Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Vendor Statement

The vendor makes this statement in respect of the land in accordance with section 32 of the *Sale of Land Act* 1962.

This statement must be signed by the vendor and given to the purchaser before the purchaser signs the contract.

The vendor may sign by electronic signature.

The purchaser acknowledges being given this statement signed by the vendor with the attached documents before the purchaser signed any contract.

Land	101 Averys Road, Jackass Flat 3556	
Vendor's name	Tania Cursons	**Date** / / 11 March 2026
Vendor's signature	Signed by: T. C... 33978F4524F1431...	

Purchaser's name		**Date** / /
Purchaser's signature		

Purchaser's name		**Date** / /
Purchaser's signature		

1 FINANCIAL MATTERS

1.1 **Particulars of any Rates, Taxes, Charges or Other Similar Outgoings** (and any interest on them)

(a) Are contained in the attached certificate/s.

1.2 **Particulars of any Charge** (whether registered or not) imposed by or under any Act to secure an amount due under that Act, including the amount owing under the charge

	To	

Other particulars (including dates and times of payments):

1.3 **Terms Contract**

This section 1.3 only applies if this vendor statement is in respect of a terms contract where the purchaser is obliged to make 2 or more payments (other than a deposit or final payment) to the vendor after the execution of the contract and before the purchaser is entitled to a conveyance or transfer of the land.

Not Applicable.

1.4 **Sale Subject to Mortgage**

This section 1.4 only applies if this vendor statement is in respect of a contract which provides that any mortgage (whether registered or unregistered), is NOT to be discharged before the purchaser becomes entitled to possession or receipts of rents and profits.

Not Applicable.

1.5 **Commercial and Industrial Property Tax Reform Act 2024 (Vic) (CIPT Act)**

(a) The Australian Valuation Property Classification Code (within the meaning of the CIPT Act) most recently allocated to the land is set out in the attached Municipal rates notice or property clearance certificate or is as follows	AVPCC No. 110.3
(b) Is the land tax reform scheme land within the meaning of the CIPT Act?	☐ Yes ☒ No
(c) If the land is tax reform scheme land within the meaning of the CIPT Act, the entry date within the meaning of the CIPT Act is set out in the attached Municipal rates notice of property clearance certificate or is as follows	Date: OR ☐ Not applicable

2 INSURANCE

2.1 **Damage and Destruction**

This section 2.1 only applies if this vendor statement is in respect of a contract which does NOT provide for the land to remain at the risk of the vendor until the purchaser becomes entitled to possession or receipt of rents and profits.

Not Applicable.

2.2 **Owner Builder**

This section 2.2 only applies where there is a residence on the land that was constructed by an owner-builder within the preceding 6 years and section 137B of *the Building Act* 1993 applies to the residence.

Not Applicable.

3 LAND USE

3.1 **Easements, Covenants or Other Similar Restrictions**

(a) A description of any easement, covenant or other similar restriction affecting the land (whether registered or unregistered): -

Is in the attached copies of title documents.

(b) Particulars of any existing failure to comply with that easement, covenant or other similar restriction are:

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

3.2. **Road Access**

There is NO access to the property by road if the square box is marked with an 'X' ☐

3.3. **Designated Bushfire Prone Area**

The land is in a designated bushfire prone area under section 192A of the *Building Act* 1993 if the square box is marked with an 'X' ☒

3.4. **Planning Scheme**

Attached is a certificate with the required specified information.

4 NOTICES

4.1. **Notice, Order, Declaration, Report or Recommendation**

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

Not Applicable.

4.2. **Agricultural Chemicals**

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. However, if this is not the case, the details of any such notices, property management plans, reports or orders, are as follows:

Not Applicable.

4.3. **Compulsory Acquisition**

The particulars of any notices of intention to acquire that have been served under section 6 of the *Land Acquisition and Compensation Act* 1986 are as follows:

Not Applicable.

5 BUILDING PERMITS

Particulars of any building permit issued under the *Building Act* 1993 in the preceding 7 years (required only where there is a residence on the land):

Are contained in the attached certificate.

6 OWNERS CORPORATION

This section 6 only applies if the land is affected by an owners corporation within the meaning of the *Owners Corporations Act* 2006.

Not Applicable.

7 GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC")

Not Applicable.

8 SERVICES

The services which are marked with an 'X' in the accompanying square box are NOT connected to the land:

Electricity supply ☐	Gas supply ☐	Water supply ☐	Sewerage ☐	Telephone services ☒

9 TITLE

Attached are copies of the following documents:

9.1 (a) **Registered Title**
A Register Search Statement and the document, or part of a document, referred to as the 'diagram location' in that statement which identifies the land and its location.

10 SUBDIVISION

10.1. **Unregistered Subdivision**

This section 10.1 only applies if the land is subject to a subdivision which is not registered.

Not Applicable.

10.2. **Staged Subdivision**

This section 10.2 only applies if the land is part of a staged subdivision within the meaning of section 37 of the *Subdivision Act* 1988.

Not Applicable.

10.3. **Further Plan of Subdivision**

This section 10.3 only applies if the land is subject to a subdivision in respect of which a further plan within the meaning of the *Subdivision Act* 1988 is proposed.
Not Applicable.

11 DISCLOSURE OF ENERGY INFORMATION

(Disclosure of this information is not required under section 32 of the Sale of Land Act 1962 but may be included in this vendor statement for convenience.)

Details of any energy efficiency information required to be disclosed regarding a disclosure affected building or disclosure area affected area of a building as defined by the *Building Energy Efficiency Disclosure Act* 2010 (Cth)

(a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and

(b) which has a net lettable area of at least 1000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date):

Not Applicable.

12 DUE DILIGENCE 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 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 with, or attached to, this vendor statement but the checklist may be attached as a matter of convenience.)

☐ Vacant Residential Land or Land with a Residence

☒ Attach Due Diligence Checklist (this will be attached if ticked)

13 ATTACHMENTS

(Any certificates, documents and other attachments may be annexed to this section 13)

(Additional information may be added to this section 13 where there is insufficient space in any of the earlier sections)

(Attached is an "Additional Vendor Statement" if section 1.3 (Terms Contract) or section 1.4 (Sale Subject to Mortgage) applies)

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

PLANNING CERTIFICATE

Official certificate issued under Section 199 Planning & Environment Act 1987
and the Planning and Environment Regulations 2005

CERTIFICATE REFERENCE NUMBER

1233078

APPLICANT'S NAME & ADDRESS

HQ LAW C/- INFOTRACK (LEAP) C/- LANDATA

DOCKLANDS

VENDOR

CURSONS, TANIA

PURCHASER

NOT KNOWN, NOT KNOWN

REFERENCE

1515

This certificate is issued for:

LOT 6 PLAN PS719906 ALSO KNOWN AS 101 AVERYS ROAD JACKASS FLAT
GREATER BENDIGO CITY

The land is covered by the:
GREATER BENDIGO PLANNING SCHEME

The Minister for Planning is the responsible authority issuing the Certificate.

The land:

- is included in a	GENERAL RESIDENTIAL ZONE
- is within a	BUSHFIRE MANAGEMENT OVERLAY
and a	ENVIRONMENTAL SIGNIFICANCE OVERLAY - SCHEDULE 1
- and abuts a	TRANSPORT ZONE 3 - SIGNIFICANT MUNICIPAL ROAD

A detailed definition of the applicable Planning Scheme is available at :
(https://planning-schemes.app.planning.vic.gov.au/greaterbendigo)

Historic buildings and land protected under the Heritage Act 1995 are recorded in the Victorian Heritage Register at:
http://vhd.heritage.vic.gov.au/

Additional site-specific controls may apply. The Planning Scheme Ordinance should be checked carefully.
The above information includes all amendments to planning scheme maps placed on public exhibition up to the date of issue of this certificate and which are still the subject of active consideration

Copies of Planning Schemes and Amendments can be inspected at the relevant municipal offices.

LANDATA®
T: (03) 9102 0402
E: landata.enquiries@servictoria.com.au

10 March 2026

Sonya Kilkenny
Minister for Planning

VICTORIA State Government

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

The attached certificate is issued by the Minister for Planning of the State of Victoria and is protected by statute.

The document has been issued based on the property information you provided. You should check the map below - it highlights the property identified from your information.

If this property is different to the one expected, you can phone (03) 9102 0402 or email landata.enquiries@servictoria.com.au

Please note: The map is for reference purposes only and does not form part of the certificate.



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As part of your section 32 statement, the authoritative Planning Certificate provides you and / or your customer with the statutory protection of the State of Victoria.
Order online before 4pm to receive your authoritative Planning Certificate the same day, in most cases within the hour.
Next business day delivery, if further information is required from you.

Privacy Statement

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VICTORIA State Government

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PROPERTY REPORT

Energy, Environment and Climate Action

Created at 10 March 2026 11:20 AM

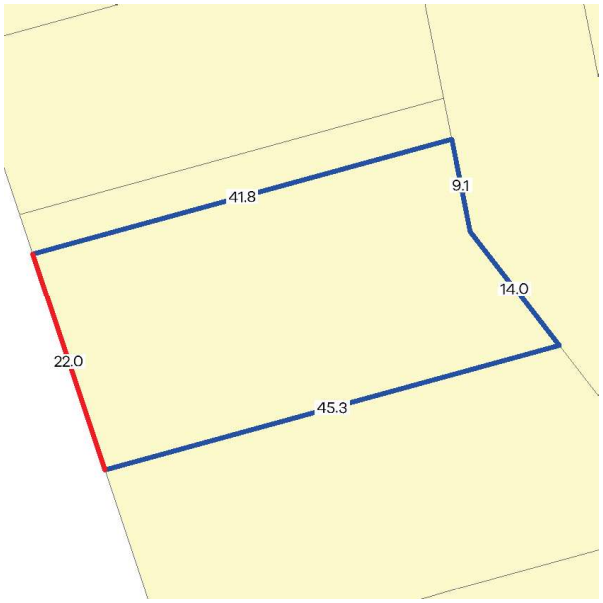
PROPERTY DETAILS

Address:	**101 AVERYS ROAD JACKASS FLAT 3556**
Lot and Plan Number:	**Lot 6 PS719906**
Standard Parcel Identifier (SPI):	**6\PS719906**
Local Government Area (Council):	**GREATER BENDIGO**
Council Property Number:	**240021**
Directory Reference:	**Vicroads 603 R10**

www.bendigo.vic.gov.au

SITE DIMENSIONS

All dimensions and areas are approximate. They may not agree with those shown on a title or plan.



