

Vendor Statement

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

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

The vendor may sign by electronic signature.

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

Land	13 Grayton Street, Marong 3515	
Vendor's name	Lauren Kay Campbell	Date 11/1/21
Vendor's signature	Lauren Campbell	
Purchaser's name		Date / /
Purchaser's signature		
Purchaser's name		Date / /
Purchaser's signature		

1. FINANCIAL MATTERS

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

(a) Their total does not exceed:

\$2,600.00

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

None to the vendors knowledge.

1.3 Terms Contract

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

Not Applicable.

1.4 Sale Subject to Mortgage

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

Not Applicable.

2. INSURANCE

2.1 Damage and Destruction

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

Not Applicable.

2.2 Owner Builder

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

Not Applicable.

3. LAND USE

3.1 Easements, Covenants or Other Similar Restrictions

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

Is in the attached copies of title documents.

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

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

3.2 Road Access

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

3.3 Designated Bushfire Prone Area

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

3.4 **Planning Scheme**

Attached is a certificate with the required specified information.

4. **NOTICES**

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

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

Not Applicable.

4.2 **Agricultural Chemicals**

There are NO notices, property management plans, reports or orders in respect of the land issued by a government department or public authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes. However, if this is not the case, the details of any such notices, property management plans, reports or orders, are as follows:

Nil.

4.3 **Compulsory Acquisition**

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

Nil.

5. **BUILDING PERMITS**

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

Are contained in the attached certificate.

6. **OWNERS CORPORATION**

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

Not Applicable.

7. **GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC")**

Not applicable.

8. **SERVICES**

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

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 prior to settlement, and the purchaser may need to have the service reconnected.

Electricity supply <input type="checkbox"/>	Gas supply <input type="checkbox"/>	Water supply <input type="checkbox"/>	Sewerage <input type="checkbox"/>	Telephone services <input type="checkbox"/>
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9. **TITLE**

Attached are copies of the following documents:

9.1 (a) **Registered Title**

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

10. SUBDIVISION

10.1 Unregistered Subdivision

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

Not Applicable.

10.2 Staged Subdivision

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

Not Applicable.

10.3 Further Plan of Subdivision

This section 10.3 only applies if the land is subject to a subdivision in respect of which a further plan within the meaning of the *Subdivision Act 1988* is proposed.

Not Applicable.

11. DISCLOSURE OF ENERGY INFORMATION

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

- (a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and
- (b) which has a net lettable area of at least 1000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date):

Not Applicable.

12. DUE DILIGENCE CHECKLIST

Is attached.

13. ATTACHMENTS

Title Search Volume 11516 Folio 429
Copy of Plan PS720005A
Covenant AL433733W
Building Permit
Builders Insurance
Certificate of Final Inspection
Planning Report
Planning Property Report
Mine Report
Sewer Plan
Due Diligence Checklist



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

Page 1 of 1

VOLUME 11516 FOLIO 429

Security no : 124087442811U
Produced 08/01/2021 09:24 AM

LAND DESCRIPTION

Lot 102 on Plan of Subdivision 720005A.
PARENT TITLE Volume 11489 Folio 041
Created by instrument PS720005A 26/08/2014

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
LAUREN KAY CAMPBELL of 22 CURNOW STREET GOLDEN SQUARE 3555
AL433733W 20/10/2014

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AL832789S 22/04/2015
MECU LTD

COVENANT AL433733W 20/10/2014
Expiry Date 01/04/2024

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

DIAGRAM LOCATION

SEE PS720005A 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: 13 GRAYTON STREET MARONG VIC 3515

