

SECTION 32 **STATEMENT**

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

Vendor:	Heath Edward Stringer and Nichaud Jane Stringer (Formerly Griffin)
----------------	--

Property:	41 McLachlan Street GOLDEN SQUARE VIC 3555
------------------	--

VENDORS REPRESENTATIVE

O'Sullivan Johanson Lawyers

PO Box 1278
Bendigo Central VIC 3552

Tel: (03) 5440 2900
Fax: (03) 5440 2999
Email: info@osjlaw.com.au

Ref: 31445

32A FINANCIAL MATTERS

Information concerning any rates, taxes, charges or other similar outgoings AND any interest payable on any part of them is contained in the attached certificate/s and as follows-

Their total does not exceed \$3,000.00

Any further amounts (including any proposed Owners Corporation Levy) for which the Purchaser may become liable as a consequence of the purchase of the property are as follows:- None to the Vendors knowledge

At settlement the rates will be adjusted between the parties, so that they each bear the proportion of rates applicable to their respective periods of occupancy in the property.

32B INSURANCE

- (a) Where the Contract does not provide for the land to remain at the risk of the Vendor, particulars of any policy of insurance maintained by the Vendor in respect of damage to or destruction of the land are as follows: - Not Applicable

32C LAND USE

(a) RESTRICTIONS

Information concerning any easement, covenant or similar restriction affecting the land (whether registered or unregistered) is as follows:-

- Easements affecting the land are as set out in the attached copies of title.
- Covenants affecting the land are as set out in the attached copies of title.
- Other restrictions affecting the land are as attached.
- Particulars of any existing failure to comply with the terms of such easement, covenant and/or restriction are as follows:-

To the best of the Vendor's knowledge there is no existing failure to comply with the terms of any easement, covenant or similar restriction affecting the land. The Purchaser should note that there may be sewers, drains, water pipes, underground and/or overhead electricity cables, underground and/or overhead telephone cables and underground gas pipes laid outside any registered easements and which are not registered or required to be registered against the Certificate of Title.

(b) BUSHFIRE

This land is not in a designated bushfire- prone area under section 192A of the *Building Act* 1993.

(c) ROAD ACCESS

There is access to the Property by Road.

(d) PLANNING

Planning Scheme: See attached certificate
Responsible Authority: Greater Bendigo City Council
Zoning: See attached certificate
Planning Overlay/s: See attached certificate

32D NOTICES

The Vendor is not aware of any Notices, Declarations, Property Management Plans, Reports, Recommendations or Orders in respect of the land issued by a Government Department or Public Authority or any approved proposal directly and currently affecting the land however the Vendor has no means of knowing all decisions of the Government and other authorities unless such decisions have been communicated to the Vendor.

32E BUILDING PERMITS

Particulars of any Building Permit issued under the *Building Act 1993* during the past seven years (where there is a residence on the land):-

No such Building Permit has been granted to the Vendors knowledge.

32F OWNERS CORPORATION

The Land is NOT affected by an Owners Corporation within the meaning of the *Owners Corporation Act 2006*.

32G GROWTH AREAS INFRASTRUCTURE CONTRIBUTION (GAIC)

(1) The land, in accordance with a work-in-kind agreement (within the meaning of Part 9B of the *Planning and Environment Act 1987* is NOT –

- land that is to be transferred under the agreement.
- land on which works are to be carried out under the agreement (other than Crown land).
- land in respect of which a GAIC is imposed

32H SERVICES

Service	Status
Electricity supply	Connected
Gas supply	Connected

SECTION 32 STATEMENT
41 MCLACHLAN STREET GOLDEN SQUARE VIC 3555

Water supply	Connected
Sewerage	Connected
Telephone services	Not Connected

Connected indicates that the service is provided by an authority and operating on the day of sale. The Purchaser should be aware that the Vendor may terminate any account with a service provider before settlement, and the purchaser may need to have the service reconnected.

32I TITLE

Attached are the following document/s concerning Title:

A copy of the Register Search Statement/s and the document/s, or part of the document/s, referred to as the diagram location in the Register Search Statement/s that identifies the land and its location.

ATTACHMENTS

Attached to this Section 32 Statement please find:-

- All documents noted as attached within this Section 32 Statement
- **Due Diligence Checklist**

DATE OF THIS STATEMENT

/ /20

Name of the Vendor

Heath Edward Stringer and Nichaud Jane Stringer (Formerly Griffin)

Signature/s of the Vendor

x

SECTION 32 STATEMENT
41 MCLACHLAN STREET GOLDEN SQUARE VIC 3555

The Purchaser acknowledges being given a duplicate of this statement signed by the Vendor before the Purchaser signed any contract.

The Purchaser further acknowledges being directed to the DUE DILIGENCE CHECKLIST.