Area: 929 sq. m
Perimeter: 132 m
For this property:
Site boundaries
Road frontages

Dimensions for individual parcels require a separate search, but dimensions for individual units are generally not available.

Calculating the area from the dimensions shown may give a different value to the area shown above

For more accurate dimensions get copy of plan at
Title and Property Certificates

UTILITIES

Rural Water Corporation:	**Goulburn-Murray Water**
Urban Water Corporation:	**Coliban Water**
Melbourne Water:	**Outside drainage boundary**
Power Distributor:	**POWERCOR**

STATE ELECTORATES

Legislative Council:	**NORTHERN VICTORIA**
Legislative Assembly:	**BENDIGO EAST**

PLANNING INFORMATION

Property Planning details have been removed from the Property Reports to avoid duplication with the Planning Property Reports from the Department of Transport and Planning which are the authoritative source for all Property Planning information.

The Planning Property Report for this property can found here - Planning Property Report

Planning Property Reports can be found via these two links
Vicplan https://mapshare.vic.gov.au/vicplan/
Property and parcel search https://www.land.vic.gov.au/property-and-parcel-search

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PROPERTY REPORT

Energy, Environment and Climate Action

Area Map



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PLANNING PROPERTY REPORT

Department of Transport and Planning

From www.planning.vic.gov.au at 10 March 2026 11:19 AM

PROPERTY DETAILS

Address:	**101 AVERYS ROAD JACKASS FLAT 3556**
Lot and Plan Number:	**Lot 6 PS719906**
Standard Parcel Identifier (SPI):	**6\PS719906**
Local Government Area (Council):	**GREATER BENDIGO** www.bendigo.vic.gov.au
Council Property Number:	**240021**
Planning Scheme:	**Greater Bendigo** Planning Scheme - Greater Bendigo
Directory Reference:	**Vicroads 603 R10**

UTILITIES

Rural Water Corporation:	**Goulburn-Murray Water**
Urban Water Corporation:	**Coliban Water**
Melbourne Water:	**Outside drainage boundary**
Power Distributor:	**POWERCOR**

STATE ELECTORATES

Legislative Council:	**NORTHERN VICTORIA**
Legislative Assembly:	**BENDIGO EAST**

OTHER

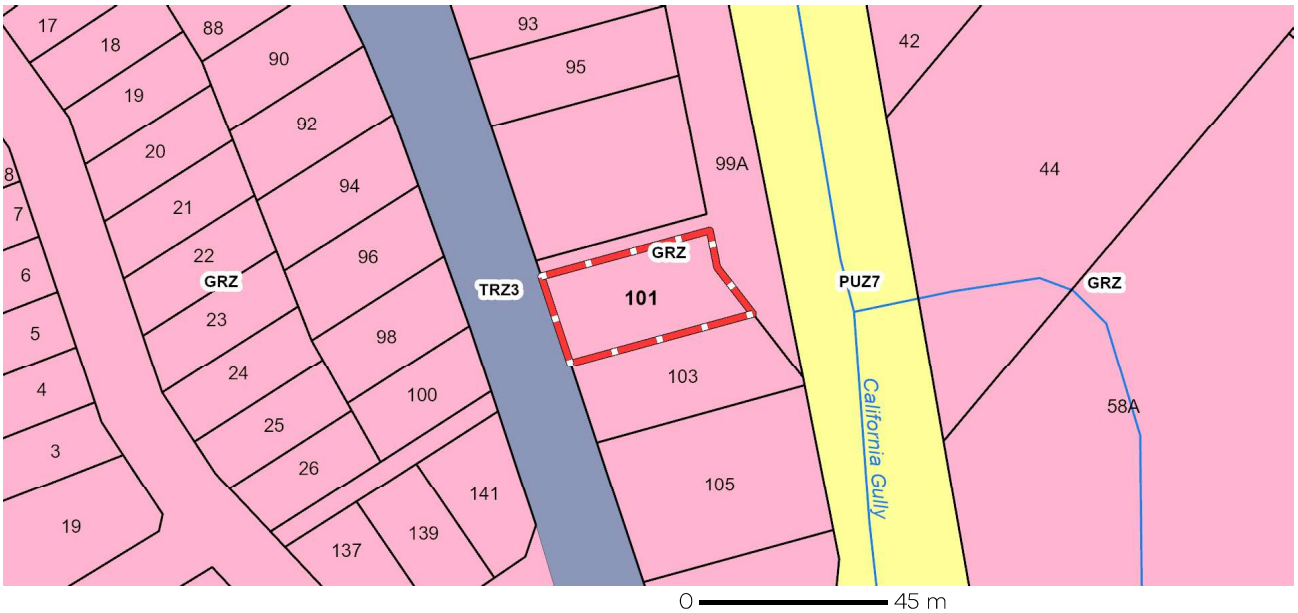
Registered Aboriginal Party:	**Dja Dja Wurrung Clans Aboriginal Corporation**
Fire Authority:	**Fire Rescue Victoria & Country Fire Authority**

View location in VicPlan

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

SCHEDULE TO THE GENERAL RESIDENTIAL ZONE (GRZ)



GRZ - General Residential

PUZ7 - Public Use-Other Public Use

TRZ3 - Significant Municipal Road

Water course

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

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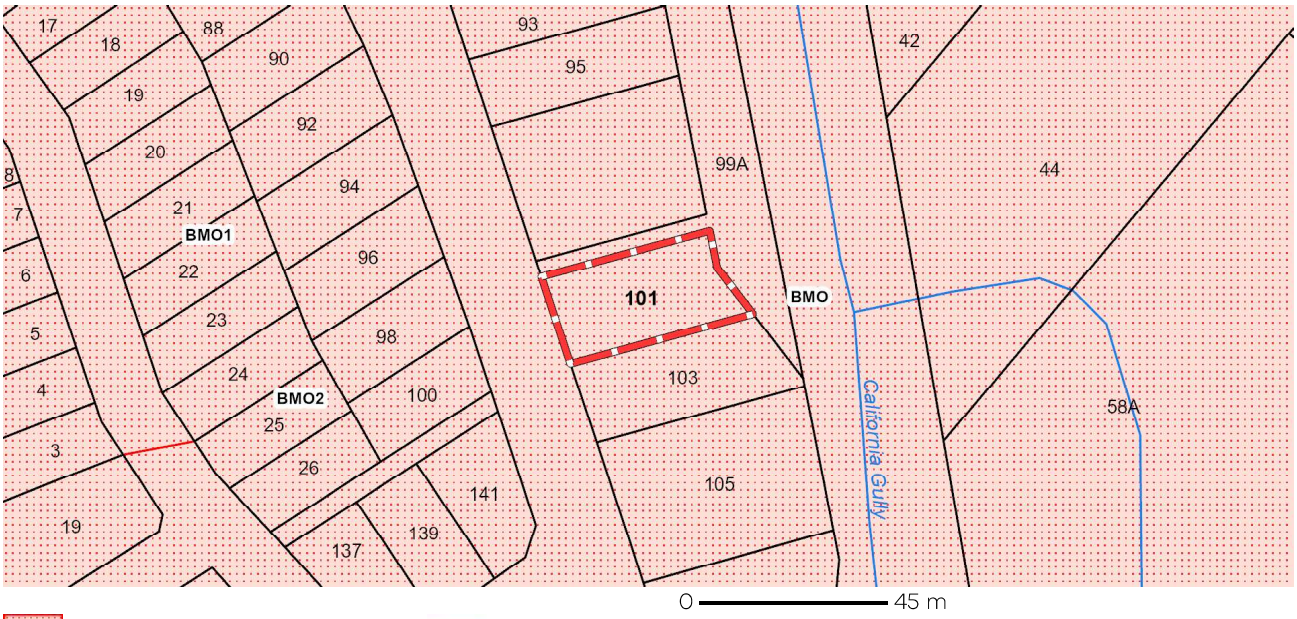
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PLANNING PROPERTY REPORT

Planning Overlays

BUSHFIRE MANAGEMENT OVERLAY (BMO)