ADMINISTRATIVE NOTICES

NIL

eCT Control 13091U BANK AUSTRALIA LTD
Effective from 27/06/2015

DOCUMENT END



Imaged Document Cover Sheet

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Document Type	Plan
Document Identification	PS720005A
Number of Pages (excluding this cover sheet)	6
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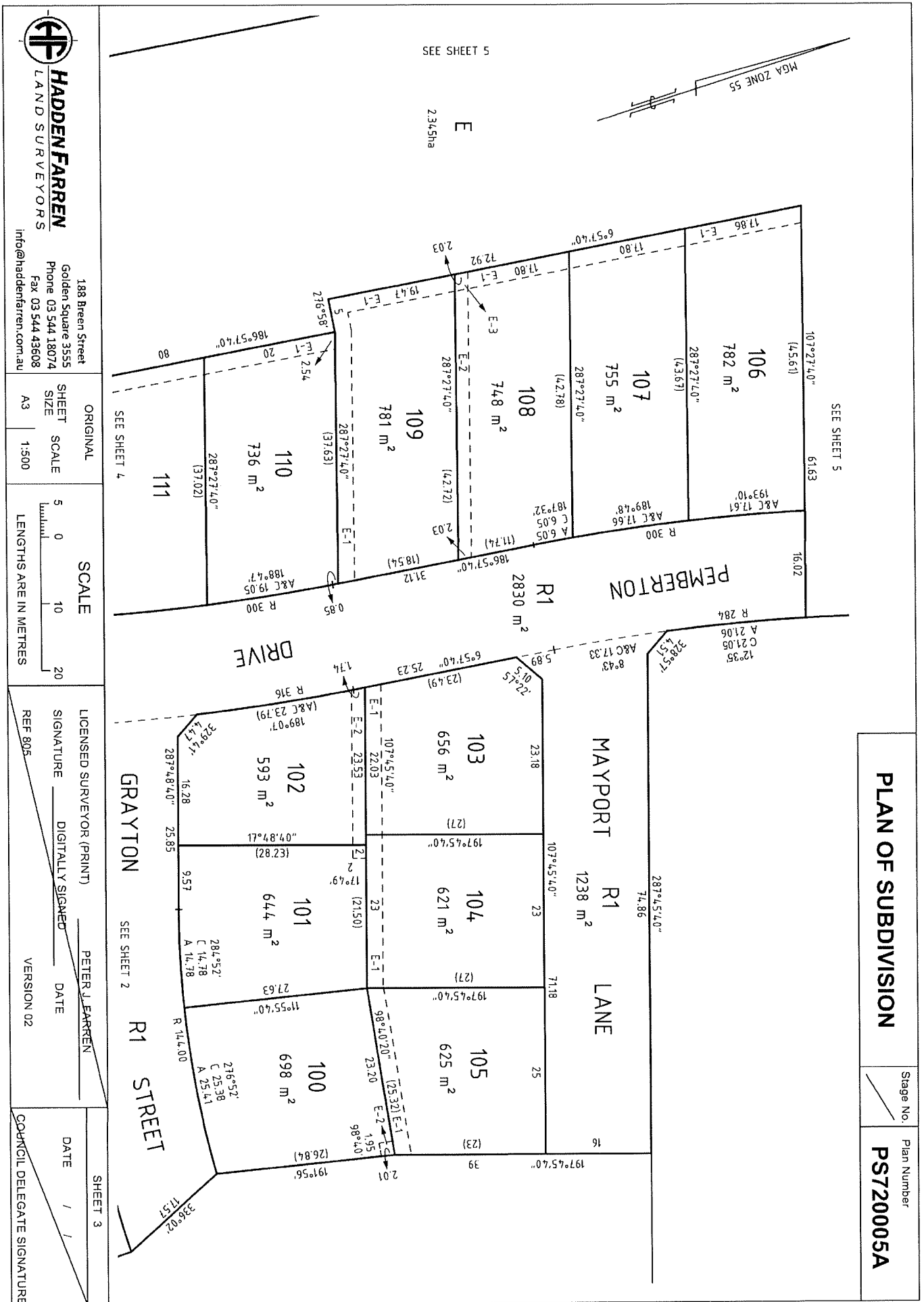
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Signed by Council: Greater Bendigo City Council, Council Ref: SC/404/2011/5, Original Certification: 11/07/2014, S.O.C.: 29/07/2014

