

Metro Strata Inspections

Strata Inspection Report



STRATA PLAN:	SP 6636
LOT NUMBER:	Lot 13
ADDRESS:	13/84 Wyadra Avenue, Freshwater NSW 2096
INSPECTION DATE:	07/11/2018

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1. Strata Roll	
1.1 Is there a Strata Roll?	Yes
1.2 Current Owners Details	
Name:	L McCourt
Address:	n/a
Unit entitlements	72/1,000
2. INSURANCE	
2.1 Details of Building Insurance:	
Sum Insured	\$4,842,100
Company	CHU
Policy Number	HU0021105
Due Date	01/04/2019
Premium	\$5,690.24
2.2 Details of Public Liability Insurance	
Limits of liability	\$30,000,000
Company	CHU
Policy Number	HU0021105
Due Date	01/04/2019
Premium	n/a
2.3 Details of Voluntary Workers Insurance	
Limits of liability	\$200,000/\$2,000
Company	CHU
Policy Number	HU0021105
Due Date	01/04/2019
Premium	n/a
2.4 Details of any other Insurances not mentioned above	Audit \$25,000 Legal \$50,000 Lot fixtures \$250,000
2.5 Details of any insurance broker used	ABS Brokers – Certificate of Currency attached
2.6 Details of the last valuation obtained	Last valuation was carried out on 29/05/2015. The building was valued at \$4,590,000.

3. LEVIES	
3.1 Levies are payable in equal quarterly instalments, commencing 01/10 /2018, as follows:	
To the Administrative Fund	\$ 477.00
To the Capital Works Fund	\$ 259.20
Total	\$ 736.20 per quarter
NOTE: Administrative Fund covers general day to day expenditure. Capital Work Fund (previously known as Sinking Fund Plan) covers capital expenses and long term maintenance items.	
Do these contributions appear to have been correctly determined?	Yes
If not, in what respect does the determination appear to be defective?	n/a
3.2 Last Increase/Decrease in levies:	Please refer to the Owner Ledger attached
3.3 Are there any current special levies?	No
Fund	n/a
Total Amount	n/a
Amount Payable by the Subject Lot	n/a
Due Date	n/a
Purpose	n/a
3.4 Is there any proposal for special levies in the near future?	Nil Sighted
Fund	n/a
Amount	n/a
Due Date	n/a
Purpose	n/a

4. BOOKS OF ACCOUNT	
4.1 Balance of the Administrative Fund	\$ 5,142.00
4.2 Balance of the Capital Works Fund	\$ 26,496.06
4.3 Total	\$31,368.06
4.4 As at	31/10/2018
4.5 How were these balances obtained?	From the Balance Sheet attached
4.6 Is there a Sinking Fund Plan (Capital Works)?	Copy attached
NOTE: Regulations require Owners Corporation to prepare a plan of anticipated major expenditure for the next 10 years.	

5. EXPENSES (Administrative Fund from 01/01/2018 – 31/10/2018)	
Strata Management	\$4,725
Insurance	\$5,690
Cleaning	\$2,480
Gardening	\$2,970
Water	\$2,839
Plumbing	\$1,116
Gutters	\$990
Electricity	\$595

6. FINANCE AND LOANS	
6.1 Does it appear that loans or finance has been raised or sought by the Owners Corporation?	No
Details of finance/loans raised or sought	n/a

7. BY-LAWS	
7.1 Do the records suggest that the By-laws have been changed or added to in the past two years?	Please refer to the Contract.
7.2 Were any exclusive use By-laws registered in the past two years affecting the subject Lot?	Please refer to the Contract.
7.3 Are pets permissible?	Please refer to the Contract and By-Laws on the title.

8. MANAGING AGENT	
8.1 Is there a Managing Agent?	Yes
8.2 Agents Name	Strata One
Agents Telephone	9913 3998
Agents Address	enquiries@strataone.com.au

9. TITLE DEED	
9.1 Was the Certificate of Title for the Common Property sighted?	yes
If not, why not?	n/a

10. GENERAL INFORMATION	
10.1 Number of Lots in the Strata Plan	14
10.2 Unit of Entitlement of the subject Lot(s)	72
10.3 Aggregate Unit of Entitlement	1,000
10.4 State of harmony in the building	good

10.5 Are there any Outstanding Orders/Notices against the Owners Corporation?	We recommend that an Outstanding Notices/Orders search be carried out with Local Council.
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11. ANNUAL FIRE SAFETY STATEMENT (AFSS)	
Nil sighted.	
<p>NOTE: The EPAR imposes an obligation on the owner of the building (the Owners Corporation) to maintain each fire safety measure in the building, to have those measures assessed annually by an appropriately qualified person, and to provide the local Council and Fire Commissioner with an annual fire safety statement. Clause 80GB of EPAR 1994 states: "Each year, the owner of a building to which an essential fire safety measure is applicable must cause the council to be given an annual fire safety statement for the building."</p>	

12. ASBESTOS REPORT	
Nil sighted.	
<p>NOTE: All buildings that are considered a workplace built before January 2004 must comply with the WHS Act. This relates to schemes which are commercial/industrial or have a commercial/industrial component. To comply with the Act there is a requirement to survey the building and identify any ACM (Asbestos Containing Material). Where any form of asbestos is found, an onsite Asbestos Register and Asbestos Management Plan is to be prepared and remain onsite and be made available to inspect by those who might be at risk. Typically these reports will be viewed by visiting tradesman and will allow them to make informed decisions before starting any works. It is important to note that if asbestos is found from completing this report, it is not always required to be removed and can be left onsite if managed correctly.</p>	

13. HISTORY OF DISPUTES	
There is no evidence of any disputes.	

14. BUILDING MATTERS													
<p>(a) History of capital expenditure:</p> <table data-bbox="223 1747 638 2000"> <tr> <td colspan="2">01/01/2018-31/10/2018</td> </tr> <tr> <td>Doors, windows</td> <td>\$1,832</td> </tr> <tr> <td>Roof</td> <td>\$7,595</td> </tr> <tr> <td colspan="2">01/01/2017-31/12/2017</td> </tr> <tr> <td>Building Improvement</td> <td>\$4,400</td> </tr> <tr> <td>Floors</td> <td>\$385</td> </tr> </table>		01/01/2018-31/10/2018		Doors, windows	\$1,832	Roof	\$7,595	01/01/2017-31/12/2017		Building Improvement	\$4,400	Floors	\$385
01/01/2018-31/10/2018													
Doors, windows	\$1,832												
Roof	\$7,595												
01/01/2017-31/12/2017													
Building Improvement	\$4,400												
Floors	\$385												

01/01/2016-31/12/2016

Laundry \$2,120
Walls \$800

01/01/2015-31/12/2015

Fence \$2,530
Structural \$14,898
Consultants \$16,452

(b) Current Administrative and Capital Works Budgets are attached.

(c) For more building matters please read the Minutes of the Meetings attached.

15. MEETINGS

**Annual General Meeting
01/03/ 2018**

Resolved:

1. Minutes of last general meeting confirmed.
2. Financial Statements adopted.
3. Administrative Fund levies to be \$26,500 per annum.
4. Capital Works Levies to be \$14,400 per annum.
5. Insurances confirmed.
6. Strata Committee elected.
7. General business discussed.

ATTACHMENTS

Balance Sheet

Income and Expenditure Statement

Owner ledger

Strata Roll

Budgets

Certificate of Currency

Minutes of Annual General Meeting 01/03/2018

Minutes of Annual General Meeting 30/03/2017

Minutes of Annual General Meeting 16/03/2016

Valuation

Sinking Fund Plan

The Owners - Strata Plan 6636

84 Wyadra Avenue, Freshwater NSW 2096

INDIVIDUAL LOT

Lot 13

Associated lots:

Unit no. 13

Unit entitlements

Levy Entitlement 72.00 / 1,000.00

Owners

Name	Address for service of notices
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Lee Emma McCourt	13/84 Wyadra Avenue, Freshwater NSW 2096
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Email Address lee.mccourt@outlook.com

Date of entry 02/08/2016

Date of purchase 11/09/2015

Mortgages

None

Leases

None

Balance Sheet Detailed As at 31/10/2018

The Owners - Strata Plan 6636

84 Wyadra Avenue, Freshwater NSW 2096

	Current period
Owners' funds	
Administrative Fund	
Operating Surplus/Deficit--Admin	4,209.43
Owners Equity--Admin	932.57
	5,142.00
Capital Works Fund	
Operating Surplus/Deficit--Capital Works	5,847.06
Owners Equity--Capital Works	20,649.00
	26,496.06
Net owners' funds	\$31,638.06
Represented by:	
Assets	
Administrative Fund	
Cash at Bank--Admin	5,657.52
	5,657.52
Capital Works Fund	
Cash at Bank--Capital Works	26,776.19
	26,776.19
Unallocated Money	
Cash at Bank--Unallocated	777.10
	777.10
<i>Total assets</i>	33,210.81
Less liabilities	
Administrative Fund	
Prepaid Levies--Admin	515.52
	515.52
Capital Works Fund	
Prepaid Levies--Capital Works	280.13
	280.13
Unallocated Money	
Prepaid Levies--Unallocated	777.10
	777.10
<i>Total liabilities</i>	1,572.75
Net assets	\$31,638.06

Income & Expenditure Statement for the financial year-to-date 01/01/2018 to 31/10/2018

The Owners - Strata Plan 6636

84 Wyadra Avenue, Freshwater NSW 2096

Administrative Fund

Current period

01/01/2018-31/10/2018

Revenue

Insurance Claims	921.00
Levies Due--Admin	25,625.15
<i>Total revenue</i>	26,546.15

