliott, Unit 4, 38 Duncan Street, Murtoa Vic 3390</p>										
15.	<p>Has an administrator has been appointed for the owners corporation, or has there been a proposal for the appointment of an administrator?</p> <p>N/A</p>										
16.	A copy of the minutes of the most recent annual general meeting of the owners corporation.										

17.	<p>Documents required to be attached to the owners corporation certificate are:</p> <ul style="list-style-type: none"> <li>• A copy of the consolidated rules registered at Land Victoria</li> <li>• A copy of Schedule 3 of the Owners corporations Regulations 2018 entitled "Statement of advice and information for prospective purchasers and lot owners"</li> </ul>
18.	<p><b>NOTE:</b></p> <p>More information can be obtained by an inspection of the owners corporation register. Please make your request to inspect the owners corporation register in writing to:</p>

DATED the 17th day of December 2025.

This owners corporation certificate was prepared by: **Nevetts Lawyers**

Postal address	<p>40 Armstrong Street North Ballarat Central VIC 3350</p>
(signature)	
(Print name)	<p>Bronwyn Capoulas</p>
(name of management company if relevant) as delegate of the owners corporation	

SIGNED by \_\_\_\_\_ in her )  
 capacity as Lot Owner: \_\_\_\_\_ )

# Statement of advice and information for prospective purchasers and lot owners

Schedule 3, Regulation 17, Owners Corporations Regulations 2018

## What is an owners corporation?

The lot you are considering buying is part of an owners corporation. Whenever a plan of subdivision creates common property, an owners corporation is responsible for managing the common property. A purchaser of a lot that is part of an owners corporation automatically becomes a member of the owners corporation when the transfer of that lot to the purchaser has been registered with Land Victoria.

If you buy into an owners corporation, you will be purchasing not only the individual property, but also ownership of, and the right to use, the common property as set out in the plan of subdivision. This common property may include driveways, stairs, paths, passages, lifts, lobbies, common garden areas and other facilities set up for use by owners and occupiers. In order to identify the boundary between the individual lot you are purchasing (for which the owner is solely responsible) and the common property (for which all members of the owners corporation are responsible), you should closely inspect the plan of subdivision.

## How are decisions made by an owners corporation?

As an owner, you will be required to make financial contributions to the owners corporation, in particular for the repair, maintenance and management of the common property. Decisions as to the management of this common property will be the subject of collective decision making. Decisions as to these financial contributions, which may involve significant expenditure, will be decided by a vote.

## Owners corporation rules

The owners corporation rules may deal with matters such as car parking, noise, pets, the appearance or use of lots, behaviour of owners, occupiers or guests and grievance procedures.

You should look at the owners corporation rules to consider any restrictions imposed by the rules.

## Lot entitlement and lot liability

The plan of subdivision will also show your lot entitlement and lot liability. Lot liability represents the share of owners corporation expenses that each lot owner is required to pay.

Lot entitlement is an owner's share of ownership of the common property, which determines voting rights. You should make sure that the allocation of lot liability and entitlement for the lot you are considering buying seems fair and reasonable.

## Further information

If you are interested in finding out more about living in an owners corporation, you can contact Consumer Affairs Victoria. If you require further information about the particular owners corporation you are buying into you can inspect that owners corporation's information register.

## Management of an owners corporation

An owners corporation may be self-managed by the lot owners or professionally managed by an owners corporation manager. If an owners corporation chooses to appoint a professional manager, it must be a manager registered with the Business Licensing Authority (BLA).

If you are uncertain about any aspect of the owners corporation or the documents you have received from the owners corporation, you should seek expert advice.

# MODEL RULES FOR AN OWNERS CORPORATION

## 1. Health, safety and security

### 1.1 Health, safety and security of lot owners, occupiers of lots and others

A lot owner or occupier must not use the lot, or permit it to be used, so as to cause a hazard to the health, safety and security of an owner, occupier, or user of another lot.