PLAN OF SUBDIVISION UNDER SECTION 22 OF THE SUBDIVISION ACT 1988		Stage No. <hr/>	LRS use only EDITION 1	PS 720005A
Location of Land Parish: MARONG Township: MARONG Section: 9 Crown Allotment: 2A, 2B, A1(PART), 2(PART) Crown Portion: - Title References: VOL. 11489 FOL. 041 Last Plan Reference: LOT D PS720004C Postal Address: 7 McKIMMIE ROAD MARONG, VIC 3551 MGA Co-ordinates: E 243 440 (of approx. centre of plan) N 5 930 500 Zone 55		Council Certification and Endorsement Council Name: CITY OF GREATER BENDIGO Ref: 1. This plan is certified under section 6 of the Subdivision Act 1988. 2. This plan is certified under section 11(7) of the Subdivision Act 1988. Date of original certification under section 6 / / 3. This is a statement of compliance issued under section 21 of the Subdivision Act 1988. Open Space (i) A requirement for public open space under section 18 Subdivision Act 1988 has / has not been made. (ii) The requirement has been satisfied. (iii) The requirement is to be satisfied in stage Council Delegate Council seal Date / / Re-certified under section 11(7) of the Subdivision Act 1988 Council Delegate Council seal Date / /		
Vesting of Roads or Reserves				
Identifier	Council/Body/Person			
R-1	CITY OF GREATER BENDIGO			
RESERVE No.1	CITY OF GREATER BENDIGO			
			Notations	
		Staging	This is not a staged subdivision Planning Permit No.DS/404/2011	THIS IS A SPEAR PLAN
Depth Limitation: DOES NOT APPLY				
Survey:- This plan is based on survey. To be completed where applicable This survey has been connected to permanent marks no(s). In Proclaimed Survey Area no.				
Easement Information				LRS use only
Legend: A - Appurtenant Easement E - Encumbering Easement R - Encumbering Easement (Road)				Statement of Compliance / Exemption Statement
				Received <input checked="" type="checkbox"/>
				Date 11/08/2014
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of
E-1	PIPELINE & ANCILLARY PURPOSES	2.50	THIS PLAN & SECTION 136 OF THE WATER ACT	COLIBAN REGION WATER CORPORATION
E-2	DRAINAGE	2	THIS PLAN	CITY OF GREATER BENDIGO
E-3	DRAINAGE	SEE DIAGRAM	THIS PLAN	CITY OF GREATER BENDIGO
E-3	PIPELINE & ANCILLARY PURPOSES	SEE DIAGRAM	THIS PLAN & SECTION 136 OF THE WATER ACT	COLIBAN REGION WATER CORPORATION
E-4	SEWERAGE	SEE DIAGRAM	PS624949A	COLIBAN REGION WATER CORPORATION
				LRS use only
				PLAN REGISTERED TIME: 12:03 DATE: 26/08/2014 Anthony Haynes Assistant Registrar of Titles
				SHEET 1 OF 5 SHEETS
 HADDEN FARREN LAND SURVEYORS 188 Breen Street, Golden Square 3555 Phone 03 544 18074 Fax 03 544 43608 info@haddenfarren.com.au		LICENSED SURVEYOR (PRINT) <u>PETER J. FARREN</u> SIGNATURE <u>DIGITALLY SIGNED</u> DATE _____ REF 805 VERSION 02		DATE / / COUNCIL DELEGATE SIGNATURE Original sheet size A3

Signed by Council: Greater Bendigo City Council, Council Ref: SC/404/2011/5, Original Certification: 11/07/2014, S.O.C.: 29/07/2014