DATE OF THIS ACKNOWLEDGMENT / /20

Name of the Purchaser

Signature/s of the Purchaser

x

Register Search Statement - Volume 9980 Folio 697

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

VOLUME 09980 FOLIO 697

Security no : 124086918955D
Produced 02/12/2020 04:28 PM

LAND DESCRIPTION

Lot 4 on Plan of Subdivision 220630D.
PARENT TITLES :
Volume 06925 Folio 902 Volume 09011 Folio 597
Created by instrument LP220630D 09/10/1990

REGISTERED PROPRIETOR

Estate Fee Simple
Joint Proprietors
HEATH EDWARD STRINGER
NICHAUD JANE GRIFFIN both of 41 MCLACHLAN STREET GOLDEN SQUARE VIC 3555
AM877825E 23/06/2016

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AM877826C 23/06/2016
BENDIGO AND ADELAIDE BANK LTD

COVENANT (as to whole or part of the land) in instrument S278761X 22/12/1992

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan or imaged folio set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE LP220630D FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

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

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

Street Address: 41 MCLACHLAN STREET GOLDEN SQUARE VIC 3555

ADMINISTRATIVE NOTICES

NIL

eCT Control 03500L BENDIGO AND ADELAIDE BANK LTD - SAFE CUSTODY
Effective from 21/07/2017

DOCUMENT END

The information supplied has been obtained by SAI Global Property Division Pty Ltd who is licensed by the State of Victoria to provide this information via LANDATA[®] System. Delivered at 02/12/2020, for Order Number 65469280. Your reference: Stringer.

Titles Office Use Only



221292 104 45 25 5278751X

Lodged at the Titles Office by

COHEN & JOHANSON

Code 647U

VICTORIA

TRANSFER OF LAND

Subject to the encumbrances affecting the land including any created by dealings lodged for registration prior to the lodging of this instrument the transferor for the consideration expressed at the request and by the direction of the directing party (if any) transfers to the transferee the estate and the interest specified in the land described together with any easement hereby created and subject to any easement hereby reserved or restrictive covenant herein contained or covenant created pursuant to statute and included herein. (Notes 1-4)

Land (Note 5)

All that piece of land being Lot 4 on Plan of Subdivision No. 220630D Parish of Sandhurst being the land comprised in Certificate of Title Volume 9980 Folio 697

Consideration (Note 6)

TWENTY-FIVE THOUSAND SEVEN HUNDRED AND FIFTY DOLLARS (\$25,750)

Transferor (Note 7)

ALLAN JAMES WILD and BETTY WILD

Transferee (Note 8)

GARRY DAVID BOYD and SUZANNE LEE BOYD both of 165 Don Street, Bendigo as joint tenants.

Covenant

Estate and Interest (Note 9)

All their estate and interest in fee simple

Directing Party (Note 10)

NIL

Comptroller of Stamps Use Only

Creation (or Reservation) of Easement and/or Covenant

The said GARRY DAVID BOYD and SUZANNE LEE BOYD for themselves, their assignees and transferees the registered proprietors for the time being of the land hereby transferred and every part thereof **DO HEREBY** jointly and severally **COVENANT** with the said ALLAN JAMES WILD and BETTY WILD their assignees and transferees and other registered proprietor or proprietors for the time being of the land comprised in Plan of Sub-division No. 220630D and every part or parts thereof (other than the

Trn 070151739 RG 1/2 11/12/07
 Jan 24/08 09:11:51
 STATE OF VICTORIA (Notes 11-12)
 0279525454347

land hereby transferred) as follows:-

- (a) 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 concrete masonry;
- (b) 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;
- (c) That no building erected on the said lot shall have a roof of corrugated galvanised iron;
- (d) That no carport, garage shed or other outbuilding erected on the said lot shall be other than of new materials.

Date 30/11-1992

(Note 13)

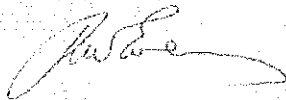
Execution and Attestation

(Note 14)

SIGNED by the Transferors


in the presence of:

A. J. Wild
B. Wild



SIGNED by the Transferees

in the presence of:


D. Bayl.

Amarda Stea

NOTES

1. This form must be used for any transfer by the registered proprietor
(a) of other than the whole of an estate and interest in fee simple
(b) by direction
(c) in which an easement is created or reserved
(d) which contains a restrictive covenant or a covenant created pursuant to statute.
2. Transfers may be lodged as an original only and must be typed or completed in ink.
3. All signatures must be in ink.
4. If there is insufficient space in any panel to accommodate the required information use an annexure sheet (Form A1) or (if there is space available) enter the information under the appropriate heading after any creation or reservation of easement or covenant. Insert only the words "See Annexure A" (or as the case may be) or "See overleaf" in the panel as appropriate.
Multiple annexures may appear on the same annexure sheet but each must be correctly headed.
All annexure sheets should be properly identified and signed by the parties and securely attached to the instrument.
5. Volume and folio references must be given. If the whole of the land in a title is to be transferred no other description should be used. If the transfer affects part only of the land in a title the lot and plan number or Crown description should also be given. Any necessary diagram should be endorsed hereon or on an annexure sheet (Form A1).
6. Set out the amount (in figures) or the nature of the consideration. If the transfer is by direction show the various considerations
e.g. \$ paid by B to A
 \$ paid by C to B
In a transfer on sale of land subject to a mortgage it should be clearly shown whether or not the amount owing under the mortgage is included in the consideration e.g. \$ which includes the amount owing under mortgage No.
7. Insert full name. Address is not required.
8. Insert full name and address. If two or more transferees state whether as joint tenants or tenants in common. If tenants in common specify shares.
9. Set out "All my estate and interest in the fee simple" (or other as the case may be).
10. If the transfer is by direction give the full name of any directing party and show the various considerations under the consideration heading.
11. Set out any easement being created or reserved and define the dominant and servient tenements.
12. Set out full details of any covenant and define the covenantee and the land to bear the burden and to take the benefit of the covenant.
13. The transfer must be dated.
14. If an executing party is a natural person execution should read "Signed by the transferor (transferee, directing party) in the presence of". The witness must be an independent person. If an executing party is a body corporate execution should conform to any prescribed formalities relating to the affixing of the common seal.