### 1.2 Storage of flammable liquids and other dangerous substances and materials

1. Except with the approval in writing of the owners corporation, an owner or occupier of a lot must not use or store on the lot or on the common property any flammable chemical, liquid or gas or other flammable material.
2. This rule does not apply to -
  - (a) chemicals, liquids, gases or other material used or intended to be used for domestic purposes; or
  - (b) any chemical, liquid, gas or other material in a fuel tank of a motor vehicle or internal combustion engine.

### 1.3 Waste disposal

An owner or occupier must ensure that the disposal of garbage or waste does not adversely affect the health, hygiene or comfort of the occupiers or users of other lots.

## 2. Committees and sub-committees

### 2.1 Functions, powers and reporting of committees and sub-committees

A committee may appoint members to a sub committee without reference to the owners corporation.

## 3. Management and administration

### 3.1 Metering of services and apportionment of costs of services

1. The owners corporation must not seek payment or reimbursement for a cost or charge from a lot owner or occupier that is more than the amount that the supplier would have charged the lot owner or occupier for the same goods or services.
2. If a supplier has issued an account to the owners corporation, the owners corporation cannot recover from the lot owner or occupier an amount which includes any amount that is able to be claimed as a concession or rebate by or on behalf of the lot owner or occupier from the relevant supplier.
3. Subrule (2) does not apply if the concession or rebate -
  - (a) must be claimed by the lot owner or occupier and the owners corporation has given the lot owner or occupier an opportunity to claim it and the lot owner or occupier has not done so by the payment date set by the relevant supplier; or
  - (b) is paid directly to the lot owner or occupier as a refund.

## 4. Use of common property

### 4.1 Use of common property

1. An owner or occupier of a lot must not obstruct the lawful use and enjoyment of the common property by any other person entitled to use the common property.
2. An owner or occupier of a lot must not, without the written approval of the owners corporation, use for the owner or occupier's own purposes as a garden any portion of the common property.
3. An approval under subrule (2) may state a period for which the approval is granted.
4. If the owners corporation has resolved that an animal is a danger or is causing a nuisance to the common property, it must give reasonable notice of this resolution to the owner or occupier who is keeping the animal.
5. An owner or occupier of a lot who is keeping an animal that is the subject of a notice under subrule (4) must remove that animal.
6. Subrules (4) and (5) do not apply to an animal that assists a person with an impairment or disability.

### 4.2 Vehicles and parking on common property

An owner or occupier of a lot must not, unless in the case of an emergency, park or leave a motor vehicle or other vehicle or permit a motor vehicle or other vehicle—

- (a) to be parked or left in parking spaces situated on common property and allocated for other lots; or
- (b) on the common property so as to obstruct a driveway, pathway, entrance or exit to a lot; or

- (c) in any place other than a parking area situated on common property specified for that purpose by the owners corporation.

#### 4.3 **Damage to common property**

1. An owner or occupier of a lot must not damage or alter the common property without the written approval of the owners corporation.
2. An owner or occupier of a lot must not damage or alter a structure that forms part of the common property without the written approval of the owners corporation.
3. An approval under subrule (1) or (2) may state a period for which the approval is granted, and may specify the works and conditions to which the approval is subject.
4. An owner or person authorised by an owner may install a locking or safety device to protect the lot against intruders, or a screen or barrier to prevent entry of animals or insects, if the device, screen or barrier is soundly built and is consistent with the colour, style and materials of the building.
5. The owner or person referred to in subrule (4) must keep any device, screen or barrier installed in good order and repair.

### 5. **Lots**

#### 5.1 **Change of use of lots**

An owner or occupier of a lot must give written notification to the owners corporation if the owner or occupier changes the existing use of the lot in a way that will affect the insurance premiums for the owners corporation.

##### **Example**

If the change of use results in a hazardous activity being carried out on the lot, or results in the lot being used for commercial or industrial purposes rather than residential purposes.

#### 5.2 **External appearance of lots**

1. An owner or occupier of a lot must obtain the written approval of the owners corporation before making any changes to the external appearance of their lot.
2. An owners corporation cannot unreasonably withhold approval, but may give approval subject to reasonable conditions to protect quiet enjoyment of other lot owners, structural integrity or the value of other lots and/or common property.