Less expenses

Admin--Agent Disbursements	366.10
Admin--Agent Disburst--Archive Storage	510.00
Admin--Agent Disburst--Mobile/Fax/Email	117.60
Admin--Agent Disburst--Photocopying	269.28
Admin--Agent Disburst--Postage	142.10
Admin--Auditors--Taxation Services	176.00
Admin--Bank & Computer Fees	155.00
Admin--Legal & Debt Collection Fees	293.67
Admin--Management Fee--Extra Services	470.00
Admin--Management Fees--Standard	2,696.66
Admin--Supplier Compliance	91.30
Insurance--Premiums	5,690.24
Maint Bldg--Cleaning--Bins	500.50
Maint Bldg--Cleaning--Contracts	1,980.00
Maint Bldg--Consultants	506.00
Maint Bldg--General Repairs	(139.01)
Maint Bldg--Gutters & Downpipes	990.00
Maint Bldg--Plumbing & Drainage	1,116.50
Maint Grounds--Gardening	2,079.00
Maint Grounds--Lawns	891.00
Utility--Electricity	595.78
Utility--Water & Sewerage	2,839.00
<i>Total expenses</i>	22,336.72

Surplus/Deficit

4,209.43

Opening balance 932.57

Closing balance

\$5,142.00

Capital Works Fund**Current period**

01/01/2018-31/10/2018

Revenue

Levies Due--Capital Works 15,275.05

Total revenue 15,275.05**Less expenses**

Maint Bldg--Doors & Windows 1,832.00

Maint Bldg--Roof 7,595.99

Total expenses 9,427.99**Surplus/Deficit** 5,847.06

Opening balance 20,649.00

Closing balance \$26,496.06

Owner Ledger

Start Date: 01/11/2016
 End Date: 30/11/2020
 Owners: One only

The Owners - Strata Plan 6636

84 Wyadra Avenue, Freshwater NSW 2096

Lot 13 Unit 13 Lee McCourt

UE / AE: 72.00 / 1,000.00

Levies

Levy no.	Due date	Frequency	Details	Admin Fund		Capital Works Fund		Interest paid	Discount	Levy type	Status	Group
				Due	Paid	Due	Paid					
			Balance brought forward	0.00		0.00						
1	01/01/2017	Quarterly	Quarterly Admin/Capital Works Levy	412.20	412.20	180.00	180.00	0.00	0.00%	Standard	Normal	None
2	01/04/2017	Quarterly	Quarterly Admin/Capital Works Levy	414.00	414.00	322.20	322.20	0.00	0.00%	Standard	Normal	None
3	01/07/2017	Quarterly	Quarterly Admin/Capital Works Levy	414.00	414.00	322.20	322.20	0.00	0.00%	Standard	Normal	None
4	01/10/2017	Quarterly	Quarterly Admin/Capital Works Levy	414.00	414.00	322.20	322.20	0.00	0.00%	Standard	Normal	None
5	01/01/2018	Quarterly	Quarterly Admin/Capital Works Levy	414.00	414.00	322.20	322.20	0.00	0.00%	Standard	Normal	None
6	01/04/2018	Quarterly	Quarterly Admin/Capital Works Levy	477.00	477.00	259.20	259.20	0.00	0.00%	Standard	Normal	None
7	01/07/2018	Quarterly	Quarterly Admin/Capital Works Levy	477.00	477.00	259.20	259.20	0.00	0.00%	Standard	Normal	None
8	01/10/2018	Quarterly	Quarterly Admin/Capital Works Levy	477.00	477.00	259.20	259.20	0.00	0.00%	Standard	Normal	None
9	01/01/2019	Quarterly	Quarterly Admin/Capital Works Levy	477.00	12.02	259.20	6.53	0.00	0.00%	Standard	Normal	None

Current position: Unallocated prepayments \$0.00 Levy arrears & owner invoices due \$0.00 Interest on levy arrears \$0.00

Receipts

Date	Receipt no.	Subtype	Status	Source	Admin Fund		Capital Works Fund		Interest	Paid	Total amount	Cheque no.	Levy no.
					Paid	Interest	Paid	Interest					
09/01/2017	37	Receipt	Banked		412.20	0.00	180.00	0.00	0.00	0.00	592.20		1
04/05/2017	53	Receipt	Banked		414.00	0.00	322.20	0.00	0.00	0.00	736.20		2
03/07/2017	66	Receipt	Banked		414.00	0.00	322.20	0.00	0.00	0.00	736.20		3
02/10/2017	75	Receipt	Banked		414.00	0.00	322.20	0.00	0.00	0.00	736.20		4
22/01/2018	98	Receipt	Banked		414.00	0.00	322.20	0.00	0.00	0.00	736.20		5

The Owners - Strata Plan 6636

84 Wyadra Avenue, Freshwater NSW 2096

Lot 13 Unit 13 Lee McCourt

UE / AE: 72.00 / 1,000.00

Lot 13	Unit 13	Receipt	Banked	477.00	0.00	259.20	0.00	736.20	6
03/04/2018	109	Receipt	Banked	477.00	0.00	259.20	0.00	736.20	6
23/08/2018	128	Receipt	Banked	477.00	0.00	259.20	0.00	736.20	7
04/10/2018	140	Receipt	Banked	489.02	0.00	265.73	0.00	754.75	8, 9

Proposed Budget to apply from 01/01/2018

The Owners - Strata Plan 6636

84 Wyadra Avenue, Freshwater NSW 2096

Administrative Fund			
	Proposed budget	Actual 01/01/2017-31/12/2017	Previous budget
Revenue			
Insurance Claims	0.00	500.00	0.00
Interest on Arrears--Admin	0.00	18.20	0.00
Levies Due--Admin	26,500.00	22,975.05	23,000.00
<i>Total revenue</i>	26,500.00	23,493.25	23,000.00
Less expenses			
Admin--Agent Disbursement--Compliance	0.00	0.00	250.00
Admin--Agent Disbursements	500.00	457.16	350.00
Admin--Agent Disburst--Mobile/Fax/Email	400.00	391.40	100.00
Admin--Agent Disburst--Photocopying	500.00	513.12	250.00
Admin--Agent Disburst--Postage	100.00	68.15	100.00
Admin--Auditors--Taxation Services	0.00	0.00	100.00
Admin--Bank & Computer Fees	200.00	198.50	186.00
Admin--Management Fee--Extra Services	1,000.00	1,860.00	500.00
Admin--Management Fees--Standard	3,254.80	3,146.62	3,160.00
Admin--Supplier Compliance	0.00	89.10	0.00
Insurance--Premiums	5,200.00	4,933.64	4,500.00
Insurance--Repairs	0.00	500.00	0.00
Insurance--Valuation	400.00	0.00	400.00
Maint Bldg--Cleaning	0.00	202.40	0.00
Maint Bldg--Cleaning--Bins	400.00	396.00	200.00
Maint Bldg--Cleaning--Contracts	2,100.00	1,850.20	2,400.00
Maint Bldg--Electrical	0.00	385.00	250.00
Maint Bldg--General Repairs	2,295.20	324.91	200.00
Maint Bldg--Gutters & Downpipes	500.00	495.00	600.00
Maint Bldg--Pest/Vermin Control	550.00	0.00	550.00
Maint Bldg--Plumbing & Drainage	2,500.00	2,325.40	1,000.00
Maint Grounds--Gardening	3,200.00	2,889.00	3,200.00
Utility--Electricity	400.00	380.81	354.00
Utility--Waste Management	0.00	0.00	300.00
Utility--Water & Sewerage	3,000.00	2,693.04	4,750.00
<i>Total expenses</i>	26,500.00	24,099.45	23,700.00
Surplus/Deficit	0.00	(606.20)	(700.00)
Opening balance	932.57	1,538.77	1,538.77
Closing balance	\$932.57	\$932.57	\$838.77

Total units of entitlement	1000	1000
Levy contribution per unit entitlement	\$26.50	\$23.00

Capital Works Fund

	Proposed budget	Actual 01/01/2017-31/12/2017	Previous budget
Revenue			
Interest on Arrears--Capital Works	0.00	12.31	0.00
Levies Due--Capital Works	14,400.00	15,925.15	17,900.00
<i>Total revenue</i>	14,400.00	15,937.46	17,900.00
Less expenses			
Maint Bldg--Building Improvement	0.00	4,400.00	0.00
Maint Bldg--Consultants	0.00	0.00	3,500.00
Maint Bldg--Doors & Windows	1,834.00	0.00	2,500.00
Maint Bldg--Floors, Walls, Ceiling Replacement	0.00	385.00	0.00
Maint Bldg--General Replacement	11,566.00	0.00	7,400.00
Maint Bldg--Legal	1,000.00	0.00	1,000.00
Maint Bldg--Plumbing & Drainage	0.00	60.50	2,500.00
<i>Total expenses</i>	14,400.00	4,845.50	16,900.00
Surplus/Deficit	0.00	11,091.96	1,000.00
Opening balance	20,649.00	9,557.04	9,557.04
Closing balance	\$20,649.00	\$20,649.00	\$10,557.04
Total units of entitlement	1000		1000
Levy contribution per unit entitlement	\$14.40		\$17.90

Certificate of Insurance

Strata Plan 6636
C/- Strata One
P.O BOX 6636
NARRABEEN NSW 2101

Date: 29.03.2018
Invoice No: I1006064

We confirm insurance has been arranged in accordance with the details shown below and subject to the premium having been paid.

Class Strata Title Residential - STRA **Policy No.** HU0021105

Placed With CHU U/W Agencies Pty Ltd
PO Box 507
MILSONS POINT NSW 2065

Period 01.04.2018 to 01.04.2019

Summary of Cover

RESIDENTIAL STRATA INSURANCE

INSURED: Strata Plan 6636
and subsidiary and/or related corporations (as defined under the Australian Companies Codes) all for their respective rights, interests and liabilities.

SITUATION: 84 Wyadra Ave, Freshwater 2096

Building	\$	4,842,100
Common Contents	\$	48,421
Loss of Rent/Temporary Accommodation	\$	726,315
Floating Floors		Included
Optional Paint Benefit		Included
Flood Cover	\$	Included
Storm Surge		Not Insured
Excess \$300.00		All claims
Public Liability	\$	30,000,000
Voluntary Workers	\$	200,000/2000
Fidelity Guarantee	\$	100,000
Office Bearers Liability	\$	5,000,000
Machinery Breakdown	\$	Not Insured
Excess \$		
Catastrophe Insurance	\$	726,315
Government Audit Costs	\$	25,000
Appeal Expenses - Common Property		

COVERAGE SUMMARY

Strata Plan 6636
Strata Title Residential - STRA

Health & Safety Breaches	\$	100,000
Legal Defence Expenses	\$	50,000
Excess:\$1000		
Lot Owners Fixtures & Improvements (per lot)	\$	250,000

Number of Units: .
Number of Pools: .
Number of Lifts: .