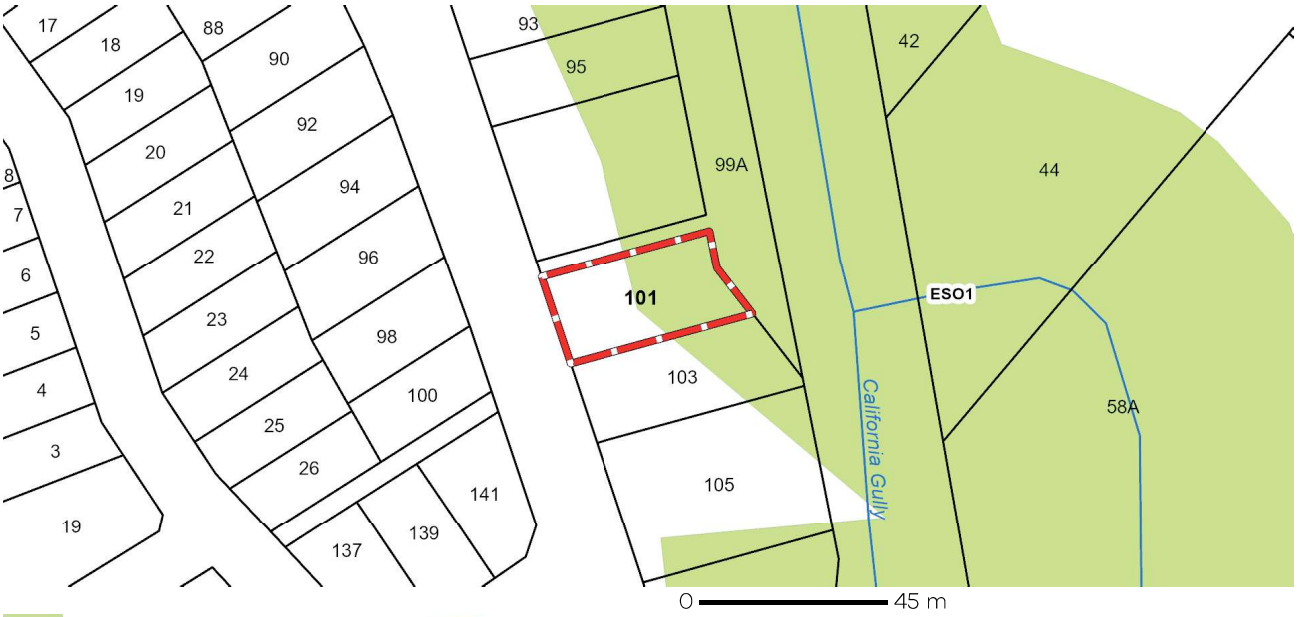


BMO - Bushfire Management Overlay Water course

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

ENVIRONMENTAL SIGNIFICANCE OVERLAY (ESO)

ENVIRONMENTAL SIGNIFICANCE OVERLAY - SCHEDULE 1 (ESO1)



ESO - Environmental Significance Overlay Water course

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

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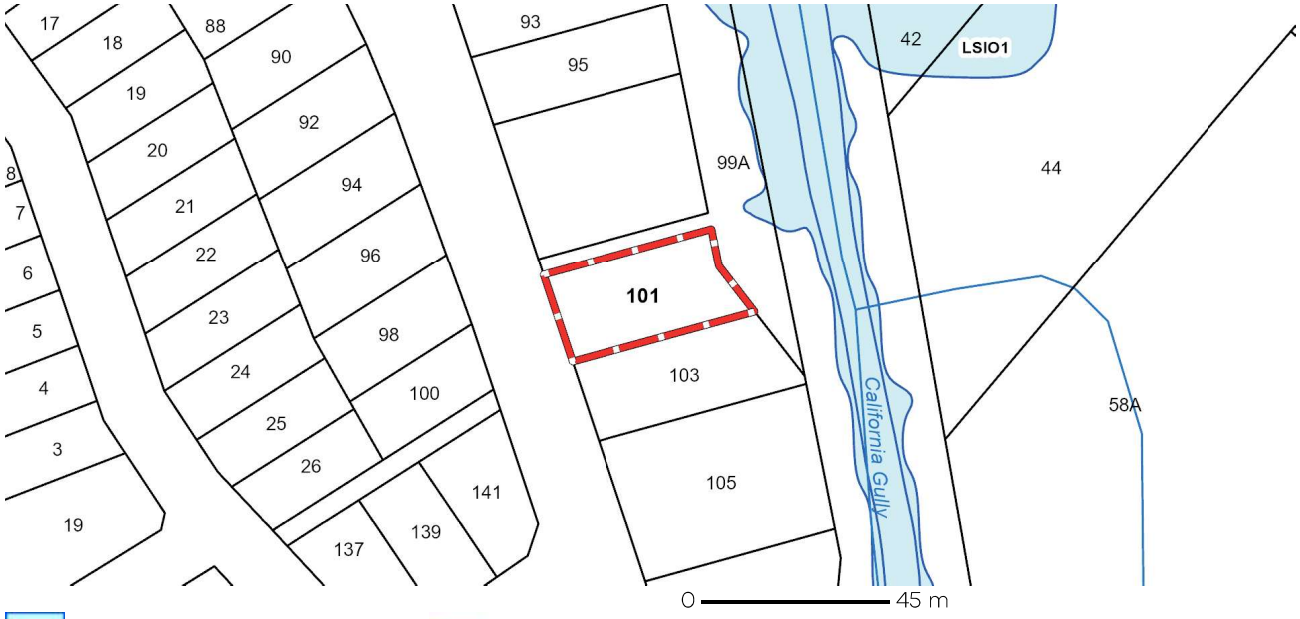
PLANNING PROPERTY REPORT

Planning Overlays

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

LAND SUBJECT TO INUNDATION OVERLAY (LSIO)



LSIO - Land Subject to Inundation Overlay **Water course**

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

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PLANNING PROPERTY REPORT

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



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PLANNING PROPERTY REPORT

Further Planning Information

Planning scheme data last updated on 6 March 2026.

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 https://mapshare.vic.gov.au/vicplan/

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

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PLANNING PROPERTY REPORT

Designated Bushfire Prone Areas

This property is in a designated bushfire prone area. Special bushfire construction requirements apply to the part of the property mapped as a designated bushfire prone area (BPA). 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) 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)

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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 11546 FOLIO 165

Security no : 124132808809B
Produced 10/03/2026 11:18 AM

LAND DESCRIPTION

Lot 6 on Plan of Subdivision 719906R.
PARENT TITLE Volume 11063 Folio 752
Created by instrument PS719906R 15/01/2015

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
TANIA CURSONS of 35 BARRELL STREET CALIFORNIA GULLY 3556
AN654304V 16/03/2017

ENCUMBRANCES, CAVEATS AND NOTICES

COVENANT PS719906R 15/01/2015

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 PS719906R FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NUMBER		STATUS	DATE
BA055232N (E)	DISCHARGE OF MORTGAGE	Registered	27/01/2026

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

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

Street Address: 101 AVERYS ROAD JACKASS FLAT VIC 3556

ADMINISTRATIVE NOTICES

NIL

eCT Control REGISTRAR OF TITLES
Effective from 27/01/2026

DOCUMENT END

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Document Type	**Plan**
Document Identification	**PS719906R**
Number of Pages (excluding this cover sheet)	**3**
Document Assembled	**10/03/2026 11:18**

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Signed by Council: Greater Bendigo City Council, Council Ref: SC/607/2011/1, Original Certification: 19/12/2013, S.O.C.: 12/12/2014

PLAN OF SUBDIVISION

Stage No.	LRS use only	Plan Number
/	EDITION 1	PS 719906R

Location of Land

Parish:	SANDHURST AT EAGLEHAWK
Township:	-
Section:	N
Crown Allotment:	59, 59A & 59B
Crown Portion:	-
LRS base record:	VICMAP PROPERTY
Title References:	VOL 11063 FOL 752
Last Plan Reference:	PC 367772J
Postal Address: (At time of subdivision)	91-107 AVERYS ROAD JACKASS FLAT, 3556

MGA Co-ordinates:
N: 5 932 530 Zone: 55
E: 256 995

Vesting of Roads or Reserves

Identifier	Council/Body/Person
Reserve No. 1	City of Greater Bendigo
Reserve No. 2	City of Greater Bendigo

Council Certification and Endorsement

Council Name: CITY OF GREATER BENDIGO Ref:

THIS IS A SPEAR PLAN

Notations

Staging This ~~is~~ / is not a staged subdivision
Planning Permit No. DS/607/2011

Depth Limitation

15.24 metres below the surface applies to Crown Allotments 59A & 59B only.

Grounds for Removal of Easement

The reservation in Crown Grant Vol 6702 Fol 350 for drainage and other purposes created by Crown Grant Vol 6702 Fol 350 shown as E-1 on PC 367772J is removed upon registration of this plan by direction in planning permit No. DS/607/2011 issued by the City of Greater Bendigo.

The drainage easement created in instrument AH189086W shown as E-1 and E-2 on PC 367772J is removed upon registration of this plan by direction in planning permit No. DS/607/2011 issued by the City of Greater Bendigo.

Creation of Restriction:

Upon registration of this plan the following restriction is created:

Land to Benefit: Lots on This Plan of Subdivision
Land to be Burdened: Lots on This Plan of Subdivision
Description of Restriction: No dwelling may be constructed within 30m of the top of the bank of California Gully as shown in planning permit No. DS/607/2011 issued by the City of Greater Bendigo.

Any new dwelling must not have a minimum floor level lower than 300mm above the declared flood level as directed in planning permit No. DS/607/2011 issued by the City of Greater Bendigo.

WATERWAY NOTATION:
LOTS 8, 9, 10 AND RESERVE No.2 IN THIS PLAN MAY ABUT CROWN LAND THAT MAY BE SUBJECT TO A CROWN LICENCE TO USE

Survey

This plan is based on survey.