OFFICIAL USE ONLY	LP220630D EDITION 2	PARISH 26									
NOTATIONS LAND SUBJECT TO EASEMENT E-1 SEC.V. VIDE C/E J 687040 E-2 THE RESERVATION IN FAVOUR OF SEC.V. CONTAINED IN CROWN GRANT V.9011 F.597 LAND APPROPRIATED OR SET APART ROADS WITHIN THE CONTINUOUS THICK LINE FOR WAY, DRAINAGE, SEWERAGE AND SUPPLY OF WATER, ELECTRICITY, TELEPHONE AND GAS.			OTHER NOTATIONS DEPTH LIMITATION C/A. 22 - 15.24 m. C/A. 21 - 15 m.			YOUR COMPLETE CONVICTION APPLICATIONS THIS SURVEY HAS BEEN CONNECTED TO PERMANENT MARKS IN PROCLAIMED SURVEY AREA NO. THE LAND TO BE SUBDIVIDED IS SHOWN ENCLOSED BY THICK LINES TITLE REF: CROWN GRANT VOL 901 FOL 597, VOL 6925 FOL 902 LAST PLAN REF.			PLAN OF SUBDIVISION COUNTY BENDIGO PARISH SANDHURST AT BENDIGO SECTION 2A CROWN ALLOTMENTS 21 & 22		
ROAD ELM STREET ROAD 13m ² 120° 34' 5" (3320) ROAD 1216m ² 120° 34' 5" (3320) ROAD 1169m ² 120° 34' 5" (3320) ROAD 1283m ² 120° 34' 5" (3320) ROAD 1439m ² 120° 34' 5" (3320) ROAD 4157m ² 120° 34' 5" (3320)			APPROVAL DATE 9/10/90 DATE 9/10/90 A.R.T. A.O. EDN. No. 2			MUNICIPALITY CITY OF BENDIGO COUNCIL REF. S.11.92.188			NUMBER OF SHEETS IN PLAN 1 NUMBER OF THIS SHEET 1 SCALE 1:1000 ORIGINAL SHEET SIZE A2 LENGTHS ARE IN METRES		
LIST OF MODIFICATIONS LAND MODIFICATION DEALING No. DATE A.R.T. EDN. No. LOT 6 SUBDIVISION PS 338841R 2			OFFICIAL USE ONLY			MUNICIPALITY CITY OF BENDIGO COUNCIL REF. S.11.92.188			OFFICIAL USE ONLY		
CERTIFICATION BY SURVEYOR I, PAUL THOMAS TOMKINSON of 473 HARGREAVES STREET, BENDIGO, 3550 do hereby certify that this plan has been prepared in accordance with the provisions of the Survey Act 1978 and that the plan is accurate and correctly represents the adopted boundaries and the classification of the tenement is C. Date: 6 May 1988 Licensed Surveyor, Surveyors Act 1978			MUNICIPAL CLERK DATE			ASSISTANT REGISTRAR OF TITLES DATE			MUNICIPAL CLERK DATE		
AMENDMENTS TOMKINSON & ASSOCIATES SURVEYORS 473 HARGREAVES ST BENDIGO 3550 PH (054) 42 0373 255 WHITFORSSE RD BADMN. 3403 PH (03) 862 5822			SURVEYORS REF. 3849			MUNICIPAL CLERK DATE			ASSISTANT REGISTRAR OF TITLES DATE		

Property Report

from www.land.vic.gov.au on 02 December 2020 04:49 PM

Address: 41 MCLACHLAN STREET GOLDEN SQUARE 3555

Lot and Plan Number: Lot 4 LP220630

Standard Parcel Identifier (SPI): 4\LP220630

Local Government (Council): GREATER BENDIGO Council Property Number: 183304

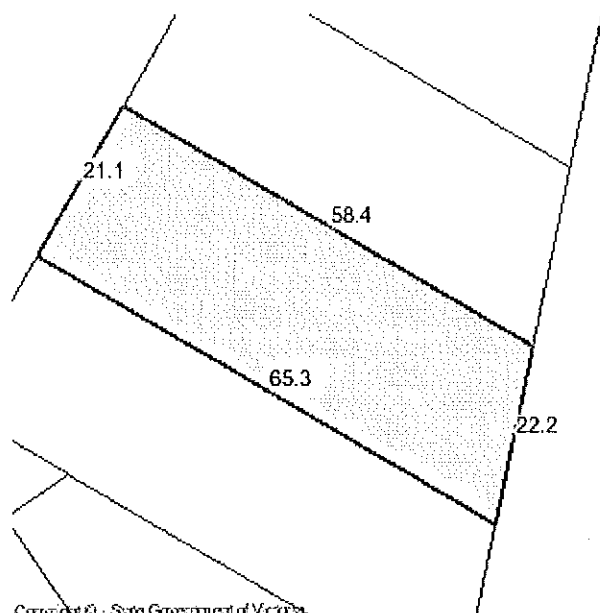
Directory Reference: VicRoads 607 N12

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

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

Site Dimensions

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



Area: 1307 sq. m

Perimeter: 167 m

For this property:

—— Site boundaries

—— Road frontages

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

For more accurate dimensions get copy of plan at
[Title and Property Certificates](#)

State Electorates

Legislative Council: NORTHERN VICTORIA

Legislative Assembly: BENDIGO WEST

Utilities

Rural Water Corporation: Goulburn-Murray Water

Urban Water Corporation: Coliban Water

Melbourne Water: outside drainage boundary

Power Distributor: POWERCOR ([Information about choosing an electricity retailer](#))

Planning information continued on next page

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Planning Zone Summary

Planning Zone: GENERAL RESIDENTIAL ZONE (GRZ)
SCHEDULE TO THE GENERAL RESIDENTIAL ZONE (GRZ)

Planning Overlay: None

Planning scheme data last updated on 26 November 2020.