EXTENSIONS: Conditions/Extensions as per policy wording

EXCLUSIONS: Exclusions as per Policy

FSRA Clauses - Retail

Policy Document

Please refer to your Policy Document for a full explanation of your policy conditions and excesses as applicable.

Nett

All returns Premiums issued under this Contract of Insurance will be calculated on a "Nett" Basis, i.e. Nett of Brokers Earnings.

PLACED WITH	POLICY NUMBER	PROPORTION
CHU Underwriting Agencies Pty Ltd A.B.N. 18 001 580 070 Level 5, 1 Northcliff Street MILSONS POINT NSW 1565 AFSL # 243261	HU0021105	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Limited Level 2, 82 Pitt Street SYDNEY NSW 2000	100.0000%	

MINUTES OF ANNUAL GENERAL MEETING

STRATA PLAN: 6636

ADDRESS: 84 Wyadra Avenue, Freshwater NSW 2096

Minutes of the Annual General Meeting of the Owners Corporation, Strata Plan 6636 was held on 1/03/2018, Harbord Beach Hotel, 29 Moore Road Freshwater commenced at 6pm.

QUORUM: That a quorum was established.

PRESENT:

Lot #	Unit #	Attendance	Owner Name Representative
1	1	Yes	Hozack, Will
5	5	Yes	Van Dijk, Adriana
7	7	Apology	Yates, Geoffrey
13	13	Yes	McCourt, Lee

IN ATTENANCE: Deborah Jones for Strata One

CHAIRPERSON: Deborah Jones at the request of the meeting.

MINUTES

- 1 MINUTES**
RESOLVED That the Minutes of the last General Meeting held on 30/03/2017 be confirmed and adopted.
- 2 FINANCIAL STATEMENTS**
RESOLVED To adopt the Statement of Accounts supplied by Strata One Pty Limited for the twelve months ending 31/12/2017.
- 3 PEST TREATMENT**
NOT CARRIED That the Owners Corporation undertakes an annual, or other agreed frequency, pest inspection and/or pest treatment of the common property.
- 3 ROOF AND GUTTER CLEAN**
RESOLVED That the Owners Corporation carry out an annual, or other agreed frequency, undertake a roof inspection and clean of gutters and down pipes.
- 4 FIRE SAFETY**
NOT CARRIED That the Owners Corporation obtain an Annual Fire Safety Statement and complete regular fire safety maintenance required under the Environmental Planning and Assessment Regulations 2000.
- 5 VALUATION**
NOT CARRIED That the Owners Corporation obtains a professional valuation to determine the insurable value of the building and that the building policy be endorsed according to any variation in the valuation. The last valuation for the building was 29/05/2015 for \$4,590.00.

- 6 **WH & S**
NOT CARRIED That a consultant be appointed to complete a risk assessment of the common property for the Strata Scheme as required by the Occupational Health and Safety Act 2000.
- 7 **CAPITAL WORKS FUND**
NOT CARRIED That a consultant be appointed to assess the actual and expected capital works fund requirements (Capital Works Plan) in accordance with Section 80(6) of the Strata Schemes Management Act 2015.
- Last done June 2008
- 8 **BUDGET**
RESOLVED To adopt the statement of expenses "budgets" prepared by Strata One and the Strata Committee pursuant to Section 79 of the Strata Schemes management Act 2015.
- 9 **CONTRIBUTIONS**
RESOLVED That the levy contributions be determined pursuant to Sections 81 of the Strata Schemes Management Act 2015 be made as follows:
- a) To the Administrative Fund - at the rate of \$26,500.00 per annum payable quarterly in advance (last year \$23,000.00); and
 - b) To the Sinking Fund - at the rate of \$14,400.00 per annum payable quarterly in advance (last year \$17,900); and
 - c) That both contributions be paid in equal quarterly instalments, the first such instalment being due on 1/04/2018 and subsequent instalments being due on the first days of 1/07/2018, 1/10/2018, 1/01/2019.
 - d) That contributions equal to the final instalment be due and payable and issued in the same frequency as specified above until such time as a new budget is adopted by the Owners Corporation at the next Annual General Meeting.
- If adopted, the above provisions represent a nil increase over last year's rate. The future capital expenditure will be discussed at the meeting and please refer to the attached Capital Works projections.
- 10 **AUDITOR**
NOT CARRIED That an auditor be appointed to the Owners Corporation for the financial year ending 31/12/2018.
- 11 **INSURANCE**
RESOLVED That the insurance held on behalf of the Owners Corporation be confirmed, varied or extended.
- 12 **APPOINTMENT OF AN INSURANCE BROKER**
RESOLVED That the Strata Managing Agent be instructed to renew next years insurance policy through a recommended insurance broker, subject to recommendations being presented to the Strata Committee for a final decision.
- 13 **DEBT RECOVERY**
RESOLVED That the Owners Corporation pursuant to the Strata Schemes Management Act 2015 including section 103, for the purpose of collecting or recovering levy contributions to authorise the Strata Managing Agent and/or the Strata Committee to do any one or more of the following:

- i. to engage or appoint the services of a debt collection agency, obtain legal advice and/or retain legal representation and/or experts on behalf of the Owners - Strata Plan 6636;
- ii. to commencing, pursue, continue or defend any court, tribunal or any other proceedings against any lot owner, mortgagee in possession and/or former lot owners in relation to all matters arising out of the recovery of levy contributions and the recovery of other debts, including penalties, interest, legal and other costs;
- iii. enforce any judgment obtained in the collection of levy contributions including commencing and maintaining bankruptcy of winding up proceedings;
- iv. filing and appeal or defending an appeal against any judgment concerning the collection of levy contributions; and
- v. liaise, instruct and prepare all matters with the Owners Corporation's debt collection agents, lawyers and experts in relation to any levy recovery proceedings.

14 ELECTRONIC COMMUNICATION

RESOLVED That the Owners Corporation pursuant gives authority for the service of documents on Owner, Agent or Tenant of Lot by Owners Corporation to be implemented by the Strata Managing Agent.

Service of documents on Owner, Agent or Tenant of Lot by Owners Corporation.

A document may be served on the owner, agent or tenant of lot by electronic means if the person has given the owners corporation an e-mail address for the service of notices and the document is sent to that address.

15 REVIEW OF BY LAWS

RESOLVED That the Owners Corporation review their existing by-laws in accordance with Schedule 3, Clause 4 of the Strata Schemes Management Act 2015 (NSW).
(The Act requires the Owners Corporation to review their existing by-laws).

16 RESTRICTED MATTERS

RESOLVED To decide if any matter or type of matter is to be determined by the Owners Corporation in a General Meeting in accordance with the Strata Schemes Management Act 2015.

17 STRATA COMMITTEE

RESOLVED That in accordance with Regulation 9 of the Strata Schemes Management Regulation 2016, the election of the Strata Committee takes place and that:

- a) The Chairperson announce the names of the candidates already nominated in writing for election to the Strata Committee; and
- b) The Chairperson call for any oral nominations of candidates eligible for election to the Strata Committee;
- c) The Chairperson declare that nominations are closed;
- d) That the number of members to the Strata Committee be set at 6 as per previous year.

Will Hozack	Lot 1
Kath Brannan	Lot 4
Adrianan Van Dijik	Lot 5
Geoffrey Yates	Lot 7
John Dunn	Lot 10
Lee McCourt	Lot 13

NOTES AFTER MEETING:

Strata Manager to obtain quote to address membrane issues on the balconies

Strata Manager to obtain quotes for external painting and balcony railings

Strata Manager to obtain quotes to trim 10% of all the trees

Strata manager to arrange drains at back to be cleared every 6 months and a CCTV check of the drain.

Strata Manager to ask 89 Wyadra Avenue to trim the pine trees on thier property

Strata Manager to send housekeeping letter to all residents , including visitor parking, noise and items on common property.

CLOSURE: There being no further business, the chairperson declared the meeting closed at 7.00pm.

MINUTES OF STRATA COMMITTEE MEETING

STRATA PLAN: 6636

ADDRESS: 84 Wyadra Avenue, Freshwater NSW 2096

Minutes of the meeting of the Strata Committee of the Owners - Strata Plan 6636 held on Thursday, 01 March 2018 immediately following the Annual General Meeting.

PRESENT:

Lot #	Unit #	Attendance	Owner Name Representative
1	1	Yes	W Hozack
13	13	Yes	L McCourt

CHAIRPERSON: Deborah Jones

MINUTES

- 1 MINUTES**
Resolved That the minutes of the previous Strata Committee Meeting dated 30/3/2017 be adopted.
- 2 OFFICE BEARERS**
RESOLVED That the Office Bearers for the year ensuing be elected.

Geoffrey Yates Lot 7 Treasurer
- 3 REPRESENTATIVES**
RESOLVED To appoint a representative and substitute representative to communicate with the Strata Managing Agent on behalf of the Owners Corporation.

Main representative Will Hozack lot 1
Sub representative Adriana Van Dijk lot 5

CLOSURE: There being no further business, the chairperson declared the meeting closed at 7.30pm.

MINUTES OF AN ANNUAL GENERAL MEETING

STRATA PLAN: 6636

ADDRESS: 84 Wyadra Avenue, Freshwater

Minutes of the Annual General Meeting of the Owners Corporation, Strata Plan 6636 was held on 30 March 2017, held at the Harbord Diggers, 80 Evans Street, Freshwater commenced at 6:00 PM.