This survey has been connected to permanent marks no(s) 721, 1002 & 1003
In Proclaimed Survey Area No. 34

Easement Information

Survey: E - Encumbering Easement or Condition in Crown Grant in the Nature of an Easement or other Encumbrance
A - Appurtenant Easement R - Encumbering Easement (Road)

Subject Land	Purpose	Width (Metres)	Origin	Land Benefited / In Favour Of
E-1 & E-2	Drainage	See Plan	This Plan	Land in This Plan and City of Greater Bendigo
E-1 & E-3	Pipelines or Ancillary Purposes	See Plan	This Plan Section 136 of the Water Act 1989	Coliban Region Water Corporation

LRS use only

Statement of Compliance/ Exemption Statement

Received ✓

Date 23 / 12 / 14

LRS use only

PLAN REGISTERED

TIME 2.38pm.

DATE 15 / 1 / 15

Rod Speer
Assistant Registrar of Titles

Sheet 1 of 2 sheets

Adrian Cummins & Associates Pty Ltd
Licensed Surveyors & Planning Consultants
105 Williamson Street Bendigo 3550
Tel. 03 54425133 Fax. 03 54422030
Email surveyors@adriancummins.com
ISO 9001 FS 520895

LICENSED SURVEYOR (PRINT) ADRIAN JOHN CUMMINS

SIGNATURE DIGITALLY SIGNED DATE

REF AB6716-11-01 VERSION 02

DATE / /

COUNCIL DELEGATE SIGNATURE

Original sheet size A3

Signed by: Adrian John Cummins (Adrian Cummins & Associates Pty Ltd) Surveyor's Plan Version (02) SPEAR Ref: S037691H 07/11/2013, Amended: 14/01/2015.

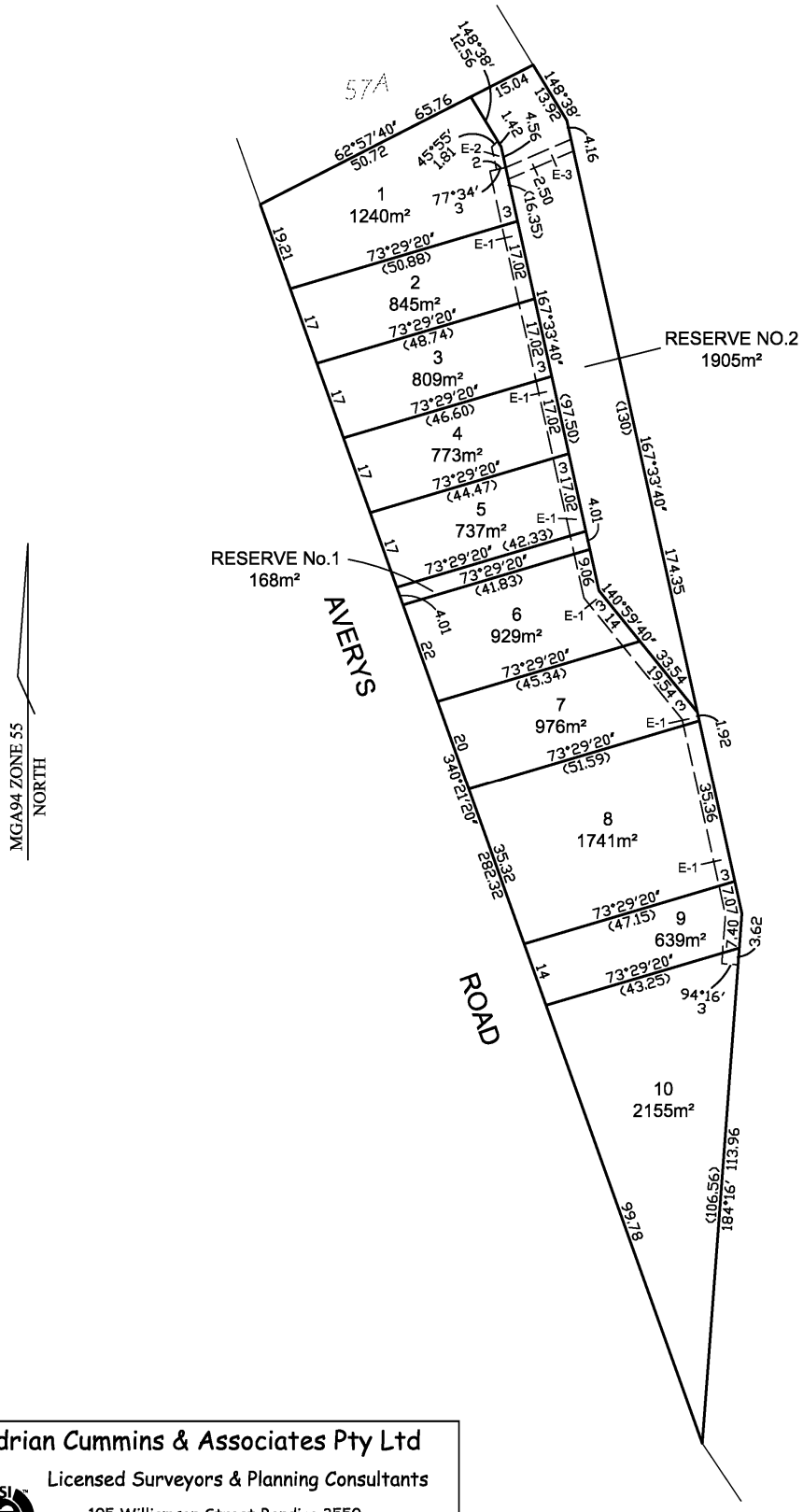
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Signed by Council: Greater Bendigo City Council, Council Ref: SC/607/2011/1, Original Certification: 19/12/2013, S.O.C.: 12/12/2014

PLAN OF SUBDIVISION

Stage No.

Plan Number

PS 719906R



Adrian Cummins & Associates Pty Ltd
Licensed Surveyors & Planning Consultants
105 Williamson Street Bendigo 3550
Tel. 03 54425133 Fax. 03 54422030
Email surveyors@adriancummins.com
ISO 9001
FS 520895

Sheet 2 of 2 sheets

ORIGINAL

SCALE	SHEET SIZE
1:1000	A3

SCALE

10 0 20 40

LENGTHS ARE IN METRES

LICENSED SURVEYOR (PRINT) ADRIAN JOHN CUMMINS

SIGNATURE DIGITALLY SIGNED DATE

REF AB6716-11-01 VERSION 02

DATE / /

COUNCIL DELEGATE SIGNATURE

Original sheet size A3

Signed by: Adrian John Cummins (Adrian Cummins & Associates Pty Ltd) Surveyor's Plan Version (02) SPEAR Ref: S037691H 07/11/2013, Amended: 14/01/2015.

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CITY OF GREATER BENDIGO

Plan of Subdivision PS719906R
Certification of plan by Council (Form 2)

SUBDIVISION (PROCEDURES) REGULATIONS 2011

SPEAR Reference Number: S037691H
Plan Number: PS719906R
Responsible Authority Name: Greater Bendigo City Council
Responsible Authority Reference Number 1: SC/607/2011/1
Surveyor's Plan Version: 02

Certification

☑ This plan is certified under section 6 of the Subdivision Act 1988

Public Open Space

A requirement for public open space under section 18 of the Subdivision Act 1988

○ Has been made and the requirement has not been satisfied at Certification

○ Has been made and the requirement has been satisfied at Statement of Compliance (Document updated 12/12/2014)

Digitally signed by Council Delegate:	Stephen Wainwright
Organisation:	Greater Bendigo City Council
Date:	19/12/2013

Signed by: Stephen Grant Wainwright (Greater Bendigo City Council) 19/12/2013

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

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AN654304V

TRANSFER OF LAND

Creating an Easement and/or Restrictive Covenant

Section 45 Transfer of Land Act 1958

Privacy Collection Statement
The information from this form is collected by the Registrar of Titles under statutory authority and is used for the purpose of maintaining publicly searchable registers and indexes.

Lodged by

Name:

Phone:

Address: ANZ Retail

Reference: 15314 Q

Customer Code:

The transferor at the direction of the directing party (if any) transfers to the transferee the estate and interest specified in the land described for the consideration expressed-

- together with any easements created by this transfer;
- subject to the encumbrances affecting the land including any created by dealings lodged for registration before the lodging of this transfer; and
- subject to any easements reserved by this transfer or restrictive covenant contained or covenant created pursuant to statute and included in this transfer.

Land: *(volume and folio)*
Certificate of Title
Volume 11546 Folio 165

Estate and Interest: *(e.g. "all my estate in fee simple")*
All our estate in fee simple

Consideration:
$105,000.00

Transferor: *(full name)*
KENNETH JOHN GILCHRIST, CHERIE JOAN FLOOD AND MICHELLE MAREE CAMPBELL

Transferee: *(full name and address including postcode)*
TANIA CURSONS of 35 Barrell Street CALIFORNIA GULLY 3556

Directing Party: *(full name)*

Nil

Creation and/or Reservation of Easement and/or Restrictive Covenant

The Transferee and their heirs, executors, administrators, assigns and transferees the registered proprietor or proprietors for the time being of the land hereby transferred and every part thereof DOTH HEREBY COVENANT with the said KENNETH JOHN GILCHRIST, CHERIE JOAN FLOOD AND MICHELLE MAREE CAMPBELL and assigns and transferees and other registered proprietor or proprietors for the time being of the land comprised in Plan of Subdivision No. PS719906R and every part or parts thereof (other than the land hereby transferred) as follows:-

30800812A

Duty Use Only

T2

THE BACK OF THIS FORM MUST NOT BE USED

Land Victoria, 570 Bourke Street, Melbourne, 3000, Phone 8636-2010

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AN654304V

TRANSFER OF LAND
Creating an Easement and/or Restrictive Covenant
Section 45 Transfer of Land Act 1958

1. That no main building erected on the said Lot shall be other than of new materials and the outer walls thereof in brick, brick veneer or rendered concrete masonry;
2. That no fence, garage, shed or other outbuilding constructed partly or wholly of galvanised iron cladding or aluminium cladding shall be erected on the said lot;
3. That save and except for the side boundaries of Lot 8, no fence shall be erected or caused to be erected or be allowed to remain erected on any lot unless such fence is constructed of steel colorbond material in the colour "Colorbond Harvest" or if that material or colour is no longer manufactured then in an equivalent material or colour and such fence shall not exceed one point eight metres in height from the natural ground level. The side boundary fences shall taper to half height at the street boundary such tapering to commence 4.8 metres from the street boundary;
4. That no mud brick or mud bricks shall be used in the construction of any building or structure upon the said Lot;
5. That no carport, garage, shed or other outbuilding erected on the said Lot shall be other than of new materials;
6. That no garage, shed or other outbuilding erected on the said Lot or any tent, caravan, relocated main building or other form of portable accommodation standing on the said Lot shall be used for the purpose of residential accommodation;

The foregoing Restrictive Covenants shall expire on the 30th day of June 2025 and thereafter be of no further force or effect.