A **planning scheme** sets out policies and requirements for the use, development and protection of land. This report provides information about the zone and overlay provisions that apply to the selected land. Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting [Planning Schemes Online](#)

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the *Planning and Environment Act 1987*. It does not include information about exhibited planning scheme amendments, or zonings that may affect the land. To obtain a Planning Certificate go to [Titles and Property Certificates](#)

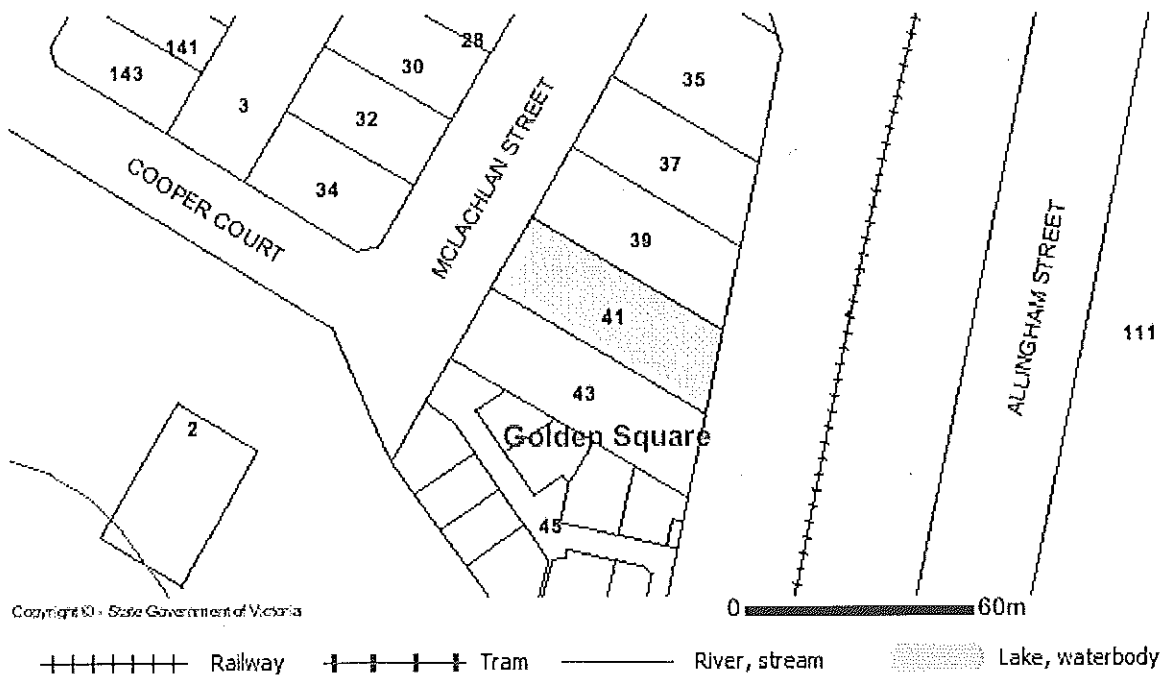
The Planning Property Report includes separate maps of zones and overlays

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

To view planning zones, overlay and heritage information in an interactive format visit [Planning Maps Online](#)

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

Area Map



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From www.planning.vic.gov.au on 02 December 2020 04:49 PM

PROPERTY DETAILS

Address: **41 MCLACHLAN STREET GOLDEN SQUARE 3555**

Lot and Plan Number: **Lot 4 LP220630**

Standard Parcel Identifier (SPI): **4\LP220630**

Local Government Area (Council): **GREATER BENDIGO** www.bendigo.vic.gov.au

Council Property Number: **183304**

Planning Scheme: **Greater Bendigo** planning-schemes.delwp.vic.gov.au/schemes/greaterbendigo