#### 5.3 **Requiring notice to the owners corporation of renovations to lots**

An owner or occupier of a lot must notify the owners corporation when undertaking any renovations or other works that may affect the common property and/or other lot owners' or occupiers' enjoyment of the common property.

### 6. **Behaviour of persons**

#### 6.1 **Behaviour of owners, occupiers and invitees on common property**

An owner or occupier of a lot must take all reasonable steps to ensure that guests of the owner or occupier do not behave in a manner likely to unreasonably interfere with the peaceful enjoyment of any other person entitled to use the common property.

#### 6.2 **Noise and other nuisance control**

1. An owner or occupier of a lot, or a guest of an owner or occupier, must not unreasonably create any noise likely to interfere with the peaceful enjoyment of any other person entitled to use the common property.
2. Subrule (1) does not apply to the making of a noise if the owners corporation has given written permission for the noise to be made.

### 7. **Dispute resolution**

1. The grievance procedure set out in this rule applies to disputes involving a lot owner, manager, or an occupier or the owners corporation.
2. The party making the complaint must prepare a written statement in the approved form.
3. If there is a grievance committee of the owners corporation, it must be notified of the dispute by the complainant.
4. If there is no grievance committee, the owners corporation must be notified of any dispute by the complainant, regardless of whether the owners corporation is an immediate party to the dispute.
5. The parties to the dispute must meet and discuss the matter in dispute, along with either the grievance committee or the owners corporation, within 14 working days after the dispute comes to the attention of all the parties.

6. A party to the dispute may appoint a person to act or appear on his or her behalf at the meeting.
7. If the dispute is not resolved, the grievance committee or owners corporation must notify each party of his or her right to take further action under Part 10 of the Owners Corporations Act 2006.
8. This process is separate from and does not limit any further action under Part 10 of the Owners Corporations Act 2006.

McRae Insurance Services Pty Ltd | ABN 30 657 841 444  
Authorised Representative of Ausure Pty Ltd | AFSL : 238433 | ABN : 94 096 971 854

**REPRESENTATIVE**  
McRae Insurance Services Pty Ltd  
Grant McRae- AR : 255707  
PO Box 405  
Horsham VIC 3400  
Tel **03 5382 0813**  
Email [grant@mcraeinsurance.com.au](mailto:grant@mcraeinsurance.com.au)

38 Duncan Street  
Murtoa VIC 3390

## New Business

**NOTES:**

**Invoice date** 1-Dec-2025  
**Invoice number** 13920248

<b>TYPE OF POLICY</b>	<b>SCTP Residential Strata</b>
<b>THE INSURED</b>	Owners Corporation PS323761X
<b>INSURER</b>	Hutch Underwriting L8 11 York Street Sydney NSW 2000 ABN: 84 655 256 134
<b>POLICY NUMBER</b>	HRS11224514
<b>PERIOD OF COVER</b>	From <b>21/12/2025</b> to <b>21/12/2026</b>

YOUR PREMIUM	
Premium	\$ 1,989.83
Underwriter Fee	\$ 210.00
U/W Fee GST	\$ 21.00
Fire/ES Levy	\$ 0.00
GST	\$ 198.98
Stamp Duty	\$ 175.10
Broker Fee	\$ 30.00
Broker Fee GST	\$ 3.00
<b>TOTAL DUE</b>	<b>\$ 2,627.91</b>
<b>DATE DUE</b>	<b>21-Dec-2025</b>

The base premium includes commission of \$ 397.97 split between : Licensees Commission \$ 35.82, Representatives Commission \$ 362.15, Referrers Commission \$ 0.00

### PAYMENT OPTIONS



Billers Code: 30510  
Reference: 2139202481

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Payments can be made in person at a Post Office by cheque or EFTPOS. Please present this page intact. Please make cheque payable to **DEFT Payment Systems for Ausure Pty Ltd**



\*498 402594 2139202481



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Online - (Visit [www.ausure.com.au/Pay-My-Bill](http://www.ausure.com.au/Pay-My-Bill)) or by Phone (please contact your Broker on 03 5382 0813)  
Note: Visa/Mastercard payments will incur a 0.95% fee of \$ 24.97 which includes \$ 2.27 GST.  
Amex payments will incur a 2.15% fee of \$ 56.50 which includes \$ 5.14 GST.