AND IT IS AGREED that the foregoing Restrictive Covenants shall be noted upon and appear on every future Certificate of Title for the land hereby transferred or any part or parts thereof as an encumbrance affecting the same.

Dated: 28/02/17
Execution and attestation:

Signed by Kenneth John Gilchrist
in the presence of:

Witness ..... K. Gilchrist .....

Signed by Cherie Joan Flood
in the presence of:

Witness ..... C Flood .....

Signed by Michelle Maree Campbell
in the presence of:

Witness ....

21651507A

Duty Use Only

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AN654304V

TRANSFER OF LAND

Creating an Easement and/or Restrictive Covenant

Section 45 Transfer of Land Act 1958

Signed by Tania Cursons
in the presence of:

Witness.....

.....

21651507A

Duty Use Only

T2

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Land Victoria, 570 Bourke Street, Melbourne, 3000, Phone 8636-2010

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Property Clearance Certificate

Land Tax

STATE REVENUE OFFICE VICTORIA

INFOTRACK / HQ LAW

Your Reference:	48334
Certificate No:	98112348
Issue Date:	10 MAR 2026
Enquiries:	ESYSPROD

Land Address: 101 AVERYS ROAD JACKASS FLAT VIC 3556

Land Id	Lot	Plan	Volume	Folio	Tax Payable
41889863	6	719906	11546	165	$0.00

Vendor: TANIA CURSONS

Purchaser: FOR INFORMATION PURPOSES

Current Land Tax	Year	Taxable Value (SV)	Proportional Tax	Penalty/Interest	Total
TANIA CURSONS	2026	$209,000	$0.00	$0.00	$0.00

Comments: Property is exempt: LTX Principal Place of Residence.

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

Comments:

Arrears of Land Tax	Year	Proportional Tax	Penalty/Interest	Total

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):	$590,000
SITE VALUE (SV):	$209,000
CURRENT LAND TAX AND VACANT RESIDENTIAL LAND TAX CHARGE:	**$0.00**

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Notes to Certificate - Land Tax

Certificate No: 98112348

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 = $975.00

Taxable Value = $209,000

Calculated as $975 plus ($209,000 - $100,000) multiplied by 0.000 cents.

VACANT RESIDENTIAL LAND TAX CALCULATION

Vacant Residential Land Tax = $5,900.00

Taxable Value = $590,000

Calculated as $590,000 multiplied by 1.000%.

Land Tax - Payment Options

BPAY

Biller Code: 5249
Ref: 98112348

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

CARD

Ref: 98112348

Visa or Mastercard

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

sro.vic.gov.au/paylandtax

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Property Clearance Certificate

Commercial and Industrial Property Tax

INFOTRACK / HQ LAW

Your Reference:	48334
Certificate No:	98112348
Issue Date:	10 MAR 2026
Enquires:	ESYSPROD

Land Address:	101 AVERYS ROAD JACKASS FLAT VIC 3556

Land Id	Lot	Plan	Volume	Folio	Tax Payable
41889863	6	719906	11546	165	$0.00

AVPCC	Date of entry into reform	Entry interest	Date land becomes CIPT taxable land	Comment
110.3	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

CAPITAL IMPROVED VALUE:	$590,000
SITE VALUE:	$209,000
CURRENT CIPT CHARGE:	**$0.00**

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Notes to Certificate - Commercial and Industrial Property Tax

Certificate No: 98112348

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.
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.

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Property Clearance Certificate

Windfall Gains Tax

INFOTRACK / HQ LAW

Your Reference:	48334
Certificate No:	98112348
Issue Date:	10 MAR 2026

Land Address:	101 AVERYS ROAD JACKASS FLAT VIC 3556

Lot	Plan	Volume	Folio
6	719906	11546	165

Vendor: TANIA CURSONS

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.

CURRENT WINDFALL GAINS TAX CHARGE:

$0.00

Paul Broderick
Commissioner of State Revenue

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Notes to Certificate - Windfall Gains Tax

Certificate No: 98112348

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.

Windfall Gains Tax - Payment Options

BPAY

Biller Code: 416073
Ref: 98112345

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

CARD

Ref: 98112345

Visa or Mastercard

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

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.

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Your Reference: 79886590-014-5:94704
Certificate Number: 142148

Land Information Certificate

Assessment Number: 200084 2 **Issue Date: 11-Mar-2026**

Landata
PO Box 500
EAST MELBOURNE VIC 3002

Property and Valuation Details	
Property Address	101 Averys Road, JACKASS FLAT 3556
Parcel Details	Lot 6 PS 719906R
Site Value	$209,000
Capital Improved Value	$590,000
Net Annual Value	$29,500
Basis of Valuation	Capital Improved Value
Level of Valuation Date	01-Jan-2025
Valuation Operative Date	01-Jul-2025
AVPCC	110.3 - Detached Dwelling (existing)

Rates and Charges	Current Amount Levied
General Rates	$1,740.80
Emergency Services and Volunteer Fund	$238.05
Garbage Charge	$461.00
Total Levied	**$2,439.85**
Arrears Outstanding	$0.00
Current Legal Costs Outstanding	0.00
Arrears Legal Costs Outstanding	0.00
Interest to Date	$0.00
Total Outstanding	**$0.00**

Other Property Debt	$0.00

Total Outstanding for Property: $0.00

Biller Code: 268813
Ref: 2000842

Katelyn Stone
Coordinator of Rates & Valuations

To obtain an updated balance, please contact the Rates Team directly on 03 5434 6262.
Notices of Acquisitions can be forwarded to acquisitions@bendigo.vic.gov.au

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

This Certificate is issued under Section 229 of the Local Government Act 1989. The Rates & Charges for the year ending 30 June 2026 became payable on 1 July 2025. Overdue rates attract interest at the rate of 10.0% per annum. In accordance with Section 175(1) of the Local Government Act 1989, all outstanding rates and charges must be paid by the purchaser when that person becomes the owner of the land. Refer to this Certificate for Prescribed, general and other information.

Prescribed information

This Certificate provides information regarding valuation, rates, charges, other moneys owing, and any orders and notices made under the Local Government Act 2020, the Local Government Act 1989, the Local Government Act 1958 or under a local law of the Council.

This Certificate is not required to include information regarding planning, building, health, land fill, land slip, flooding information or service easements. Information regarding these matters may be available from Council or the relevant authority. A fee may be charged for such information.

General information

There is no potential liability, other than any which may be shown on the front of this certificate, for rates under the Cultural & Recreational Lands Act 1963.

There is no outstanding amount, other than any which may be shown on the front of this Certificate, required to be paid for recreational purposes or any transfer of land required to the Council for recreational purposes under Section 18 of the Subdivision Act 1988 or the Local Government Act 1958.

There are no monies owed, other than any which may be shown on the front of this certificate, under Section 119 of the Act.

At the date of this Certificate, there are no notices or orders on the land that have continuing application under the Local Government Act 1958, Local Government Act 1989 or under a local law or by law of the Council, other than any which may be shown on the front of this certificate.

Confirmation of the existence of any Housing Act 1983 Orders can be made by contacting Environmental Health & Local Laws at the City of Greater Bendigo, PO Box 733, Bendigo 3552, Telephone 1300 002 642.
There is no money owed in relation to the land under section 94(5) of the Electricity Industry Act 2000.
There is not any environmental upgrade charge in relation to the land which is owed under Section 181C of the Local Government Act 1989.

The amounts shown on the front of this certificate includes any levy amount specified as being due in an assessment notice in relation to the land under Section 25 of the Fire Services Property Levy Act 2012.

Rates and charges

Rates and Charges for financial year ending 30 June 2026. All Rates and Charges due by four (4) instalments due 30 September 2025, 01 December 2025, 02 March 2026 and 01 June 2026.
Interest will be charged on payments received after the due dates at the rate of 10.0% p.a. This applies to both full payment and instalments.

Other information

This certificate is valid for 90 days from the date of issue. Amounts outstanding may vary if payments/adjustments are made after the issue date. It is the responsibility of the applicant to obtain an update prior to settlement.

After the issue of this certificate, Council may be prepared to provide a verbal update of the information to the applicant about the matters disclosed in this certificate, but if it does so, Council accepts no responsibility whatsoever for the accuracy of the verbal information given and no employee of the Council is authorised to bind Council by the giving of such verbal information. Updates will only be provided to the applicant.