Directory Reference: **VicRoads 607 N12**

UTILITIES

Rural Water Corporation: **Goulburn-Murray Water**

Urban Water Corporation: **Coliban Water**

Melbourne Water: **outside drainage boundary**

Power Distributor: **POWERCOR**

STATE ELECTORATES

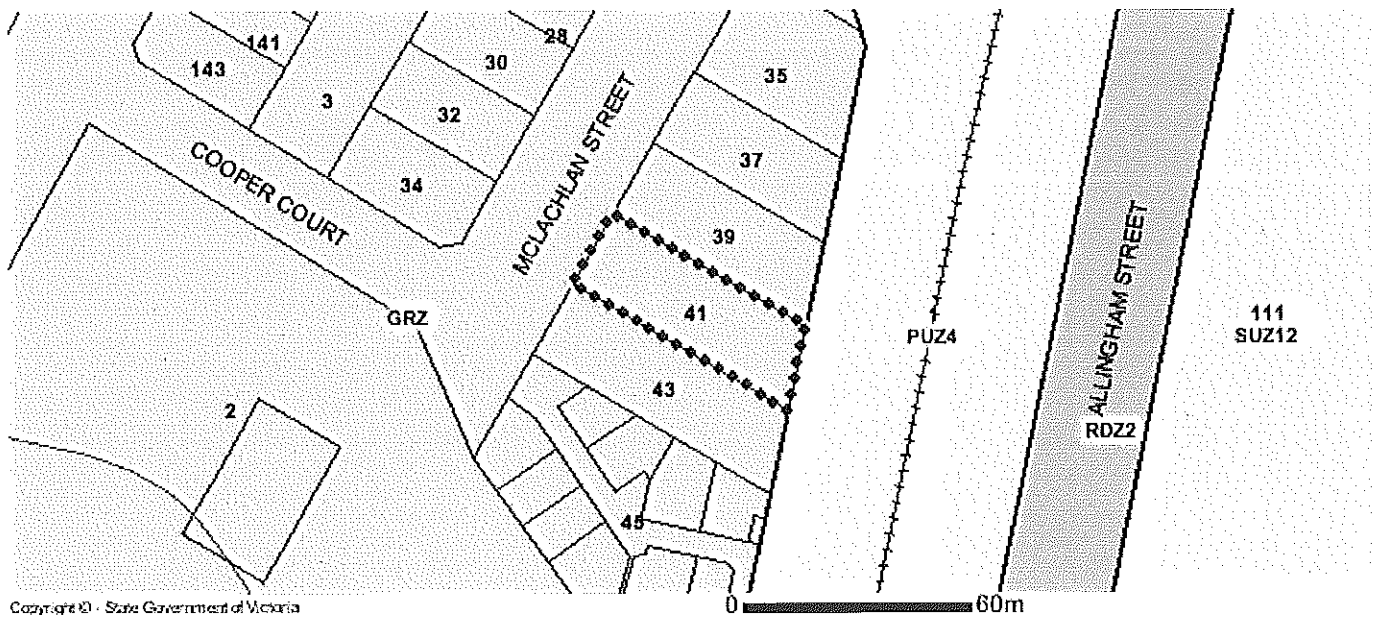
Legislative Council: **NORTHERN VICTORIA**

Legislative Assembly: **BENDIGO WEST**

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

SCHEDULE TO THE GENERAL RESIDENTIAL ZONE (GRZ)



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- GRZ - General Residential
- SUZ - Special Use
- PUZ4 - Public Use - Transport
- RD22 - Road - Category 2

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

Planning Overlay

None affecting this land - there are overlays in the vicinity

DEVELOPMENT PLAN OVERLAY (DPO)

ENVIRONMENTAL AUDIT OVERLAY (EAO)

LAND SUBJECT TO INUNDATION OVERLAY (LSIO)



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DPO - Development Plan
 EAO - Environmental Audit
 LSIO - Land Subject to Inundation

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

Further Planning Information

Planning scheme data last updated on 26 November 2020.

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>

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To obtain a Planning Certificate go to Titles and Property Certificates at Landata - <https://www.landata.vic.gov.au>

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

To view planning zones, overlay and heritage information in an interactive format visit <http://mapshare.maps.vic.gov.au/vicplan>

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

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

Designated Bushfire Prone Area

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



Designated bushfire prone areas as determined by the Minister for Planning are in effect from 8 September 2011 and amended from time to time.

The Building Regulations 2018 through application of the Building Code of Australia, apply bushfire protection standards for building works in designated bushfire prone areas.

Designated bushfire prone areas maps can be viewed on VicPlan at <http://mapshare.maps.vic.gov.au/vicplan> or at the relevant local council.

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

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

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

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



HISTORIC MINING ACTIVITY Form No. 692

02 December, 2020

Property Information:

Address: 41 MCLACHLAN STREET GOLDEN SQUARE 3555

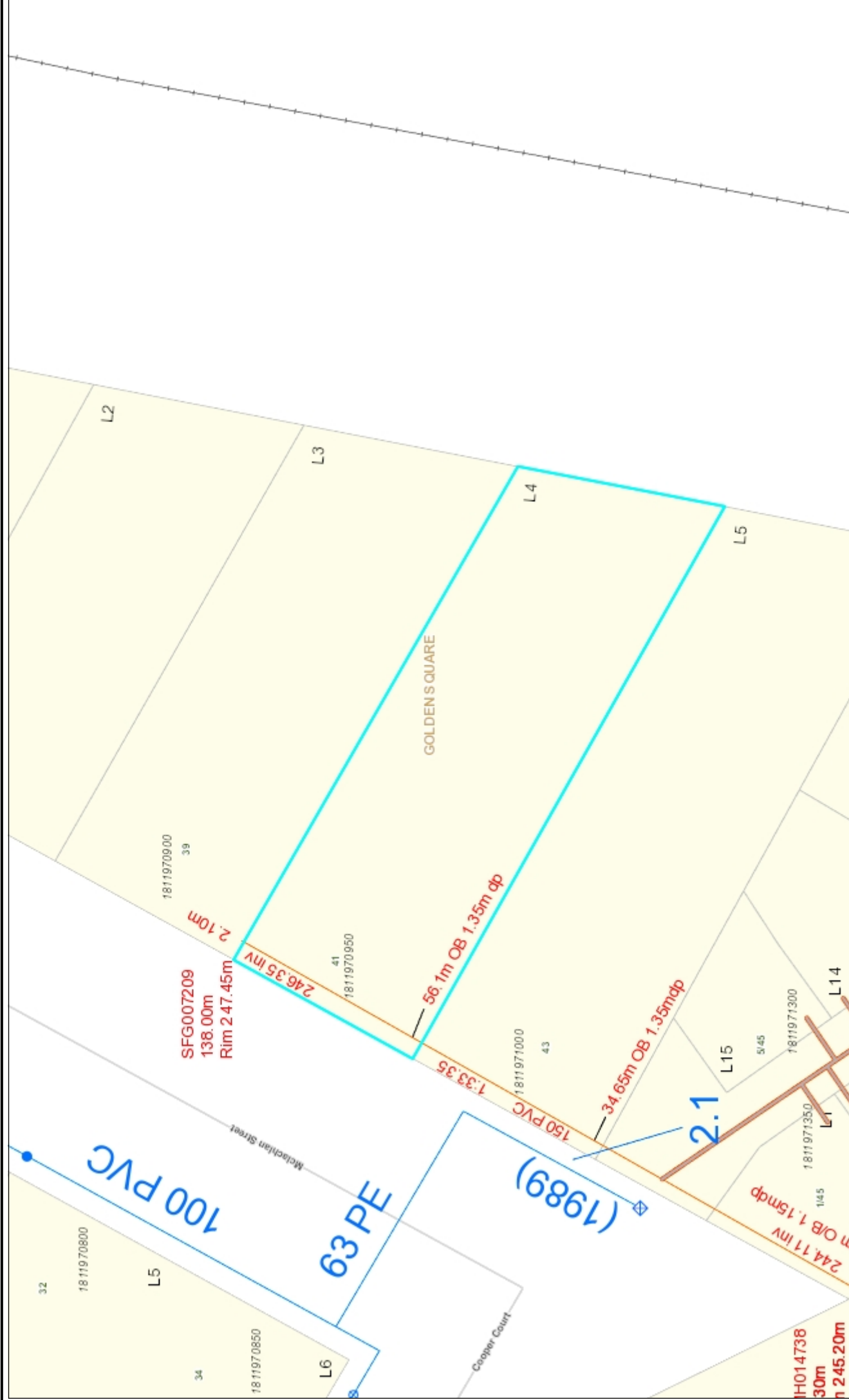
It is advised that:

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 Jobs, Precincts and Regions
E-mail: erd_info@ecodev.vic.gov.au



Scale: 1: 500 (A4)



Date: 03/12/2020

Coliban Region Water Corporation
 41 MCLACHLAN STREET GOLDEN
 SQUARE 3555

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 Coliban Water makes no representation or warranty regarding the accuracy or completeness of the information in this document. Coliban Water further accepts no responsibility for any omissions or inaccuracies that may exist, and disclaims all liability for any loss or damage which may arise directly or indirectly from reliance on the information in this document, whether or not that loss is caused by any negligence on the part of Coliban Water or its employees.

Rates and valuation notice

For the period 1 July, 2020 to 30 June, 2021

033 42975
 H E Stringer and N J Stringer
 41 McLachlan St
 GOLDEN SQUARE VIC 3555

Internal use only



Tax invoice

Assessment no. **67364 0**

Date of issue **05 August 2020**

Rate enquiries

8.30am to 5pm, Monday to Friday

Website www.bendigo.vic.gov.au/rates

Email ratesenquiries@bendigo.vic.gov.au

Phone (03) 5434 6000

Property 41 McLachlan Street, GOLDEN SQUARE 3555

Legal description Lot 4 LP 220630D

Valued as at	01/01/2020	Total GST	\$0.00
Capital Improved Value	\$400,000	Date declared	15/07/2020
Site value	\$212,000	Notice issued	05/08/2020
Net Annual Value	\$20,000	FSP Classification	Residential
		AVPCC	110.3

Particulars of rates/charges	Charges	Rateable value	Amount
General Rate	0.00392841	400,000	\$1,571.35
General Waste & Landfill Charge - 140L Bin	\$151.30	1	\$151.30
Recyclable Waste Charge	\$96.30	1	\$96.30
Organic Waste Charge	\$92.60	1	\$92.60
Victorian Fire Services Levy - Residential	\$113 + (0.000054 x \$400,000)		\$134.60
Early Payment Discount			-\$28.75

OPTION 1

Pay in FULL by 15 Feb, 2021. **\$2,046.15**

OPTION 2

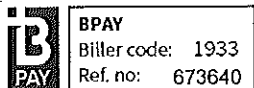
Pay in FULL EARLY by 30 Sep, 2020 and receive a 1.5% discount. **\$2,017.40**

OPTION 3

Pay FOUR INSTALMENTS. First instalment by 30 Sep, 2020. **\$511.00**

To qualify for instalments, the first must be paid in full and on time.

Second by 30 Nov, 2020 **\$511.00**
 Third by 1 Mar, 2021 **\$511.00**
 Fourth by 31 May, 2021 **\$513.15**



BPAY
 Biller code: 1933
 Ref. no: 673640



BPOINT
 Biller code: 1933
 Ref. no: 673640



Total Rate *360 000673640

BPAY this payment via Internet or phone banking.
 BPAY View® View and pay this bill using Internet banking.
 BPAY View Registration No. 673640

Bill code: 0360 Ref. no: 6736 40
 Pay in store at Australia Post, phone 13 18 16 or go to www.postbillpay.com.au

eRates

Register to receive notices via email visit erates.bendigo.vic.gov.au

L042975 042975 #77052



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC

Ratepayers name: H E Stringer and N J Stringer
 Property: 41 McLachlan Street, GOLDEN SQUARE 3555
 Assessment no: 67364 0

Internal use only



Teller's stamp and initials	Name	<input type="text"/>		
	Paid in by (signature)	<input type="text"/>		
No. of cheques	Drawer	Bank	Branch	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