PRESENT:

Lot #	Unit #	Attendance	Owner Name
1	1	Yes	Hozack, Will
3	3	Yes	Nielson, Trine
4	4	Yes	Ryder, Paul and Katherine
7	7	Yes	Yates, Geoffrey
10	10	Yes	Dunn, John
13	13	Yes	McCourt, Lee

ATTENDANCE: Brisbane, Peter and Bellew, Emma representing Strata One.

CHAIRPERSON: Brisbane, Peter at the request of the meeting.

MINUTES

1 MINUTES

RESOLVED that the Minutes of the last General Meeting held on 16 March 2016 be confirmed and adopted.

2 FINANCIAL STATEMENTS

RESOLVED to adopt the Statement of Accounts supplied by Robinson Strata and Strata One Pty Limited for the twelve months ended 31 December 2016.

3 PEST TREATMENT

RESOLVED that the Owners Corporation do not undertake an annual pest inspection or pest treatment of the common property.

4 ROOF TOP & GUTTER CLEAN

RESOLVED that the Owners Corporation carry out an annual clean of roof top guttering and down pipes.

Furthermore, that two quotes be obtained for an annual inspection and clean of roof top guttering and downpipes. Quotes to be reviewed by the Strata Committee.

5 BIN & LAUNDRY AREA

RESOLVED that the Owners Corporation approve the quotations obtained from Big Property Services to undertake the installation of new boundary fence around the laundry and bin area at a total cost of \$4,000.00 No GST.

6 FIRE SAFETY

RESOLVED that the Owners Corporation do not obtain an Annual Fire Safety Statement and complete regular fire safety maintenance required under the Environmental Planning and Assessment Regulations 2000.

Furthermore, that two quotations for an assessment for fire compliance be obtained and then reviewed by the Strata Committee.

7 VALUATION

RESOLVED that the Owners Corporation obtain a professional valuation on renewal of insurance policy to determine the insurable value of the building and that the building policy be endorsed according to any variation in the valuation.

8 WH & S

RESOLVED that a consultant be appointed to complete a risk assessment of the common property for the Strata Scheme as required by the Occupational Health and Safety Act 2000.

Furthermore, that two quotations be obtained and reviewed by the Strata Committee.

9 CAPITAL WORKS FUND

RESOLVED that a consultant be appointed to assess the actual and expected capital works fund requirements in accordance with Section 80(6) of the Strata Schemes Management Act 2015.

Furthermore, that two quotations be obtained and reviewed by the Strata Committee.

10 ASBESTOS

RESOLVED that a consultant not be appointed to provide an expert Asbestos Report and Register of the common property. The Register to be kept on site for all tradesman to review prior to commencing work.

11 BUDGET

RESOLVED to adopt the statement of expenses "budgets" prepared by Strata One and the Executive Committee pursuant to Sections 75 (1) and 75 (2) of the Strata Schemes Management Act 1996.

12 CONTRIBUTIONS

RESOLVED that the levy contributions be determined pursuant to Sections 76 (1)(2) and 78 of the Strata Schemes Management Act 1996 be made as follows:

a) To the Administrative Fund - at the rate of \$23,000.00 including GST per annum payable quarterly in advance; and

b) To the Capital Works Fund at the rate of \$17,900.00 including GST per annum payable quarterly in advance; and

c) That both contributions be paid in equal quarterly instalments, the first such instalment being due on 1 April 2017 and subsequent instalments being due on the first days of 1 July 2017, 1 October 2017, 1 January 2018.

d) That contributions equal to the final instalment be due and payable and issued in the same frequency as specified above until such time as a new budget is adopted by the Owners Corporation at the next Annual General Meeting.

The Owners Corporation agreed to an increase of \$8,000.00 Incl. GST to the Capital Works Fund. The purpose of the increase is to rebuild the Capital Works Fund to assist with future capital expenditure.

13 AUDITOR

RESOLVED that an auditor not be appointed to the Owners Corporation for the financial year ending 31 December 2017.

14 INSURANCE

RESOLVED that the insurance held on behalf of the Owners Corporation be confirmed.

15 ADDITIONAL INSURANCE

RESOLVED that insurances remain the same.

16 ELECTRONIC COMMUNICATION

RESOLVED that the Owners Corporation pursuant to Section 47 of the Strata Schemes Management Act 1996 gives authority for the by-law for the service of documents on owner, agent or tenant of lot by owners corporation to be implemented by the strata managing agent.

Service of documents on owner, agent or tenant of lot by owners corporation.

A document may be served on the owner, agent or tenant of lot by electronic means if the person has given the owners corporation an e-mail address for the service of notices and the document is sent to that address.

17 REAPPOINTMENT OF MANAGING AGENT

RESOLVED that the services of Strata One Pty Ltd be engaged as Strata Managing Agents for a period of 36 months from Thursday, 30 March 2017 and that the delegation be under section 27(1) of the Strata Schemes Management Act 1996 with delegation to act as Secretary, Chairman and Treasurer of the Owners Corporation and its Executive Committee. Execution of the new agreement will automatically indicate that the existing agreement is terminated by mutual consent.

18 WINDOW SAFETY

RESOLVED that the Owners Corporation install window safety devices to windows within the strata scheme pursuant to section 64A of the Strata Schemes Management Act 1996. Furthermore, that two quotations be obtained and reviewed by the Strata Committee.

19 REVIEW OF BY LAWS

RESOLVED that the Owners Corporation review their existing by-laws in accordance with Schedule 3, Clause 4 of the Strata Schemes Management Act 2015 (NSW).

20 NEXT YEAR MEETING

RESOLVED that the AGM meeting be held on Wednesday 14 February 2018 (subject to the Strata Committee not passing a subsequent resolution to amend the date set at this meeting).

21 SERVICE OF NOTICES

RESOLVED that the Owners Corporation in accordance with Section 239 (1) of the Strata Schemes Management Act 1996 RESOLVE to change it's address for the service of notices to: The Owners - Strata Plan 6636 C/- Strata One Pty Ltd and that the Strata Manager be authorised to affix the Common Seal to the necessary paperwork and lodge at the Lands and Property Information Office for registration.

22 RESTRICTED MATTERS

RESOLVED that no restrictions be placed on the Owners Corporation other than those that are already in accordance with Section 21(2)(b) of the Strata Schemes Management Act 1996, as amended.

23 STRATA COMMITTEE

RESOLVED that the Strata Committee of the Owners Corporation be elected in accordance with Regulation 17 of the Strata Schemes Management Act 1996, firstly nominations are to be taken and secondly the number of members determined pursuant to Sch. 3 Cl.2 (2);

William Hozack (Unit 1)

Trine Nelson (Unit 3)

Kate Ryder (Unit 4)

Geoff Yates (Lot 7)

Bob Sutton (Unit 8)

John Dunn (Unit 10)

Lee McCourt (Unit 13)

and that the Strata Committee consists of seven (7) members for the ensuing year.

CLOSURE: There being no further business, the chairperson declared the meeting closed at 7:30 PM.

MINUTES OF THE STRATA COMMITTEE MEETING

STRATA PLAN: 6636

ADDRESS: 84 Wyadra Avenue, Freshwater

Minutes of the meeting of the Strata Committee of the Owners - Strata Plan 6636 held on Thursday, 30 March 2017, immediately following the Annual General Meeting.

PRESENT:

Lot #	Unit #	Attendance	Owner Name
1	1	Yes	Hozack, William
3	3	Yes	Nielson, Trine
4	4	Yes	Ryder, Kate
7	7	Yes	Yates, Geoff
10	10	Yes	Dunn, John
13	13	Yes	McCourt, Lee

ATTENDANCE: Ryder, Paul (U4), Brisbane, Peter and Bellew, Emma representing Strata One.

CHAIRPERSON: Brisbane, Peter at the request of the meeting.

MINUTES

1 MINUTES

RESOLVED that the minutes of the previous strata committee meeting dated 16 March 2016 be adopted.

2 OFFICE BEARERS

RESOLVED that the Office Bearers for the year ensuing be elected.

Chairman: Geoff Yates (Unit 7)

Treasurer: Trine Nielson (Unit 3)

Secretary: Kate Ryder (Unit 4)

3 REPRESENTATIVES

RESOLVED to appoint a representative and substitute representative to communicate with the Strata Managing Agent on behalf of the Owners Corporation.

Representative: William Hozack (Unit 1)

Sub. Representative: Geoff Yates (Unit 7)

ITEMS NOT FORMING PART OF THE MINUTES

AGREED that a quotation be obtained from Paul Whitfield Plumbing to undertake pressure jetting of the drains around the building. Quote to be reviewed by the Strata Committee.

AGREED to obtain a quotation for the pruning of trees around the building. Quote to be reviewed by the Strata Committee.

CLOSURE: There being no further business, the chairperson declared the meeting closed at 7:40 PM.