HADDEN FARREN
LAND SURVEYORS

188 Breen Street
Golden Square 3555
Phone 03 544 18074
Fax 03 544 43608
info@haddenfarren.com.au

ORIGINAL SHEET SIZE A3
SCALE 1:500

SCALE
5 0 10 20
LENGTHS ARE IN METRES

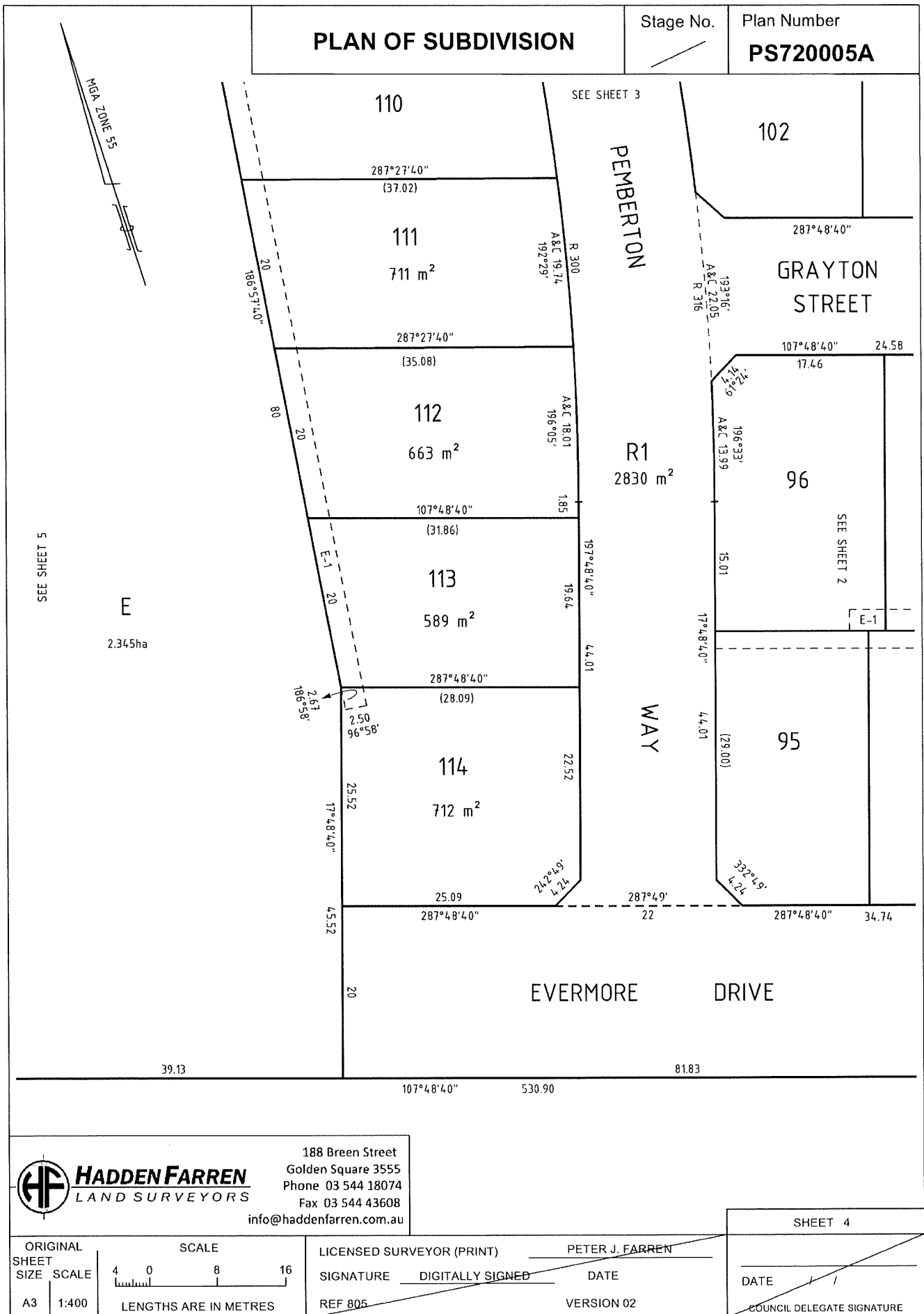
LICENSED SURVEYOR (PRINT) PETER J. FARREN
SIGNATURE DIGITALLY SIGNED DATE
REF 805 VERSION 02

SHEET 3
DATE / /
COUNCIL DELEGATE SIGNATURE

PLAN OF SUBDIVISION

Stage No. /

Plan Number **PST20005A**



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ORIGINAL SHEET SIZE SCALE
A3 1:400