For CREDIT of CITY OF GREATER BENDIGO RATE NOTICE

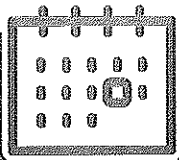
CREDIT

Do not pin or staple cheques to deposit slip

Payment option 1 by 15/02/2021: **\$2,046.15**
 Payment option 2 by 30/09/2020: **\$2,017.40**
 Payment option 3 by 30/09/2020: **\$511.00**

TELLER USE	
\$100	<input type="text"/>
\$50	<input type="text"/>
\$20	<input type="text"/>
\$10	<input type="text"/>
\$5	<input type="text"/>

Date	<input type="text"/>
Notes	<input type="text"/>
Coins	<input type="text"/>
Cheques	<input type="text"/>
TOTAL \$	<input type="text"/>



Regular fortnightly or monthly payments can make it easier to manage your rates.

See payment methods below.

WHEN TO PAY

Option 1 - Paying in full

Lump sum payment made by 15 February, 2021.

Option 2 - Paying in full with discount of 1.5 per cent

Lump sum payment made by 30 September, 2020.

Option 3 - Paying by four instalments

Four instalment amounts paid by the dates listed on the front page of this notice.

Payments received after 30 September, 2020 are accepted as part payments with the full balance to be paid by 15 February, 2021.

Direct Debit is available for all payment options including fortnightly and monthly arrangements

For a direct debit application form visit our website www.bendigo.vic.gov.au/rates

Payment arrangements

Consider setting up regular payments to help manage your rates. See our direct debit options or use any other payment method. Contact our customer support staff as soon as possible to discuss a payment arrangement.

Interest penalties for late payments

Penalty interest is calculated from the date when each instalment was due, regardless of whether or not the ratepayer has chosen to pay by the instalment or lump sum option. Interest is charged at 10 per cent per annum.

Payment Allocation

All payments will be credited in the following order: 1 Legal Costs; 2 Interest; 3 Arrears; 4 Current Rates, Charges and FSPL.

Arrears

Arrears outstanding continue to accrue interest until paid in full. Service of this notice does not cancel any existing arrangement for payment of arrears or waive the right of the City to proceed to legal action.

Free SMS Reminders

To receive free SMS reminders for paying in full

SMS the word **FULL**, followed by the BPAY Ref. number on the front of this notice, to 0459 273 853

e.g. FULL 1234567

To receive free SMS reminders for paying by instalments

SMS the word **FOUR**, followed by the BPAY Ref. number on the front of this notice, to 0459 273 853

e.g. FOUR 1234567

- You will receive an automated acknowledgement of registration
- This reminder will remain in place until you cancel it by replying **STOP** to any text message
- SMS reminder will be sent even if a payment has been made
- SMS reminder is not available for the early discount payment option

Pension Concessions

If you are a pensioner with a current concession card issued by Centrelink or the Department of Veteran Affairs, you may be eligible for a rebate on your principal place of residence.

Applications can be made online by visiting our website www.bendigo.vic.gov.au/rates or contact Customer Support.

Rate Capping

Council has complied with the Victorian Government's rates cap of 2 per cent. The cap applies to the average annual increase of rates and charges.

The rates and charges for your property may have increased or decreased by a different percentage for the following reasons:

- The valuation of your property relative to the valuation of other properties in the municipal district.
- The application of any differential rate by council.
- The inclusion of other rates and charges not covered by the Victorian Government's rates cap.

Fire Services Property Levy

An owner of the land may apply for a waiver, deferral or concession in respect of the leviable land under Section 27 of the Fire Services Property Levy Act 2012 for rateable land and Section 28 for non-rateable residential land.

Notice of Valuation

The property described on the front of this Notice has been valued as at 1 January, 2020 using the Capital Improved Value which is the total market value of the land plus buildings and improvements.

The valuations shown on this notice may be used by other authorities for the purpose of a tax or rate.

Objection to valuation

Objections to the Valuation may be lodged with us within two months of the date of issue of the notice. Objections must be in writing on the prescribed form available from Customer Support on 5434 6000.

Appeal against rates

If you are concerned by the City's decision to classify or not to classify your land with a Differential Rate, you may make a submission to council in writing, if you are not satisfied with our determination, Section 183 of the LGA provides for an application to VCAT for a review of the decision.

Privacy Statement

The City has collected the personal information on this form for the purpose of carrying out its functions of the LGA. Personal information may be passed on to contractors where a relevant Council service is outsourced. This information will not be disclosed except as required by law and in particular, will not be disclosed to others for marketing purposes.

Update your address

Correction to your personal information can be made by visiting our website www.bendigo.vic.gov.au/rates

Glossary

City – City of Greater Bendigo

LGA – Local Government Act 1989

FSPL – Fire Services Property Levy

VCAT – Victorian Civil and Administrative Tribunal

AVPCC – Australian Valuation Property Classification Code

CONTACT CUSTOMER SUPPORT

WEBSITE: www.bendigo.vic.gov.au/rates

EMAIL: ratesenquiries@bendigo.vic.gov.au

PHONE: (03) 5434 6000

PAYMENT AND DELIVERY METHODS

Regular fortnightly or monthly deductions can make it easier to manage your rates by using any of these payment methods.

Direct debit

If you would like us to deduct payments directly from your bank account download the form at www.bendigo.vic.gov.au/rates or contact Customer Support on 5434 6000.

Centrepay

To arrange regular deductions from your Centrelink payment download the form at www.bendigo.vic.gov.au/rates or contact Customer Support on 5434 6000.