Proposed Budget to apply from 01/01/2017

The Owners - Strata Plan 6636

84 Wyadra Avenue, Freshwater NSW 2096

Administrative Fund

**Proposed
budget**

Revenue

Levies Due--Admin	23,000.00
<i>Total revenue</i>	23,000.00

Less expenses

Admin--Agent Disbursement--Compliance	250.00
Admin--Agent Disbursements	350.00
Admin--Agent Disburst--Mobile/Fax/Email	100.00
Admin--Agent Disburst--Photocopying	250.00
Admin--Agent Disburst--Postage	100.00
Admin--Auditors--Taxation Services	100.00
Admin--Bank & Computer Fees	186.00
Admin--Management Fee--Extra Services	500.00
Admin--Management Fees--Standard	3,160.00
Insurance--Premiums	4,500.00
Insurance--Valuation	400.00
Maint Bldg--Cleaning--Bins	200.00
Maint Bldg--Cleaning--Contracts	2,400.00
Maint Bldg--Electrical	250.00
Maint Bldg--General Repairs	200.00
Maint Bldg--Gutters & Downpipes	600.00
Maint Bldg--Pest/Vermin Control	550.00
Maint Bldg--Plumbing & Drainage	1,000.00
Maint Grounds--Gardening	3,200.00
Utility--Electricity	354.00
Utility--Waste Management	300.00
Utility--Water & Sewerage	4,750.00
<i>Total expenses</i>	23,700.00

Surplus/Deficit

(700.00)

Opening balance

1,487.66

Closing balance

\$787.66

Total units of entitlement 1000

Levy contribution per unit entitlement \$23.00

Capital Works Fund**Proposed
budget****Revenue**

Levies Due--Capital Works	17,900.00
<i>Total revenue</i>	<u>17,900.00</u>

Less expenses

Maint Bldg--Consultants	3,500.00
Maint Bldg--Doors & Windows	2,500.00
Maint Bldg--General Replacement	7,400.00
Maint Bldg--Legal	1,000.00
Maint Bldg--Plumbing & Drainage	2,500.00
<i>Total expenses</i>	<u>16,900.00</u>

Surplus/Deficit1,000.00

Opening balance	9,557.04
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Closing balance\$10,557.04

Total units of entitlement 1000

Levy contribution per unit entitlement \$17.90

**THE MINUTES OF THE ANNUAL GENERAL MEETING
STRATA PLAN6636**

84 WYADRA AVENUE FRESHWATER NSW 2096

DATE, PLACE & TIME OF MEETING:	The Annual General Meeting of The Owners - Strata Plan No. 6636 was held on Wednesday, 16 March 2016 at the offices of Robinson Strata Management, Level 1 48 LAWRENCE STREET, FRESHWATER NSW 2096 . The meeting commenced at 6:00 P.M.
PRESENT:	Mr W Hozack (1) Mr D Graham (2) Ms T Nielson (3) Mrs K & Mr P Ryder (4) Ms A Van Dijk (6) Mr G Yates (7) Mr J Dunn (10)
APOLOGY:	Ms L McCourt (13)
PRESENT BY PROXY:	Nil
IN ATTENDANCE:	Mrs A Carruthers for Robinsons Strata Management Ms V Nichol (1)
CHAIRPERSON:	Mrs A Carruthers
SECRETARY:	Mrs A Carruthers

1. MINUTES:

- 1.1 That the minutes of the last general meeting of the Owners Corporation, held on **Wednesday, 18 February 2015**, be confirmed as a true record of the proceedings of that meeting.

CARRIED

2. INSURANCES:

- 2.1 That the Owners Corporation confirm that the following insurance policies are effected:

CARRIED

**MINUTES OF ANNUAL GENERAL MEETING
THE OWNERS - STRATA PLAN NO. 6636**

ADDRESS OF THE STRATA SCHEME:

84 WYADRA AVENUE FRESHWATER NSW 2096

INSURANCE CO.	TYPE OF POLICY	POLICY NO.	COVER	DUE DATE
STRATA UNIT UNDERWRITERS/CGU	Appeal Expenses	TBA	\$100,000.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Building	TBA	\$4,611,516.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Catastrophe Insurance	TBA	\$691,727.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Fidelity Guarantee	TBA	\$100,000.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Government Audit Costs	TBA	\$25,000.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Legal Defence Expenses	TBA	\$50,000.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Loss of Rent	TBA	\$691,727.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Lot Owners fixture/improvement	TBA	\$250,000.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Office Bearers Liability	TBA	\$1,000,000.00	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Voluntary Workers	TBA	200000/2000	1/04/2016
STRATA UNIT UNDERWRITERS/CGU	Public Liability	TBA	\$20,000,000.00	1/04/2016

Date on which the premiums were last paid: **1 April 2015**

2.2 That the insurances of the Owners Corporation be varied at the insurer's suggested values and/or as specified below:

CARRIED

2.3 That the insurances of the Owners Corporation be extended to include additional optional insurances.

LOST

2.4 That the Owners Corporation confirm that it does NOT employ workers with annual wages exceeding \$7,500 and therefore will not require workers compensation insurance for the coming year.

CARRIED

3. VALUATION:

3.1 That the property of the Strata Scheme not be re-valued for insurance purposes.

AMENDED AND CARRIED

**MINUTES OF ANNUAL GENERAL MEETING
THE OWNERS - STRATA PLAN NO. 6636**

ADDRESS OF THE STRATA SCHEME:

84 WYADRA AVENUE FRESHWATER NSW 2096

4. APPOINTMENT OF MANAGING AGENT:

4.1 That in accordance with section 27(1) of the *Strata Schemes Management Act 1996 (Act)* that:

- (a) BCS Strata Management Pty Limited trading as Robinson Strata Management be appointed as strata managing agent of Strata Scheme No. 6636;
- (b) the Owners Corporation delegate to the Agent all of the functions of:
 - (i) the Owners Corporation (other than those listed in section 28(3) of the Act); and
 - (ii) Its chairperson, treasurer, secretary and Executive Committee, necessary to enable the Agent to carry out the 'agreed services' and the 'additional services' as defined in the written agreement, a copy of which was attached to the notice of the meeting at which this resolution was passed (Agreement);
- (c) the delegation to the Agent is to be subject to the conditions and limitations in the Agreement; and
- (d) the Owners Corporation execute the Agreement to give effect to this appointment and delegation; and
- (e) authority be given for the common seal of the Owners Corporation to be affixed to the Agreement in accordance with Section 238 of the Act.

LOST

5. AUDITOR:

5.1 That an auditor is appointed and that auditor be Kelly & Partners.

LOST

6. SINKING FUND PLAN:

6.1 That the Owners Corporation reviews the Sinking Fund analysis prepared by (Company) 1st January 2008. Managing Agent to obtain two quotations to review and forward to the Executive Committee for approval.

AMENDED AND CARRIED

7. RESTRICTED MATTERS:

7.1 That there be no additional restrictions placed on the Executive Committee other than those currently imposed by Section 21 (2) of the Act.

CARRIED

8. GST REGISTRATION:

8.1 That the Owners Corporation resolves to confirm its current GST Non registration

CARRIED

**MINUTES OF ANNUAL GENERAL MEETING
THE OWNERS - STRATA PLAN NO. 6636**

ADDRESS OF THE STRATA SCHEME:

84 WYADRA AVENUE FRESHWATER NSW 2096

9. ANNUAL SAFETY AND ASBESTOS REPORT:

9.1 Annual Safety Report

- a) That the Owners Corporation not appoint a consultant to undertake an annual Safety Report of the strata scheme to identify any unforeseen risks that may affect the common areas.

Asbestos Survey Report

- b) That the Owners Corporation not appoint a consultant to undertake an asbestos survey (including the establishment of an asbestos register and management plan if asbestos is found in the scheme).

AMENDED AND CARRIED

10. COMMUNITY HEALTH & SAFETY DUE DILIGENCE PACKAGE:

- 10.1 That the Owners Corporation subscribe to the Community Health & Safety annual due diligence package which provides a suite of procedures and processes to acquire knowledge on health & safety, processes to respond to and eliminate or control identified risks. This package provides access to a 24/7 call centre to report any issues, as well as assistance in rectifying the issues identified. The annual subscription fee for the package is set out in the table in the explanatory notes below.

LOST

11. ENGAGEMENT OF CONTRACTORS:

- 11.1 The Owners Corporation acknowledges that the Agent will not issue a Work Order or engage any Contractors for the provision of any goods or services, unless they have complied with the Minimum Requirements as defined in the explanatory note.

CARRIED

12. WINDOW LOCKS / SAFETY DEVICES

- 12.1 That The Owners – Strata Plan No 6636 RESOLVE pursuant to section 64A of the *Strata Schemes Management Act 1996* to obtain a quote from ASQB Window Safety to install window safety devices to windows within the strata scheme; onsite contact Geoff Yates.

AMENDED AND CARRIED

13. ACCOUNTING RECORDS AND BUDGET:

- 13.1 That the financial statements for the period ended 31/12/2015 be adopted.

CARRIED

- 13.2 That estimated receipts and payments (budget) for the administrative fund and the sinking fund be tabled and adopted.

AMENDED AND CARRIED

**MINUTES OF ANNUAL GENERAL MEETING
THE OWNERS - STRATA PLAN NO. 6636**

ADDRESS OF THE STRATA SCHEME:

84 WYADRA AVENUE FRESHWATER NSW 2096

14. CONTRIBUTIONS:

14.1 That contributions to the administrative fund are estimated in accordance with Section 75 (1) of the Act and determined in accordance with Section 76 (1) of the Act at **\$22,900.00 inclusive GST**;

AMENDED AND CARRIED

14.2 That contributions to the sinking fund are estimated in accordance with Section 75 (2) of the Act and determined in accordance with Section 76 (1) of the Act at **\$10,000.00 inclusive GST**;

AMENDED AND CARRIED

14.3 That both contributions be paid in equal quarterly instalments, the first such instalment being due on 1/04/2016 and subsequent instalments being due on the days of 1/07/2016, 1/10/2016 and 1/01/2017; and,

CARRIED

14.4 That, following the above three resolutions, the administrative and sinking fund contributions be continued at quarterly intervals until further determined.

CARRIED

15. LEVY COLLECTION PROCEDURES:

15.1 That the Owners - Strata Plan No 6636, for the purpose of collecting levy contributions, interest and recovery costs thereon and pursuant to the *Act* (including section 80D of the Act), authorise the strata managing agent and/or the executive committee to do any of the following:

- a. Levy Recovery Step 1: issue a reminder levy notice 35 days after the levy due date;
- b. Levy Recovery Step 2: issue 1st levy recovery letter 60 days after the levy due date;
- c. Levy Recovery Step 3: issue 2nd levy recovery letter 75 days after the levy due date;
- d. Levy Recovery Step 4: 96 days after the original date the levy was due, and where the debt is in excess of \$2,000, appoint the services of a debt collection agency, obtain legal advice and/or retain legal representation of solicitors, barristers and/or experts on behalf of The Owners – Strata Plan No 6636 to issue a letter of demand and/or to commence, pursue, continue or defend any court, tribunal or any other proceedings against any lot owner, mortgagee in possession and/or former lot owner in relation to all matters arising out of the recovery of levy contributions and the recovery of other debts, including penalties, interest, legal and other costs;
- e. Enforce any judgment obtained in the collection of levy contributions including commencing and maintaining bankruptcy or winding up proceedings;

**MINUTES OF ANNUAL GENERAL MEETING
THE OWNERS - STRATA PLAN NO. 6636**

ADDRESS OF THE STRATA SCHEME:

84 WYADRA AVENUE FRESHWATER NSW 2096

- f. Filing an appeal or defending an appeal against any judgment concerning the collection of levy contributions; and,
- g. Liaise, instruct and prepare all matters with the Owners Corporation's debt collection agents, lawyers and/or experts in relation to any levy recovery proceedings.