SCALE
4 0 8 16
LENGTHS ARE IN METRES

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DATE / /
COUNCIL DELEGATE SIGNATURE

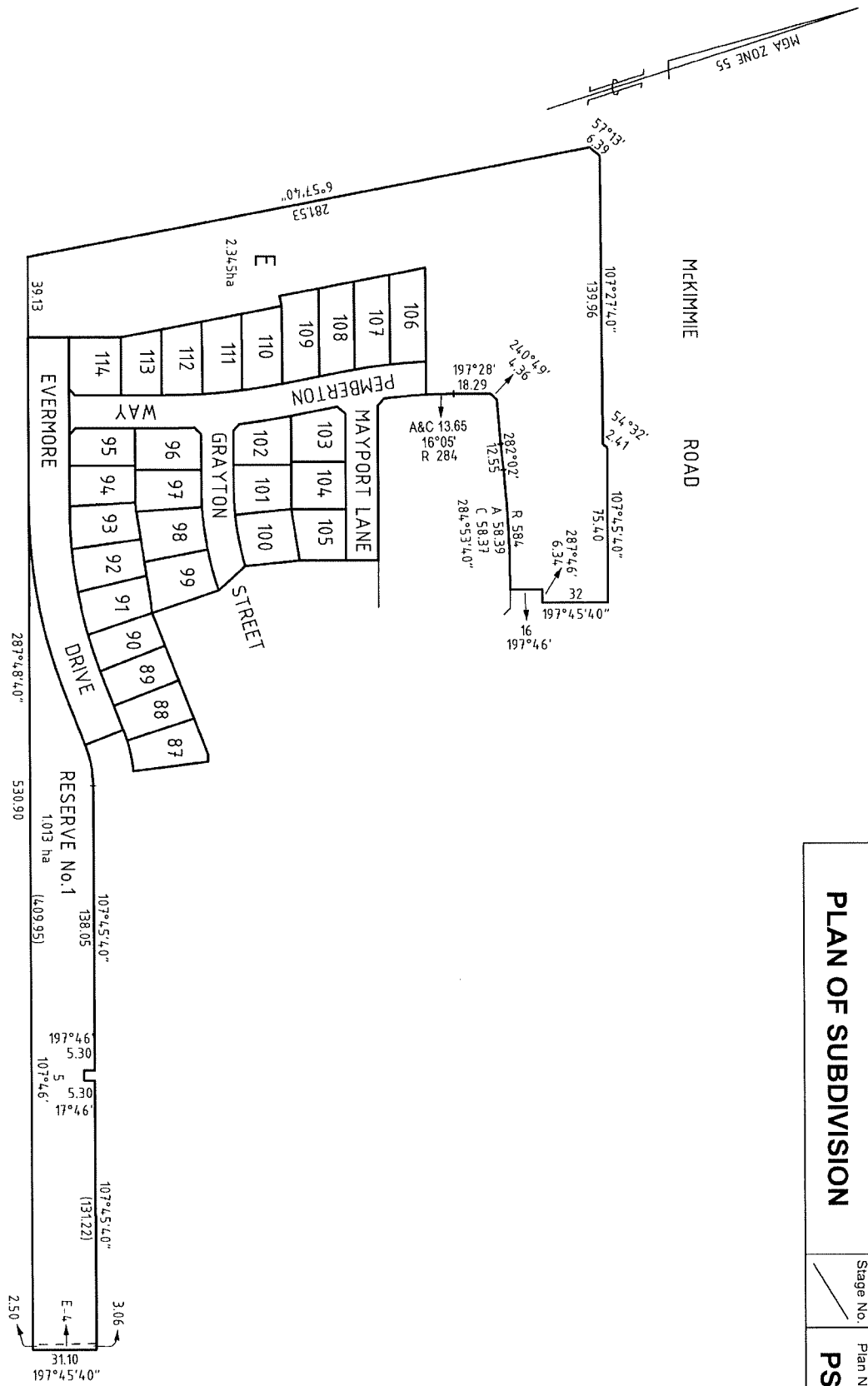
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PLAN OF SUBDIVISION

Stage No.