Please note

Updates will not be provided after the 90-day period has passed, a new certificate will be required

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Coliban WATER

1300 363 200
www.coliban.com.au

Date of Issue: 11 June 2025

Next Scheduled Reading: 8 September 2025

ABN 96 549 082 360

TAX INVOICE

Customer Number
C-00026430

Invoice Number
INV-0002809726

Amount Due
$145.06

Pay By
2 July 2025

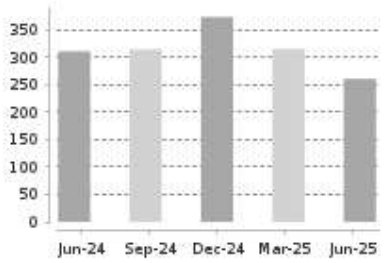
T Cursons
2 Victoria St
NUMURKAH VIC 3636

Service Address: 101 Averys Road California Gully VIC 3556
Classification: Household

See over the page for payment options
Concession has been applied.

Opening Balance	**$25.49**
Total Payment Received up to 10 June 2025	CR $120.00
Balance	**CR $94.51**
Current Charges	
Water Service Fee	$66.95
Water Consumption	$62.92
Sewerage Service Fee	$201.22
Concession Entitlement	CR $91.52
Total (Excl GST)	**$239.57**
GST	$0.00
Total (Incl GST)	**$239.57**
Total Amount Due	**$145.06**

Average daily usage in litres



Av. Daily Use:261 L/day
Av. Daily Cost: $2.60

For information on the Victorian Government's *Target Your Water Use* program visit **www.targetyourwateruse.vic.gov.au**

Please contact us on 1300 363 200 if you have a concern about your sewer or water service. If we are unable to resolve your concern you can contact the Energy and Water Ombudsman (Victoria) on freecall 1800 500 509. Please refer to www.ewov.com.au for more information.

We've updated our Customer Charter

It sets out what we do to make your experience as a customer a good one.

Take a look today.

coliban.com.au | coliban@coliban.com.au | 1300 363 200



Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Coliban Water Invoice Details

WATER CONSUMPTION FEE

Service Number	Meter Number	Previous Date	Previous Reading	Current Date	Current Reading
SP-000001105	19W065152	10-03-2025	335	09-06-2025	359
	From Date	To Date	Consumption (Kilolitres)	Rate per kL	Amount
	10-03-2025	09-06-2025	24.00	$ 2.6220	$62.92

WATER SERVICE FEE

Service Number	Size	Date From	Date To	Days	Rate per day	Amount
SP-000001105	20mm	10-03-2025	09-06-2025	92	$ 0.7277	$66.95

SEWERAGE SERVICE FEE

Service Number	Date From	Date To	Days	Rate per day	Amount
SP-000001105	10-03-2025	09-06-2025	92	$ 2.1872	$201.22

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0



Receive your bill electronically: You can now receive your bill electronically using BPAY View.
For more information on how to pay using BPAY View or BPOINT, visit our website.



Change of Address: If your postal address has changed, please contact us within 14 days.



Concessions: If you think you may be eligible for a concession please contact us:
Centrelink Pension, Healthcare Card and Department of Veteran Affairs Gold Cards may be eligible.
In contacting us, you can authorise us to confirm your eligibility with Centrelink or DVA.
If you consent, this consent is ongoing until you contact us to revoke it.



Payment Difficulties: Please contact us about a payment arrangement or to discuss rebates and concessions.



Interpreter Service: If you are hearing or speech impaired or need an interpreter call Telephone Interpreter Service (TIS) on 13 14 50.

E = Estimated Reading

Estimated Reading: If you see an E beside your consumption fee, it means we've used an *estimated reading* to calculate the amount due. An *estimated reading* is used when we've been unable to access your meter. This may result in unbilled charges that we may recoup at a future date when an *actual reading* is obtained.
Want to check? You can send your contact details and a photograph of your current water meter reading to coliban@coliban.com.au or call us on **1300 363 200**, and we can complete a comparison or issue an adjusted bill at your request.

Interest Charges

Interest Charges If you have a balance owing past your payment due date, we reserve the right to apply interest (currently 6.2% p.a.) as permitted under our Customer Charters.
Interest will be applied in arrears for balances outstanding past the due date.

Interest will NOT be applied where you are in our Coliban Assist Plan, receiving a concession entitlement or on an agreed payment arrangement or bill smoothing program with Coliban Water.

HOW TO PAY

Direct Debit: Fill out an online form on our website or contact us.

BPAY/BPAY View: Contact your financial institution to pay from your savings or credit account.
Biller Code: 39156
Ref: 1000 0002 6430 4

Credit Card/Internet: Using BPoint www.bpoint.com.au,
phone 1300 276 468 or 1300 BPOINT.
Biller Code: 39156
Account Number / Ref: 1000 0002 6430 4

In Person: Australia Post outlets.

Centrepay: Contact Centrelink or Coliban Water to arrange regular deductions from your Centrelink payment.
Centrepay Reference Number: **555 057 363A**
Account Reference ID: **1000 0002 6430 4**

VICTORIA State Government

PAYMENT SLIP

Customer Number
C-00026430

Payment Reference Number
1000 0002 6430 4

Amount Due
$145.06

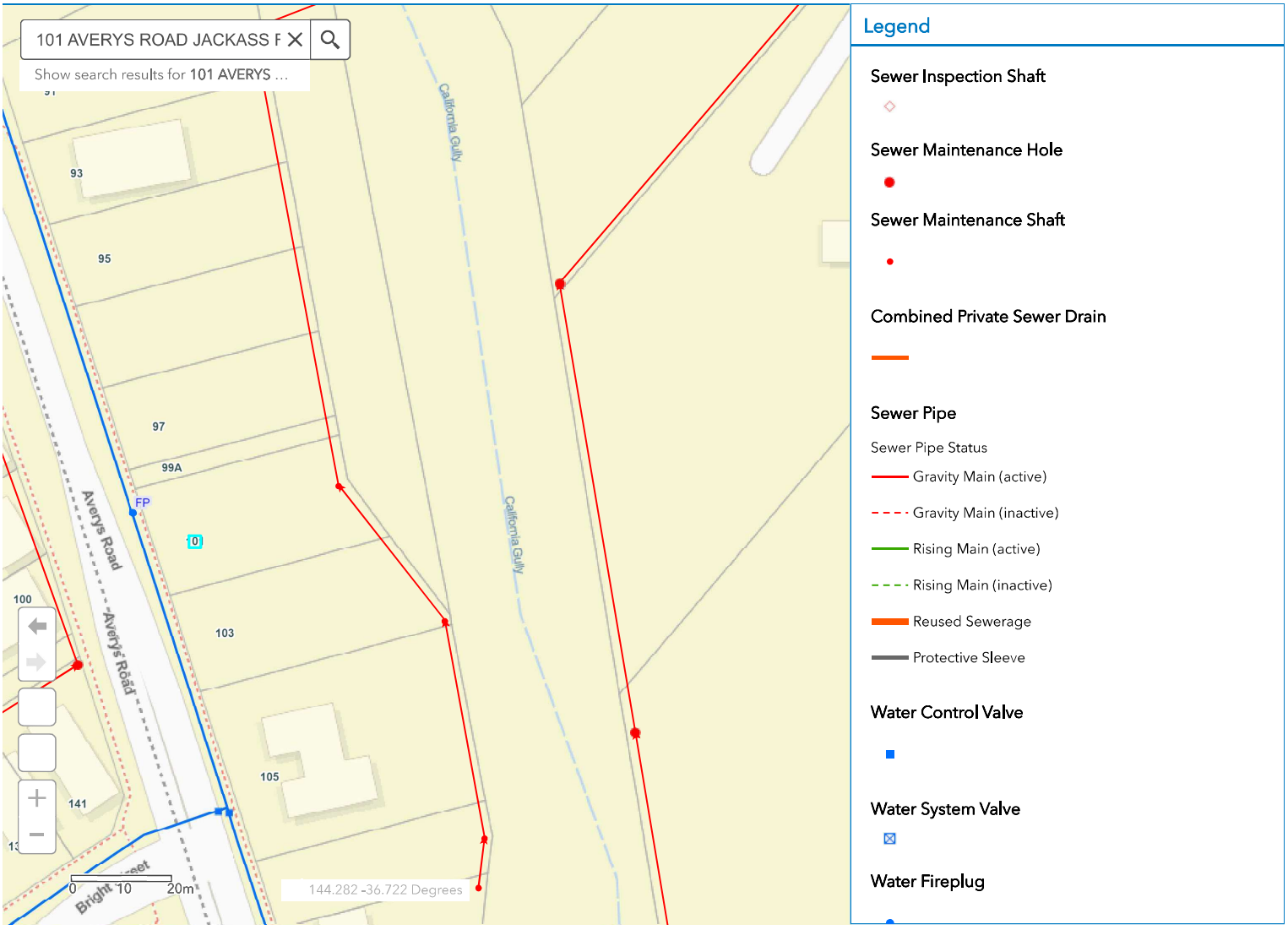
Pay By
2 July 2025

Amount Being Paid

3670100000026430400001450 6

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Coliban WATER **Assets Map** *Water and sewer networks*



Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

CITY OF GREATER BENDIGO

Building Information Certificate

Regulation 51(1) | Building Regulations 2018

11-Mar-2026

Landata
PO Box 500
EAST MELBOURNE VIC 3002

Location: 101 Averys Road, JACKASS FLAT 3556 (Lot 6 PS 719906R)
Applicant Reference: 79886590-015-2:94705

Building permits, occupancy permits or certificates of final inspection issued in the past 10 years

Application	Description	Status
Private Building Application BX/1553/2020	Dwelling with an attached garage	Occupancy Permit Issued

Current determinations under Regulation 64(1) or exemptions under Regulation 231(2)

Council has no record of any current statement on this property.

Current notices or orders issued under the Building Act 1993

Council has no record of any current notice or order issued for this property.