CARRIED

16. EXECUTIVE COMMITTEE:

- 16.1 That written and oral nominations be received at this meeting for election to the Executive Committee.
(For the purposes of the minutes that will follow the meeting, nominations will be recorded in a tabular form like the example below)

Nomination:	Lot No	Nominated by:	Lot No
William Hozack	1	William Hozack	1
Kate	2	Kate	2
Trine Nielsen	3	Trine Nielsen	3
Kate Ryder	4	Kate Ryder	4
Geoff Yates	7	Geoff Yates	7
Bob Sutton	8	Bob Sutton	8

CARRIED

- 16.2 That candidates for election to the Executive Committee disclose any "connections" with the original owner (developer) or caretaker in accordance with the Act.

CARRIED

- 16.3 That the number of members of the Executive Committee be determined at 6.

CARRIED

- 16.4 That the members of the Executive Committee be elected.

CARRIED

17. Title: WALL REPAIR

- 17.1 Quotation approved from Big Property Services to remove the block wall near the clotheslines; to further forward a quote to rebuild and to be forwarded to the Executive Committee for approval.

CARRIED

CLOSURE: There being no further business, the chairperson declared the meeting closed at 7:00pm

84 WYADRA AVENUE FRESHWATER NSW 2096 - SP 6636

GST REGISTERED N

ADMINISTRATIVE FUND BUDGET

CODE	DESCRIPTION	BUDGET 01/01/2015 31/12/2015	ACTUAL 01/01/2015 31/12/2015	BUDGET 01/01/2016 31/12/2016
INCOME (exc. Leviable)				
207	Recoveries	0.00	540.00	0.00
208	Reimbursement income	0.00	250.00	0.00
209	Statutory Certificates	0.00	239.80	0.00
214	Inspection Money Received	0.00	77.10	0.00
	Sub Total	0.00	1,106.90	0.00
EXPENDITURE				
252	Bank Charges	10.00	49.50	50.00
254	Cleaning	2,180.00	1,912.90	1,830.00
255	Electricity	410.00	346.98	360.00
257	Gardening and Lawns	4,450.00	3,555.00	2,780.00
260	Insurance Premiums	6,930.00	6,964.12	7,310.00
265	Legal & Debt Recovery Fees	500.00	540.01	0.00
268	Management Fees	3,620.00	3,603.72	3,805.00
269	Professional Services	0.00	90.75	0.00
270	Disbursements	450.00	437.28	475.00
331	Special Levy Expenses	0.00	7,100.00	0.00
275	Water Usage	3,600.00	3,303.13	2,380.00
299	Tax/BAS Generation Fees	150.00	140.00	0.00
313	Statutory Certificates	0.00	239.80	0.00
314	Inspections	0.00	78.20	0.00
REPAIRS & MAINTENANCE				
259	Globes and Tubes	90.00	76.00	100.00
278	Doors and Windows	0.00	403.15	0.00
279	Electrical Repairs	250.00	229.35	250.00
282	General Repairs	500.00	0.00	800.00
287	Plumbing	250.00	165.00	250.00
290	Rubbish Removal	710.00	513.70	540.00
294	TV Antenna Repairs	500.00	0.00	0.00
MISCELLANEOUS EXPENSES				
311	Valuations	0.00	341.00	0.00
312	Sundry Expenses	300.00	0.00	1,000.00
	Sub Total	24,900.00	30,089.59	21,930.00
	DEFICIT RECOVERY	0.00	0.00	0.00
	SURPLUS REDUCTION	-2,000.00	0.00	0.00
	CONTINGENCY	0.00	0.00	970.00
	Expenditure less Non-Levy Income	22,900.00	28,982.69	22,900.00
	PROPOSED LEVIES			22,900.00
	AGGREGATE LOT ENTITLEMENTS			1,000
	LEVY PER LOT ENTITLEMENT			22.90
	* AMOUNT INCLUSIVE OF GST			

84 WYADRA AVENUE FRESHWATER NSW 2096 - SP 6636

GST REGISTERED N

SINKING FUND BUDGET

CODE	DESCRIPTION	BUDGET 01/01/2015 31/12/2015	ACTUAL 01/01/2015 31/12/2015	BUDGET 01/01/2016 31/12/2016
INCOME (exc. Leviable)				
403	Interest Received From Banks	0.00	53.84	0.00
4403	Interest on Investments	0.00	115.13	0.00
410	Sundry Income	0.00	7,500.00	0.00
	Sub Total	0.00	7,668.97	0.00
EXPENDITURE				
451	Consultants Fees	0.00	16,452.00	0.00
452	Structural Rectification	0.00	14,898.90	0.00
460	Income Tax Expense	0.00	76.20	0.00
480	Fence Replacement	0.00	2,530.00	0.00
482	General Service Replacement	7,480.00	0.00	10,000.00
	Sub Total	7,480.00	33,957.10	10,000.00
	DEFICIT	0.00	0.00	0.00
	SURPLUS	0.00	0.00	0.00
	CONTINGENCY	0.00	0.00	0.00
	Expenditure less Non-Levy Income	7,480.00	26,288.13	10,000.00
	PROPOSED LEVIES			10,000.00
	AGGREGATE LOT ENTITLEMENTS			1,000
	LEVY PER LOT ENTITLEMENT			10.00
	* AMOUNT INCLUSIVE OF GST			

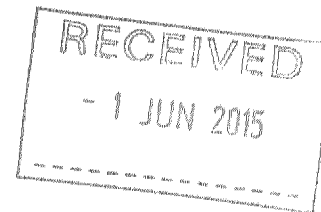
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INSURANCE VALUATION - STRATA

C/- ROBINSON STRATA MANAGEMENT
PO BOX 280
FRESHWATER
NSW 2096

Date :29/05/2015
Ref :26421



Dear Sir / Madam,

Re: Valuation of Property - 84 WYADRA AVENUE HARBORD 2096

We acknowledge your instructions to prepare an Insurance Valuation of the above property being the entire building in the Strata Scheme No 6636. An external inspection of the building has been undertaken by us.

We therefore advise in respect of Sections 81 and 82 of the Strata Schemes Management Act 1996, that you require under the definition of a Damage Policy, full reinstatement or replacement of whole or part of your improvements, and where an Owners' Corporation chooses to limit its liability under the policy, then the method of calculating the sum is prescribed under Part 3, Clause 12 of the Strata Schemes Management Regulation 1997.

This is the basis for our calculation and we advise as follows:-

1. Total Value for Replacement of Building	:	\$3,330,000
2. Removal of Debris	:	\$470,000
3. Professional Fees	:	\$370,000
	SUB TOTAL :	\$4,170,000
Estimated rise in the above three items over the next twenty four months	:	\$420,000
	TOTAL VALUATION :	\$4,590,000
Emergency Accommodation/Loss of Rent	:	\$688,500
Optional Cover		
Building Catastrophe/Escalation in cost due to Materials/labour shortage	:	\$1,377,000

NSW Insurance Valuations Pty Ltd ABN 83 849 483 303

623 Princes Highway Rockdale NSW 2216 Locked Bag No. 30 Rockdale DC NSW 2216

Phone (02) 9556 5222 Fax (02) 9556 5224 Email valuations@clisdells.com.au DX 25304 Rockdale

Member of Real Estate Institute of NSW Member of The Australian Property Institute

Other insurances required under the Legislation by the Owners Corporation are advised as follows:

- a) Public Liability - minimum \$10,000,000 Strata Schemes M'ment Act 1996
- b) Workers' Compensation - required as Unlimited NSW Common Law
- c) Voluntary Workers' Policy - Strata Schemes Management Act 1996
- d) Additional amounts advised in accordance with Section 88 (2)

If the Owners' Corporation has Common Contents, then these must be appropriately insured. This Valuation allows for alternate accommodation costs up to a maximum of fifteen percent (15%) of the re-building costs.

Please note this assessment is made on the basis that the building/s may be replaced, which involves the construction of building/s having the same functional use and of the same usable area as the old building/s but built in the modern idiom and, of necessity, conforming to Regulations and By-Laws which may have been adopted since the construction of the original buildings/s.