Instalments – Premium Finance is available. Please contact your Broker for Terms and Conditions

## IMPORTANT INFORMATION

## PLEASE READ CAREFULLY

### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

### NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### CONTRACTING OUT OR REMOVING INSURERS RIGHTS OF SUBROGATION

You will prejudice your rights to a claim if, without prior agreement from your insurer you make any agreement that will prevent the insurer from recovering a loss from a third party. These 'hold harmless' are often found in leases and maintenance or supply contracts from burglar alarm or fire protection installers and in repair contracts.

### INSURING THE INTEREST OF OTHER PARTIES

If you require the interests of another party to be covered you must request this and ensure they are noted on your policy. Most policy conditions will exclude indemnity to other parties (eg mortgagees, lessors or principals etc) unless their interest is noted on the policy.

### UTMOST GOOD FAITH

A contract of insurance is a contract based on the utmost good faith and there is implied in such a contract a provision requiring each party to it to act towards the other party with the utmost good faith. If you fail to do so it may prejudice your claim.

### UNDER INSURANCE

Your contract of insurance may contain an average provision. It is important that you nominate a sum insured to represent the full value of the property insured. If you fail to insure the full value your claim may be reduced in proportion with your underinsurance.

### DUTY TO NOT TO MISREPRESENT – CONSUMER PRODUCTS

When purchasing insurance wholly or predominantly for personal, domestic, or household purposes, you have a duty to take reasonable care not to make a misrepresentation to the insurer. This means that it is essential that you answer questions honestly and to the best of your knowledge, including when you confirm or update information when you enter into, vary, extend, reinstate or renew a Policy. The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you answer questions on behalf of others, the insurer will treat your answers or representations as theirs. **If You do not meet the above Duty**, the insurer may refuse or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, the insurer may refuse to pay a claim and treat your policy as if it never existed.

### CHANGE IN RISK CIRCUMSTANCES

You must inform your broker of any material changes in your business; if you fail to do so an insurer may be entitled to deny a potential claim. You should inform your broker about any changes in location, new products/procedures or any departure from your ordinary business. If you are in doubt as to whether you should disclose any changes please contact your broker for advice.

### CLAIMS MADE POLICIES

Certain policies (eg many types of professional indemnity policies) are claims made policies. These policies do not cover events that occurred before the contract was entered into. If you give an insurer notice of circumstances that may give rise to a claim during the policy period, the insurer will cover claims made later that arise out of those circumstances.

### LEASING, HIRING & BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property. Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

### INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

### PREMIUM FINANCE

If you choose to finance your premium Ausure and your representative will receive up to 4% of the amount financed for providing the referral and assisting you to arrange the facility. This will not result in any additional costs to you. We recommend that you carefully read the finance contract to understand the implications in the event you cancel your insurance policy before expiry.

### CANCELLATIONS AND AMENDMENTS

We do not refund our fees or commission received for arranging the policy. Please note that premium finance contracts contain terms that reduce the amount you will receive from any refund. Please see the terms of your contract for more information.

### HOW DO WE RESOLVE COMPLAINTS?

In the event that you have a complaint about the manner in which we provide any financial service please contact Ausure's Complaints Manager by phone on (07) 3319 5100 or by writing to the address shown on the front of this invoice. If your complaint remains unresolved, Ausure's dispute committee will review the matter and respond within 15 days. Your complaint will be dealt with fairly and promptly but if you remain dissatisfied with the final decision you may refer the matter to the Australian Financial Complaints Authority (AFCA), which acts as Ausure's external dispute resolution provider. AFCA can be contacted on 1800 931 678 or [info@afca.org.au](mailto:info@afca.org.au).