Ref No: 555 054 2231.

BPAY

Phone and internet banking. Contact your bank or financial institution to make this payment.

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

Refer to the front of this notice for biller code and reference number.

BPOINT

With your Visa or Mastercard, phone or internet. 1300 276 468 or www.bpoint.com.au

Refer to the front of this notice for biller code and reference number.

Post Billpay

Phone, internet and over the counter.

13 18 16 or www.postbillpay.com.au

Refer to the front of this notice for biller code and reference number.



Payment online

City of Greater Bendigo
www.bendigo.vic.gov.au/rates



Payment by mail

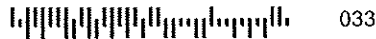
City of Greater Bendigo
P.O. Box 3500
Bendigo Delivery Centre VIC 3554
Receipts will not be issued



Payment in person

- Bendigo Bank
- Australia Post
- City of Greater Bendigo offices
15 Hopetoun Street Bendigo
or 125 High Street Heathcote
Mon – Fri 8.30am to 5pm
(closed Public Holidays)





H E Stringer & N J Griffin
41 McLachlan St
GOLDEN SQUARE VIC 3555

Service Address: 41 McLachlan Street Golden Square VIC 3555
Classification: Household

Opening Balance	\$423.18
Total Payment Received up to 1 November 2020	CR \$0.00
Balance (Due Now)	\$423.18
Current Charges	
Water Service Fee	\$57.28
Water Consumption	\$2.24
Sewerage Service Fee	\$172.16
Concession Entitlement	CR \$84.95
Total (Excl GST)	\$146.73
GST	\$0.00
Total (Incl GST)	\$146.73
Total Amount Due	\$569.91

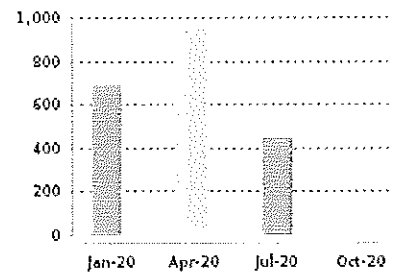
Account Number
C-00050780

Invoice Number
INV-0000876793

Amount Due
\$569.91
Arrears of \$423.18 Due Now
Pay By
30 November 2020

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

Average daily usage in litres



Av. Daily Use: 11 L/day
Av. Daily Cost: \$1.59

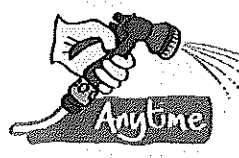
For information on the Victorian Government's *Target Your Water Use* program visit
www.targetyourwateruse.vic.gov.au

Protect our sewer network by only flushing down the three Ps; pee, poo and toilet paper.

Permanent Water Saving Rules


5 simple rules are in place at all times when water restrictions are not in force.

1. Trigger Nozzle



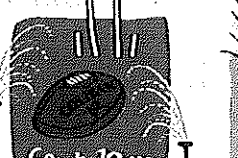
Anytime

2. Watering Systems




6pm to 10am

3. Public Spaces




6pm to 10am

4. Water Features



Recirculate

5. Hard Surfaces



High Pressure Detergent

To find out more visit www.coliban.com.au or call **1300 363 200** for further information

Coliban Water Invoice Details

WATER CONSUMPTION FEE

Service Number	Meter Number	Previous		Current	
		Date	Reading	Date	Reading
SP-000034772	13096446	02-07-2020	1485	01-10-2020	1486
		From Date	To Date	Consumption (Kilolitres)	Amount
		02-07-2020	01-10-2020	1.00	\$ 2.2435

WATER SERVICE FEE

Service Number	Size	Date From	Date To	Days	Rate per day	Amount
SP-000034772	20mm	02-07-2020	01-10-2020	92	\$ 0.6227	\$57.28

SEWERAGE SERVICE FEE

Service Number	Date From	Date To	Days	Rate per day	Amount
SP-000034772	02-07-2020	01-10-2020	92	\$ 1.8713	\$172.16



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 are authorising us to confirm your eligibility with Centrelink or DVA. This consent is ongoing until you contact us or 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.

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, credit or cheque account.

Billers Code: 39156 Ref: 100000507801

Credit Card/Internet: Using BPoint www.bpoint.com.au, phone 1300 276 468 or 1300 BPOINT.
Billers Code: 39156 Ref: 100000507801

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: 100000507801

Mail: Tear off the Payment Slip and mail with your cheque to -
Coliban Water
PO Box 2770
Bendigo Delivery Centre, Vic 3554



PAYMENT SLIP

Account Number

C-00050780

Invoice Number

INV-0000876793

Amount Due

\$569.91

Arrears of \$423.18 Due Now

Pay By

30 November 2020

Amount Being Paid

Due diligence checklist

What you need to know before buying a residential property

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

Urban living

Moving to the inner city?

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

Is the property subject to an owners corporation?

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

Growth areas

Are you moving to a growth area?

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

Flood and fire risk

Does this property experience flooding or bushfire?

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

Rural properties

Moving to the country?

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

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

Can you build new dwellings?

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

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

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

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

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

(04/10/2016)

Land boundaries

Do you know the exact boundary of the property?

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

Planning controls

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

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

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

Are there any proposed or granted planning permits?

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

Safety

Is the building safe to live in?

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

Building permits

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

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

Are any recent building or renovation works covered by insurance?

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

Utilities and essential services

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

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

Buyers' rights

Do you know your rights when buying a property?

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