Yours faithfully,

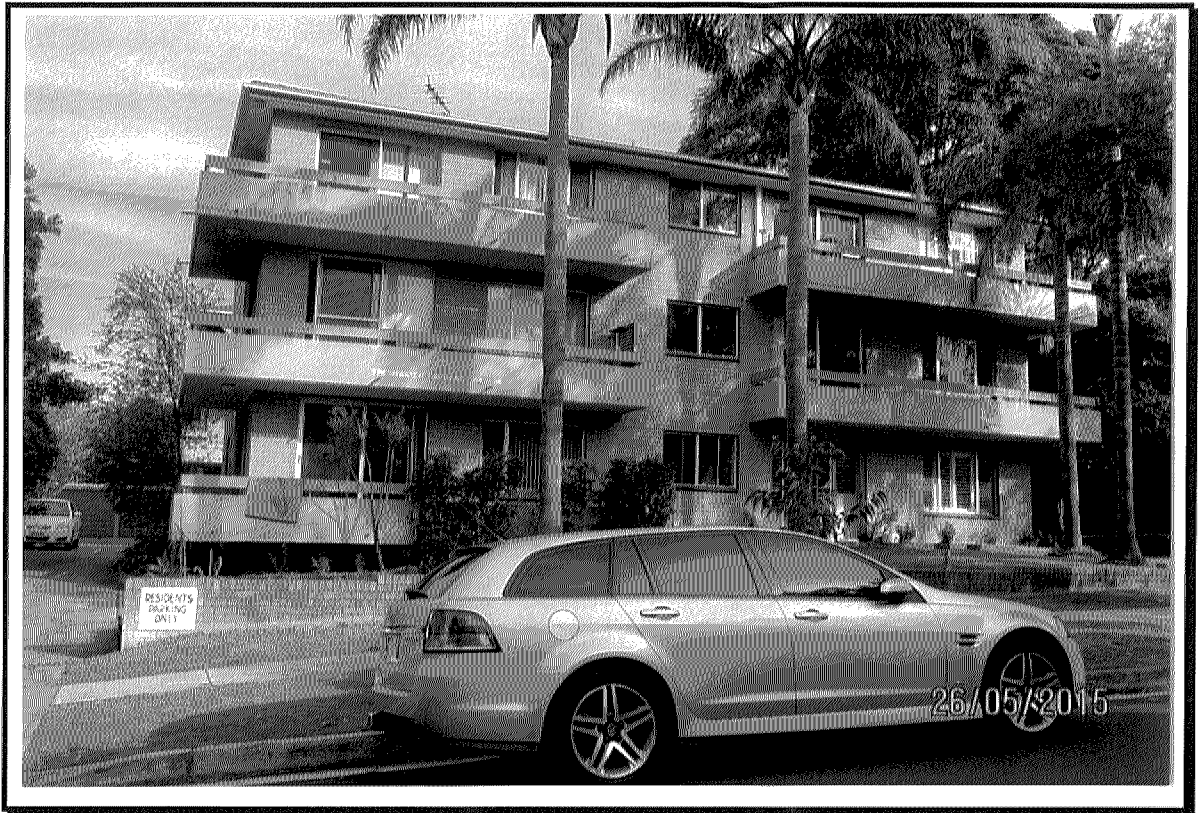
CLISDELLS VALUATIONS



PETER R CLISDELL
LFAPI, FREI, LMSCA(NSW), FAVI
Registered Valuer No : 255

NOTE: This Valuation is for the use only of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this Valuation. We carried out an inspection of exposed and readily Accessible areas of improvements. However, the valuer is not a building construction or structural expert and is therefore unable to certify the structural soundness of the improvements. Readers of this report should make their own enquiries.

PHOTO



Sinking Fund Forecast Report

84 Wyadra Avenue, Harbord, NSW, 2096

Scheme Number:6636



COMPILED BY BRIAN RUBOCK

In June 2008 for the

15 Years Commencing: 01 Jan 2008

QIA Job Reference Number:59623

Professional Indemnity Insurance Policy Number 96 0968886 PLP

PO Box 970,
Ingleburn NSW 1890

P 1300 309 201

F 1300 369 490

E info@qiagroup.com.au

W www.qiagroup.com.au

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INTRODUCTION

We have been engaged to compile a report that details the long term or capital costs the Scheme will incur over, at least the next 10 years - a Sinking Fund Report. The information contained in this report has been obtained by our consultant at an inspection of the Scheme land.

LOCATION

84 Wyadra Avenue, Harbord, NSW, 2096

REPORT SUMMARY

We have estimated that the Sinking Fund Levies as proposed in this report will be adequate to accumulate sufficient funds to meet anticipated long term costs, with essentially only an adjustment for inflation being required.

We recommend that the Sinking Fund Report be regularly updated to ensure that an accurate assessment of how the scheme land, building and facilities are aging and to incorporate into the Report any major changes brought about by legislation, or pricing.

The Sinking Fund Levy per entitlement already set is :	\$5.00
Number of Lot/Unit Entitlements:	1000
Opening Balance	\$23,376
The Proposed Sinking Fund levy per entitlement is :	\$6.16

METHODOLOGY

The nominal forecast period of this report is 15 years and the costs anticipated during each of the years is detailed line by line on a yearly basis. The nominal time frame of the Report is to a large extent driven by the fact that many elements in a building's structure have a life beyond 10 years. Therefore an amount has been taken up for each item that would require replacement or substantial repair outside of the 15 year forecast period to account for these anticipated expenses. However, the manner in which the scheme land, buildings and facilities actually age cannot be accurately determined without regular inspections which take into account the size, location and use of the scheme.

The levy income has been determined by forecasting the expenditure requirement to replace or renew assets or finishes that have an effective life and making an allowance for items that do not have a finite lifespan. The levy income is initially increased each year by a variable inflationary factor to smooth the effects of major cost fluctuations given the initial fund balance and income. Levy income is then generally increased at a rate of 5.2% per annum over the remaining years of the forecast.

Interest receivable on the Sinking Fund Account has been accounted for in the calculation of funds available at a rate of 0%. The Interest receivable amount has been determined by using a net rate of 0% on the fund balance at the end of the preceding financial year and makes an allowance for possible bank charges and tax obligations which may arise. Where the rate is set to 0% it is not anticipated that sufficient interest will be accrued.

Future replacement costs have been calculated by assessing the current replacement cost for each item to a standard the same or better than the original. These anticipated costs are increased each year at a rate of 5.2% per annum, this rate is reflective of building price indices which are historically higher than the general inflation rate. A contingency of 10% per annum has been applied to anticipated costs and it is applied to each individual cost in the year the cost (e.g. painting) is expected to occur (e.g. 2008), the contingency rate is not an annual compounding cost.

The effective life for each item identified is based on its material effective life, therefore no consideration has been made for the economic life of plant, equipment, finishes or upgrades.

No allowance has been made for buildings Registered for Goods and Services Tax (GST) and GST will need to be applied to the levies proposed in this report.

This report assumes that all plant and equipment will be maintained under comprehensive maintenance agreements. Expenditure incurred for maintenance agreements is taken to be covered within the Administrative Fund Budget.

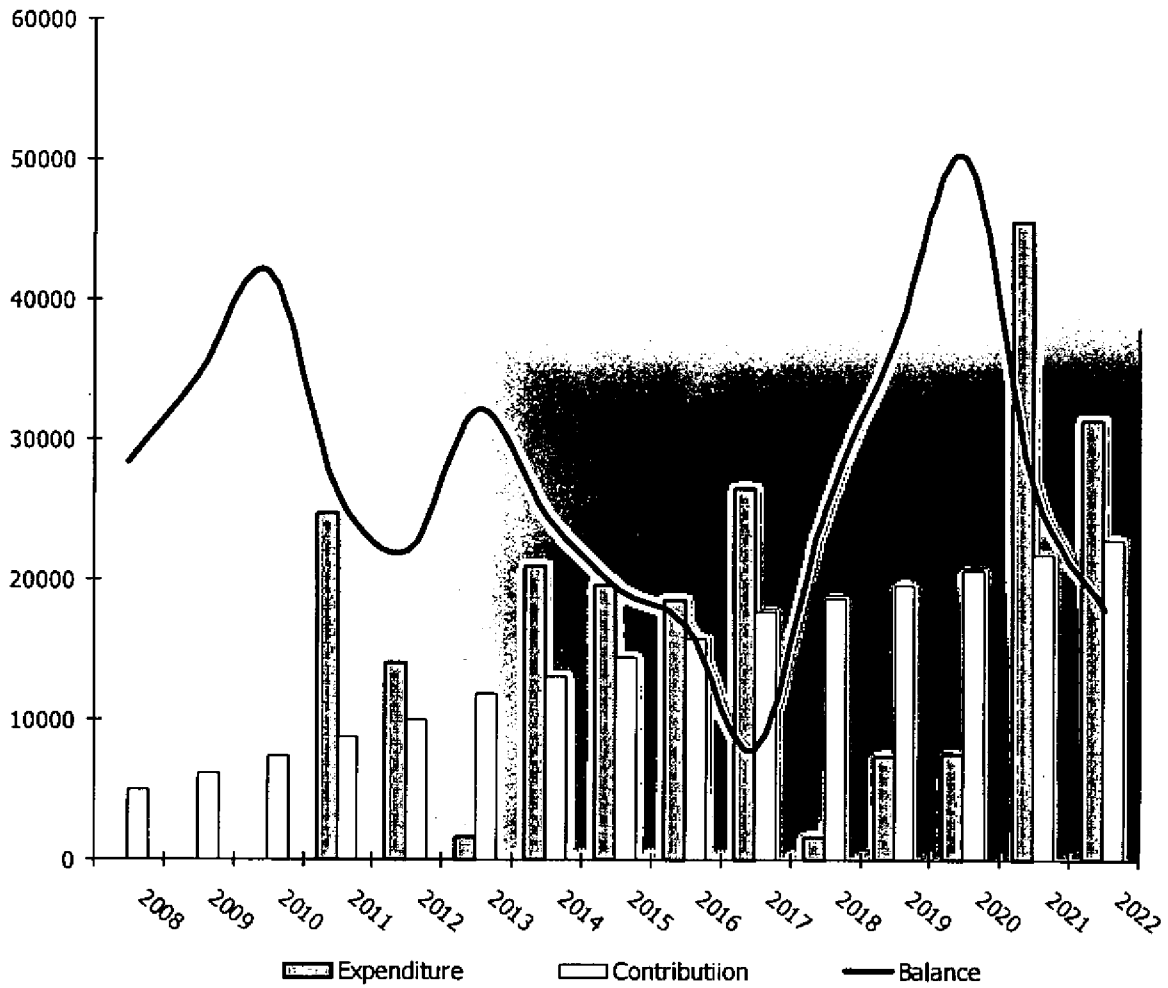
84 Wyadra Avenue, Harbord, NSW, 2096

FINANCIAL SUMMARY

<i>Year</i>		<i>Expenses</i>	<i>Income</i>		<i>Fund Balance</i>	
<i>Report Year</i>	<i>Fiscal From</i>	<i>Estimated Expenditure (Inc GST)</i>	<i>Contribution total P.A. Incl 5.20% Inflation</i>	<i>Contribution per Entitlement</i>	<i>Opening Balance (Beginning of Year)</i>	<i>Closing Balance (End of Year)</i>
1	Jan 2008	\$0	\$5,000	\$5.00	\$23,376	\$28,376
2	Jan 2009	\$0	\$6,160	\$6.16	\$28,376	\$34,536
3	Jan 2010	\$0	\$7,480	\$7.48	\$34,536	\$42,016
4	Jan 2011	\$24,717	\$8,769	\$8.77	\$42,016	\$26,068
5	Jan 2012	\$14,091	\$10,025	\$10.03	\$26,068	\$22,002
6	Jan 2013	\$1,620	\$11,846	\$11.85	\$22,002	\$32,228
7	Jan 2014	\$20,925	\$13,162	\$13.16	\$32,228	\$24,465
8	Jan 2015	\$19,529	\$14,446	\$14.45	\$24,465	\$19,382
9	Jan 2016	\$18,463	\$15,797	\$15.80	\$19,382	\$16,716
10	Jan 2017	\$26,507	\$17,718	\$17.72	\$16,716	\$7,927
11	Jan 2018	\$1,606	\$18,639	\$18.64	\$7,927	\$24,960
12	Jan 2019	\$7,438	\$19,608	\$19.61	\$24,960	\$37,130
13	Jan 2020	\$7,590	\$20,628	\$20.63	\$37,130	\$50,168
14	Jan 2021	\$45,545	\$21,701	\$21.70	\$50,168	\$26,324
15	Jan 2022	\$31,360	\$22,829	\$22.83	\$26,324	\$17,793