Hans Tracksdorf
Municipal Building Surveyor

PLEASE NOTE

This information is provided in good faith. Council accepts no responsibility for any errors or omissions.

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Axedale Building Consulting
A Post Office Box 112 Axedale 3551
P 0412263278
E permits@axedalebc.com
W www.axedalebuildingconsulting.com.au

Application Number: 20201705

FORM 2

Regulation 37(1)

Building Act 1993
Building Regulations 2018

BUILDING PERMIT
Building Permit No. BS-L 44833/2676349159375 01 April 2020

Issued to

Agent of Owner	**Wright Family Homes**	
ACN / ARBN		
Postal Address	**PO BOX 218 GISBORNE**	Postcode **3437**
Email	**emily@wrightfamilyhomes.com.au**	
Address for serving or giving of documents:	**PO BOX 218 GISBORNE**	Postcode **3437**
Contact Person	**Emily Wright**	Telephone **03 5428 9339**

Ownership Details (if person issued with permit is not the owner)

Owner	**Tania Cursons**	
ACN / ARBN		
Postal Address	**2 Victoria Street Numurkah**	Postcode **3636**
Email	**taniacursons@gmail.com**	
Contact Person	**Tania Cursons**	Telephone

Property Details [include title details as and if applicable]

Number **101**	Street/Road **Averys Road**	Suburb **Jackass Flat**	Postcode **3556**
Lot/s **6**	LP/PS **719906R**	Volume **11546**	Folio **165**
Crown allotment	Section No	Parish	County

Municipal District **City of Greater Bendigo**

Builder

Builder: **Wright Family Homes**	*ACN/*ARBN:
Postal Address: **PO BOX 218**	
City/Suburb/Town: **Gisborne**	Postcode: **3437**
Email: **emily@wrightfamilyhomes.com.au**	Phone: **5428 9339**
Category/class: DB-U 5271	**Building Practitioner Registration Number:** DB-U 5271
Builder Subsection 24: 24 4 (a)	
Owner Builder No:	

Natural Person for service of directions, notices and orders (If builder is a body corporate)

Name:David Wright	
Address:PO BOX 218	
Suburb:Gisborne	Postcode:3437

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Email: **emily@wrightfamilyhomes.com.au**	Phone: 5428 9339

Building Practitioners and/or architect engaged to prepare documents
[List any building practitioner or architect engaged to prepare documents forming part of the application for this permit.]

Name	Category/class	Registration Number
Shane Muir	Civil Engineer	EC-17729

Details of Domestic Building Work Insurance[5]
The issuer or provider of the required insurance policy is: **HIA**
Insurance policy number : **C497743**
Insurance policy date : **03/03/2020**

Details of Relevant Planning Permit
Planning Permit No: **DR/884**/2019 Date of grant of Planning Permit: **31 March 2020**

Building classification
Part of Building: **Dwelling with an attached garage** BCA Classification: **1ai**

Nature of Building Work
Dwelling with an attached garage
Storeys contains: **1**
Rise in storeys:
Effective height: **5.2m**
Type of construction:
Version of BCA applicable to permit: **2019**
Cost of Building Work: **$295,630.00**
Total floor area of new building work in m^2: **293**

Prescribed Reporting Authorities
The following bodies are Prescribed Reporting Authorities for the purposes of the application for this permit in relation to the matters set out below:

Reporting Authority	Matter Reported On Or Consented To	Regulation no
City of Greater Bendigo	LPOD	133

Protection Work
Protection work is not required in relation to the building work proposed in this permit.

Inspection Requirements[3]
The mandatory inspection notification stages are:
1. Final
2. Frame
3. Steel Reinforcement
4. Foundations
5. Bore Piers

Occupation or Use of Building: An occupancy permit is required prior to the occupation or use of this building

If an occupancy permit is required, the permit is required for the of the building in relation to which the building work is carried out.

Commencement and Completion
This building work must commence by 01 April 2021

If the building work to which this building permit applies is not commenced by this date, this building permit will lapse unless an extension is applied for and granted by the relevant building surveyor before this date under regulation 59 of the Building Regulations 2018.

This building work must be completed by 01 April 2022

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

If the building work to which this building permit applies is not completed by this date this building permit will lapse, unless an extension is applied for and granted by the relevant building surveyor before this date under regulation 59 of the Building Regulations 2018.

Conditions

This permit is subject to the following conditions

1. All construction methods are to be in accordance with the relevant engineer's design and any variations must be approved by the relevant building surveyor prior to being construction.
2. The Relevant Water Authority require that any structure to be built must be clear of any easement in favour of the Water Authority and /or one (1) metre laterally clear of any asset of the Water Authority. Prior to any excavation works it is important to accurately locate the sewer main and depth as special precautions may be necessary to ensure that the proposed excavation works do not require consent from the authority.
3. This Building Permit only allows for a maximum amount of 1 per mandatory inspection. Any additional inspections will be charged at a rate of $165.00 each.
4. The owner and/or builder shall be responsible to define, by a suitably qualified land surveyor, the boundaries of the allotment to the satisfaction of the relevant building surveyor.
5. Smoke alarms must be located as per 3.7.2.3 of BCA Vol. 2 - 2016 and be compliant with AS3786, be hard wired to mains power and be inter-connected where there is more than 1 alarm.
6. A person who is carrying out building work for which a permit has been issued must stop carrying out that work or any part of that work on completion of a mandatory notification stage if directed to do so by the relevant building surveyor.
7. The associated site work is to be constructed in a way that protects the adjoining property from the adverse effects of surface water flow.
8. Note: This permit does not allow the removal of any vegetation form the allotment. Be aware that the removal or works that affect native vegetation may require a planning approval prior to works commencing.
9. The dwelling MUST achieve a minimum 6.0 Star Efficiency Rating. A Solar Hot Water System must be installed or a minimum 2000L Rainwater Tank is to be provided and connected to all sanitary flushing systems.
10. All building work constructed pursuant to this Building Permit shall be in accordance with the Building Act 1993, the Building Regulations 2018 and the Building Code of Australia and any applicable Australian Standards including all amendments.
11. Brittle floor coverings (>16m2) are recommended not to be placed within three months of pouring the concrete floor under clause 5.3.7 of AS2870 unless extra measures are taken to control shrinkage cracking. These include the use of SL92 or an additional sheet in affected slab panels or otherwise the selection of a bedding system suitable for the expected slab movement.
12. Roof truss/wall/floor design and layout including complete design details for all framing, lintels and bracing to be submitted to the Relevant Building Surveyor for approval prior to construction of the framework. All Timber framing to comply with AS 1684 & AS 4440 with special attention to fixings, connections and wall bracing requirements.
13. This building permit shall be read in conjunction with the endorsed drawings.
14. The building works must not proceed beyond any mandatory inspection stage until the required inspection has been completed and approved by the relevant building surveyor. Five inspections have been allowed for in the fee. Any additional inspections may incur an additional fee per inspection.
15. Downpipes and spouting capacity, location and installation is to be in accordance with NCC Volumes 2 & 3.
16. Minimum clearance between the toilet pan and hinge side of the doorway is 1.2m as specified by clause 3.8.3.3 of the BCA, unless the door opens outwards, slides or is fitted with hinges which allow removal of the door from outside the sanitary compartment.
17. Construction of steps to comply with Part 3.9.1.4 of the NCC, minimum going 240mm and maximum rise of 190mm with a non-slip finish. Furthermore, where the number of risers exceeds 3 or a change in floor level of greater than 570mm occurs, a compliant landing must be provided at the top and base of the stairs. NCC Part 3.9.1.4 slip-resistance certification of the surface material may be required. Handrails & balustrades where required will be installed in accordance with NCC Part 3.9.
18. Smoke alarms must be interconnected and installed in accordance with AS 3786 requirements.
19. Hoardings/safety fencing must be provided where required to protect the public from injury or access to the building site. Additional permits, licenses and/or consents may be required under other relevant Acts, regulations and /or Council by Laws (Asset Protection, Crossing permits) prior to commencing of the proposed building work.
20. There must be no unauthorised encroachment/projection of any part of the building work beyond the building alignment, title or allotment boundary.
21. Pursuant to Regulation 42 of the Building Regulations, An owner of a building or land, for which this building permit has been issued must notify the relevant building surveyor within 14 days after any change in the name or address of the owner or of the builder carrying out the building work in accordance with Building Regulation 42.
22. 11. The allotment is in an area in which buildings are likely to be subject to infestation by termites. It is therefore required that the building be protected in accordance with AS3660.1 Termite Control in New Buildings.

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

23. Prior to the commencement of building work the person in charge of the carrying out of building work on the allotment must erect a sign in a conspicuous position showing –
(i) the registration and contact details of the builder and building surveyor; and
(ii) the number and date of issue of the building permit.

Required Certificates

24. · Certificate of compliance for plumbing works.
· Certificate of compliance for electrical works.
· Water proofing areas and material used.
· Termite protection method.
· Certificate of compliance for the installed glazing.
· Completed Application Form 15 for Occupancy Permit.
· Signed energy report by the Builder to confirm all works undertaken in accordance with the relevant Energy Report.