### NON PAYMENT OF PREMIUM

Our usual payment terms are 14 days from the date shown on the invoice. If this invoice is unpaid after 30 days we will advise the insurer that the policy is unpaid. The insurer may cancel the policy and/or pursue payment from you.

**Policy Particulars:**

<b>Policy Number</b>	HRS11224514
<b>UMR</b>	B200800000STR2025
<b>Period of Cover</b>	4:00pm Local Time 21/12/2025 to 4:00pm Local Time 21/12/2026
<b>Insured</b>	Owners Corporation PS323761X
<b>Interested Parties</b>	None
<b>Situation</b>	36-38 Duncan Street, MURTOA, VIC, 3390

**Cover**

<b>Section 1 Insured Property</b>	Selected
Building Sum Insured	\$1,600,000
Common Area Contents	\$16,000
Temporary Accommodation Costs and Loss of Rent	\$240,000
Flood	Not Selected
Additional Catastrophe Cover	15%
Additional Catastrophe Cover	\$240,000
Unit Owners' Fixtures and Improvements	Selected
Unit Owners' Fixtures and Improvements	\$160,000
<b>Section 2 Property Owner's Legal Liability</b>	Selected
Limit of Liability	\$20,000,000
<b>Section 3 Voluntary Workers</b>	Selected
Death	\$200,000
Total Disablement (per week)	\$2,000
<b>Section 4 Fidelity Guarantee</b>	Selected
Sum Insured	\$100,000
<b>Section 5 Office Bearers Legal Liability</b>	Selected
Limit of Liability	\$100,000
<b>Section 6 Machinery Breakdown</b>	Not Selected
<b>Section 7 Government Audit and Related Covers</b>	Selected
Part A: Government Audit Expenses	\$25,000
Part B: Health & Safety Legal Expenses	\$100,000
Part C: Legal Expenses	\$50,000
<b>Section 8 Cyber</b>	
Cyber Coverage Sum Insured	\$10,000

**Excesses**

The Excess payable for each section is detailed below. Unless noted as "in addition", where multiple Excesses are payable for claims arising from a single Event, only the highest will apply.

**Section 1 Insured Property**

Standard	\$1,000
Earthquake Excess	\$500 in addition

**Section 2 Property Owner's Legal Liability**

Liability Imposed Excess	\$1,000
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**Section 3 Voluntary Workers**

Voluntary Workers Imposed Excess	\$1,000
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**Section 4 Fidelity Guarantee**

Fidelity Guarantee Imposed Excess	\$1,000
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**Section 5 Office Bearers Legal Liability**

Office Bearers Legal Liability Imposed Excess	\$1,000
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**Section 7 Government Audit and Related Covers**

Part A: Government Audit Expenses	\$1,000
Part B: Health & Safety Legal Expenses	\$1,000
Part C: Legal Expenses	\$1,000 plus 10% contribution in addition

**Section 8 Cyber**

Cyber Imposed Excess	\$1,000
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**Policy Wording**

Hutch Residential Strata version HRS8

**Imposed Conditions**

None

**Notes**

None

Document template version: 01.09.00.00

# Due diligence checklist

## What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting the [Due diligence checklist page on the Consumer Affairs Victoria website](http://consumer.vic.gov.au/duediligencechecklist) (consumer.vic.gov.au/duediligencechecklist).

## Urban living

### Moving to the inner city?

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

### Is the property subject to an owners corporation?

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

## Growth areas

### Are you moving to a growth area?

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

## Flood and fire risk

### Does this property experience flooding or bushfire?

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

## Rural properties

### Moving to the country?

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

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

### Can you build new dwellings?

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

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

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

## Soil and groundwater contamination

### Has previous land use affected the soil or groundwater?

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

(04/10/2016)

## Land boundaries

### Do you know the exact boundary of the property?

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

## Planning controls

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

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

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

### Are there any proposed or granted planning permits?

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

## Safety

### Is the building safe to live in?

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

## Building permits

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

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

### Are any recent building or renovation works covered by insurance?

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

## Utilities and essential services

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

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

## Buyers' rights

### Do you know your rights when buying a property?

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

(04/10/2016)