84 Wyadra Avenue, Harbord, NSW, 2096

SINKING FUND FORECAST MOVEMENT



84 Wyadra Avenue, Harbord, NSW, 2096

SUMMARY OF ANNUAL FORECAST EXPENDITURE

January 2011		Expense
EXTERNAL COMMON AREAS		
- Maintain carport/covered carspaces		\$3,395
EXTERNAL FACADE		
- Repaint building inc arch bars		\$8,063
- Repaint balcony/veranda ceilings/floor/posts		\$4,326
- Repaint fascia/gables/barges		\$3,174
- Repaint soffits		\$4,344
- Repaint doors		\$1,415
Total Forecast Expenditure for year commencing: January 2011		\$24,717
January 2012		Expense
STAIRWELL		
- Repaint walls		\$9,156
- Repaint ceiling/floors		\$3,447
- Repaint door face		\$1,488
Total Forecast Expenditure for year commencing: January 2012		\$14,091
January 2013		Expense
FENCING		
- Maintain gates		\$373
ROOF		
- Maintain roof ridge capping/tiles		\$1,247
Total Forecast Expenditure for year commencing: January 2013		\$1,620

January 2014		Expense
EXTERNAL FACADE		
- Maintain window fixtures & fittings		\$5,600
- Replace/maintain external door/frame		\$2,635
STAIRWELL		
- Maintain rails		\$11,435
- Maintain floor tiles approx 10%		\$1,255
Total Forecast Expenditure for year commencing:	January 2014	\$20,925

January 2015		Expense
EXTERNAL COMMON AREAS		
- Provision for ongoing driveway maintenance		\$4,620
FURNITURE & FITTINGS		
- Maintain/repair mail boxes		\$2,104
ROOF		
- Provision to replace metal garage roof over 30 years		\$5,940
STAIRWELL		
- Replace carpet/ flooring		\$6,865
Total Forecast Expenditure for year commencing:	January 2015	\$19,529

January 2016		Expense
EXTERNAL FACADE		
- Maintain/replace garage doors over 25 years		\$3,385
- Repaint balustrades		\$12,967
FENCING		
- Replace timber fencing over 15 yrs		\$2,111
Total Forecast Expenditure for year commencing:	January 2016	\$18,463

January 2017		Expense
EXTERNAL FACADE		
- Maintain carport gutters and down pipes		\$1,918
- Provision to replace balustrades over 25 years		\$15,568
FENCING		
- Maintain lattice fencing		\$9,021
Total Forecast Expenditure for year commencing:	January 2017	\$26,507

January 2018		Expense
ROOF		
- Maintain roof ridge capping/tiles		\$1,606
Total Forecast Expenditure for year commencing:	January 2018	\$1,606

January 2019		Expense
EXTERNAL FACADE		
- Replace/maintain external door/frame		\$3,395
ROOF		
- Provision to replace guttering over 25 years		\$3,315
- Provision to replace downpipes over 25years		\$728
Total Forecast Expenditure for year commencing:	January 2019	\$7,438

January 2020		Expense
EXTERNAL FACADE		
- Maintain window fixtures & fittings		\$7,590
Total Forecast Expenditure for year commencing:	January 2020	\$7,590

January 2021		Expense
EXTERNAL COMMON AREAS		
- Maintain carport/covered carspaces		\$5,637
EXTERNAL FACADE		
- Repaint building inc arch bars		\$13,387
- Repaint balcony/veranda ceilings/floor/posts		\$7,182
- Repaint fascia/gables/barges		\$5,270
- Repaint soffits		\$7,211
- Repaint doors		\$2,349
FENCING		
- Replace timber fencing over 15 yrs		\$2,720
STAIRWELL		
- Maintain floor tilesr approx 10%		\$1,789
Total Forecast Expenditure for year commencing:	January 2021	\$45,545

January 2022		Expense
EXTERNAL FACADE		
- Maintain balustrade fixings		\$6,836
FURNITURE & FITTINGS		
- Maintain/repair clothes lines		\$1,129
STAIRWELL		
- Repaint walls		\$15,201
- Repaint ceiling/floors		\$5,723
- Repaint door face		\$2,471
Total Forecast Expenditure for year commencing:	January 2022	\$31,360

Item	Cost **	Replace In	Remain Life/mt Years	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
EXTERNAL COMMON AREAS																			
- Maintain carport/covered carspaces	\$2,520	2011	10				3395												5637
- Provision for ongoing driveway maintenance	\$2,800	2015	10								4620								
EXTERNAL FACADE																			
- Repair building inc arch bars	\$5,985	2011	10				8063												13387
- Repair balcony/veranda ceilings/floor/posts	\$3,211	2011	10				4326												7182
- Repair fascia/gables/barges	\$2,356	2011	10				3174												5270
- Maintain window fixtures & fittings	\$3,570	2014	6							5600						7590			
- Repair soffits	\$3,224	2011	10				4344												7211
- Repair doors	\$1,050	2011	10				1415												2349
- Replace/maintain external door/frame	\$1,680	2014	5							2635								3395	
- Maintain balustrade fixings	\$2,905	2022	15																6836
- Maintain/replace garage doors over 25 years	\$1,950	2016	8																
- Maintain carport gutters and down pipes	\$1,050	2017	15																
- Repair balustrades	\$7,470	2016	10											12967					
- Provision to replace balustrades over 25 years	\$8,525	2017	8																15568
ROOF																			
- Maintain roof ridge capping/tiles	\$836	2013	5							1247									1606
- Provision to replace gutturing over 25 years	\$1,640	2019	8																3315
- Provision to replace metal garage roof over 30 years	\$3,600	2015	16								5940								
- Provision to replace downpipes over 25years	\$360	2019	8																728

Item	Cost **	Replace In	Remain Lifefnt Years	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
FURNITURE & FITTINGS																				
- Maintain/repair clothes lines	\$480	2022	20																1129	
- Maintain/repair mail boxes	\$1,275	2015	15								2104									
STAIRWELL																				
- Repaint walls	\$6,460	2012	10					9156												15201
- Repaint ceiling/floors	\$2,432	2012	10					3447												5723
- Maintain rails	\$7,290	2014	10							11435										
- Maintain floor tiles approx 10%	\$800	2014	7							1255										1789
- Replace carpet/ flooring	\$4,160	2015	12								6865									
- Repaint door face	\$1,050	2012	10					1488												2471
FENCING																				
- Replace timber fencing over 15 yrs	\$1,216	2016	5									2111								2720
- Maintain gates	\$250	2013	10							373										
- Maintain lattice fencing	\$4,940	2017	15										9021							
	\$85,085						24717	14091	1620	20925	19529	18463	26507	1606	7438	7590	45545			31360



REPORT INFORMATION -

The values included in the report are for budgeting purposes and have been obtained from a number of sources including building cost information guides, painting contractors, plant and equipment suppliers, manufactures and installers and working knowledge of each buildings configuration at the time of inspection.

Every endeavour has been undertaken to accurately estimate the costs of the items identified in this report, however if there items were put to tender, it would be expected that the quotations would vary quite significantly and it is recommended that several quotations are sourced as far in advance of any anticipated work as possible.

The estimated life of each item is made at the time of the site inspection and the life cycles of each of the items having regard to where the building is located, as buildings in a salt environment tend to have a lesser life cycle and a higher maintenance requirement.

This sinking fund is not a building condition survey. We recommend that a periodic survey be carried out by qualified building contractors to assess the building condition, if required. The inspection of the common property of the scheme is a visual inspection only limited to those areas of the common property that are fully accessible and visible to the inspector from floor or ground level at the time of inspection. The inspection did not include breaking apart, dismantling, removing or moving any element of the building and items located on the common property.

The report does not and cannot make comment upon: defects that may have been concealed; the assessment of which may rely on certain weather conditions; the presence or absence of timber pests; gas fittings; heritage concerns; fire protection; site drainage; security concerns; detection and identification of illegal building work; durability of exposed finishes; the roof space and sub-floor space.

The inspector did not identify and assess safety hazards and did not carry out a risk assessment relating to any hazards upon the common property as part of this report. This report is not an Asbestos report and no assessment was made of asbestos products.

AREAS NOT INSPECTED

- Part or parts of the common property building interior that were not readily accessible.
- Part or parts of the building exterior were not readily accessible
- Part or parts of the roof exterior that were not readily visible from ground or floor level or obstructed at the time of inspection because of exceeding height, vegetation or neighbouring buildings.
- Part or parts of the retaining walls, fencing were not readily accessible or inaccessible or obstructed at the time of inspection because of on alignment, vegetation.