Relevant Building Surveyor
Name: **Michael Harvey**
Address: **Post Office Box 112 Axedale 3551**
Email**: permits@axedalebc.com**
Building practitioner registration no.: **BS-L 44833**
Municipal district: **City of Greater Bendigo**
Permit no.:**BS-L 44833/2676349159375** Date of issue of permit: **01 April 2020**

Signature: 

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

ABC
Axedale Building Consulting

Telephone: **0412263278**
Email: **permits@axedalebc.com**
Website: www.axedalebuildingconsulting.com.au

Building Permit for this project is issued by **Axedale Building Consulting**

Building Permit No:	BS-L 44833/2676349159375
Municipality:	City of Greater Bendigo
Property Address:	Lot 6, 101 Averys Road Jackass Flat VIC 3556 Australia
Date Issued:	01-04-2020

BUILDING SURVEYOR

Building Surveyor: Michael Harvey

Registration Number: BS-L 44833

Phone: 0412263278

BUILDER

Name: Wright Family Homes

Registration Number: DB-U 5271

Address: PO BOX 218 Gisborne VIC 3437 Australia

Phone: 5428 9339

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

vmia
Risk Management and Insurance

HIA INSURANCE SERVICES PTY LTD
4 / 70 Jolimont Street
Jolimont VIC 3002
www.hiainsurance.com.au
1800 633 467

Domestic Building Insurance

Certificate of Insurance

Tania Cursons

2 Victoria St
NUMURKAH
VIC 3636

Policy Number:
C497743

Policy Inception Date:
03/03/2020

Builder Account Number:
005062

A contract of insurance complying with the Ministerial Order for Domestic Building Insurance issued under Section 135 of the Building Act 1993 (Vic) (Domestic Building Insurance) has been issued by the insurer Victorian Managed Insurance Authority a Statutory Corporation established under the Victorian Managed Insurance Authority Act 1996 (Vic), in respect of the domestic building work described below.

Policy Schedule Details

Domestic Building Work:	**C01: New Single Dwelling Construction**
At the property:	**Lot 6 Averys Road JACKASS FLAT VIC 3556 Australia**
Carried out by the builder:	**RAINFOREST HOME BUILDERS PL**
Builder ACN:	**087883707**

! If the builder's name and/or its ABN/ACN listed above does not exactly match with the information on the domestic building contract, please contact the VMIA. If these details are incorrect, the domestic building work will not be covered.

For the building owner(s):	**Tania Cursons**
Pursuant to a domestic building contract dated:	**22/09/2019**
For the contract price of:	**$ 295,630.00**
Type of Cover:	**Cover is only provided if RAINFOREST HOME BUILDERS PL has died, becomes insolvent or has disappeared or fails to comply with a Tribunal or Court Order**
The maximum policy limit for claims made under this policy is:	**$300,000 all inclusive of costs and expenses ***
The maximum policy limit for non-completion claims made under this policy is:	**20% of the contract price limited to the maximum policy limit for all claims under the policy***

Termites

PLEASE CHECK

If the information on this certificate does not match what's on your domestic building contract, please contact the VMIA immediately on 1300 363 424 or email dbi@vmia.vic.gov.au

IMPORTANT

This certificate must be read in conjunction with the policy terms and conditions and kept in a safe place. These documents are very important and must be retained by you and any successive owners of the property for the duration of the period of cover.

* The cover and policy limits described in this certificate are only a summary of the cover and limits and must be read in conjunction with, and are subject to the terms, conditions, limitations and exclusions contained in the policy terms and conditions.

A B C Accounting PTY LTD
APPROVED
Permit No.: 2676349159375
Issue Date: 01/04/2020

Issued by Victorian Managed Insurance Authority

Date Generated:03/03/2020
OFFICE USE ONLY: COI-0717-1

Victorian Managed Insurance Authority
ABN 39 682 497 841
PO Box 18409, Collins Street East Victoria 8003
P: 1300 363 424

VICTORIA State Government

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

vmia
Risk Management and Insurance

HIA INSURANCE SERVICES PTY LTD
4 / 70 Jolimont Street
Jolimont VIC 3002
www.hiainsurance.com.au
1800 633 467

Period of Cover

Cover commences on the earlier of the date of the domestic building contract or date of building permit for the domestic building work and concludes:

- Two years from completion of the domestic building work or termination of the domestic building contract for non structural defects*
- Six years from completion of the domestic building work or termination of the domestic building contract for structural defects*

Subject to the Building Act 1993, and the Ministerial Order and the conditions of the insurance contract, cover will be provided to the building owner named in the domestic building contract and to the successors in title to the building owner in relation to the domestic building work undertaken by the Builder.

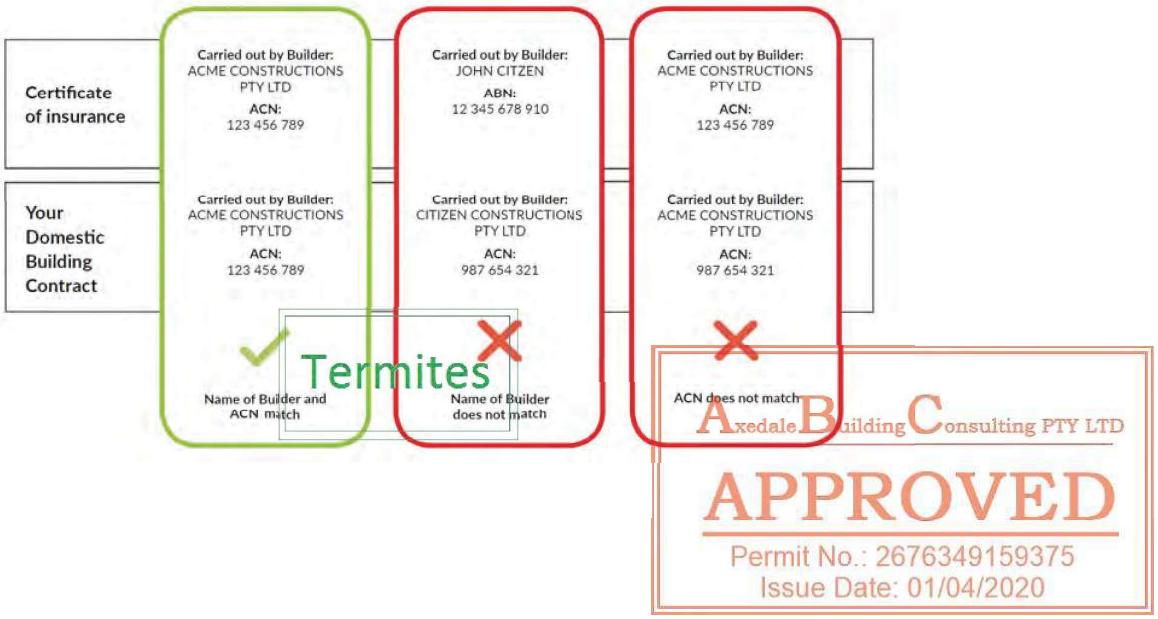
Issued by Victorian Management Insurance Authority (VMIA)

Domestic Building Insurance Premium and Statutory Costs

Base DBI Premium:	**$910.00**
GST:	**$91.00**
Stamp Duty:	**$100.10**
Total:	**$1,101.10**

If the information on the certificate does not match exactly what is on your domestic building contract, please contact VMIA on 1300 363 424

Below are some example of what to look for



Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

Axedale Building Consulting
A Post Office Box 112 Axedale 3551
P 0412263278
E permits@axedalebc.com
W www.axedalebuildingconsulting.com.au

Project Number: 20201705

FORM 16

Regulation 192
Building Act 1993
Building Regulations 2018

OCCUPANCY PERMIT
For Building Permit No. BS-L 44833/2676349159375
01 April 2020

Property Details

Number: 101	Street/Road: Averys Road	Suburb: Jackass Flat	Postcode: 3556
Lot/s: 6	LP/PS: 719906R	Volume: 11546	Folio: 165
Crown: allotment	Section: No	Parish:	County:

Municipal District: City of Greater Bendigo

Nature of Building Works: Dwelling with an attached garage

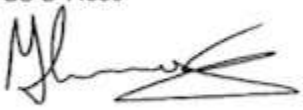
Building Details

Class: 1ai Part of Building: Dwelling with an attached garage Permitted use:
Maximum permissible floor live load: 1.5kPa
Maximum number of people to be accommodated:

Suitability Of Occupation: The building to which this permit applies is suitable for occupation.

Certificate Number: BS-L 44833/2676349159375

Issue By: Michael Harvey
BS-L 44833



Approved Location For Display Of Occupancy Permit

Inspection approval dates for mandatory inspections that have been carried out are as follows:

Inspection Type	Approved Date
Final	06/08/2020
Frame	22/05/2020
Steel Reinforcement	01/05/2020
Foundations	30/04/2020
Bore Piers	22/04/2020

Reporting Authority

Matter Reported On	Regulation	Reporting Authority
LPOD	133	City of Greater Bendigo

Docusign Envelope ID: 11FD2BC4-F039-4805-B42B-E7E9054AC2A0

HISTORIC MINING ACTIVITY
Form No. 692

10 March, 2026

Property Information:

Address: 101 AVERYS ROAD JACKASS FLAT 3556

It is advised that:

Our records do not indicate the existence of any mining activity on this site, but the site may be over or close to known mining activity. Note that there may be unrecorded mine openings connecting with such activity. (2)

NOTE: Historic Mining activity information is provided from plans and records that may be incomplete and may not be entirely free from errors. It is provided for information only and should not be relied upon as definitive of the status of any area of land. It is provided on the basis that all persons accessing it undertake responsibility for assessing the relevance and accuracy of its content.
The State of Victoria and its officers, agents or employees do not guarantee that the work is without flaw of any kind or is wholly appropriate for your particular purposes and therefore disclaims all liability for any error, loss or other consequence which may arise from you relying on any information in this work.

For queries, contact:

Department of Energy, Environment and Climate Action
E-mail: gsv_info@deeca.vic.gov.au

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Due diligence checklist

What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting 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.

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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)

CONSUMER AFFAIRS VICTORIA