Plan Number

PST20005A



HADDEN FARREN
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ORIGINAL

SHEET SCALE

SIZE 1:2000

SCALE

20 0 40 80

LENGTHS ARE IN METRES

LICENSED SURVEYOR (PRINT)

SIGNATURE

DIGITALLY SIGNED

DATE

PETER J. FARREN

REF 805

VERSION 02

SHEET 5

DATE

1 / 1

COUNCIL DELEGATE SIGNATURE



Plan of Subdivision PS720005A
Certification of plan by Council (Form 2)

SUBDIVISION (PROCEDURES) REGULATIONS 2011

SPEAR Reference Number: S049584A
Plan Number: PS720005A
Responsible Authority Name: Greater Bendigo City Council
Responsible Authority Reference Number 1: SC/404/2011/5
Surveyor's Plan Version: 02

Certification

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

Public Open Space

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

Has not been made at Certification

Digitally signed by Council Delegate: Stephen Wainwright
Organisation: Greater Bendigo City Council
Date: 11/07/2014



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TRANSFER OF LAND

Section 45 Transfer of Land Act 1958

Lodged by:

Name: _____
Phone: ANZ Retail
Address: 15314 Q
Ref: _____
Customer Code: _____

Privacy Collection Statement

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

MADE AVAILABLE/CHANGE CONTROL

Office Use Only

The transferor at the direction of the directing party (if any) transfers to the transferee the estate and interest specified in the land described for the consideration expressed-
- together with any easements created by this transfer
- subject to the encumbrances affecting the land including any created by dealings lodged for registration before the lodging of this transfer; and
- subject to any easements reserved by this transfer or restrictive covenant contained or covenant created pursuant to statute and included in this transfer.

Land: *(volume and folio reference)*

Certificate of Title Volume 11516 Folio 429

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

All Its Estate In Fee Simple

Consideration:

\$107,000.00

Transferor: *(full name)*

ARBOR ESTATES PTY LTD ACN 118 940 006

Transferee: *(full name and address including postcode)*

**LAUREN KAY CAMPBELL
of 22 Curnow Street GOLDEN SQUARE 3555**

Directing Party: *(full name)*

NIL

Creation and/or Reservation and/or Covenant

The Transferee and its executors, administrators, assigns and transferees the registered proprietor or proprietors for the time being of the land hereby transferred and every part thereof DOTH HEREBY COVENANT with the said ARBOR ESTATES PTY LTD ACN 118 940 006 and its administrators, assigns and transferees and other registered proprietor or proprietors for the time being of the land comprised in Plan of Subdivision No. PS720005A and every part or parts thereof (other than the land hereby transferred) as follows:-

(a) That no single storey dwelling or home unit erected on the lot shall be other than of new materials with not less than seventy percent of the outer walls (excluding windows) in clay brick, clay

Handwritten signature and notes: LAUREN X LAUREN CAMPBELL

Approval No. 21651307A

ORDER TO REGISTER

STAMP DUTY USE ONLY

T2

Please register and issue title to

Page 1 of 3

Signed

Cust. Code:

THE BACK OF THIS FORM MUST NOT BE USED

Land Registry, 570 Bourke Street, Melbourne 3000. Phone 03 8636 2010

Lawyer Campbell

brick veneer, brick cement render, concrete masonry with rendered finish or lightweight cladding material with rendered finish;

(b) That no multi storey dwelling or home unit erected on the lot shall be other than of new materials with not less than fifty percent of the outer walls (excluding windows) in clay brick, clay brick veneer, brick cement render, concrete masonry with rendered finish or lightweight cladding material with rendered finish;

(c) That no dwelling or home unit shall be erected on any of Lots 87 to 114 (inclusive) which has a floor area of less than 120 square metres including the outer walls thereof such area being calculated by excluding the area of garages, carports, terraces, pergolas, alfresco and/or verandahs;

(d) That no dwelling or home unit erected on the lot shall be used other than for purposes of residence and no building shall be used for commercial purposes (other than as a display home);

(e) That no fence, shed or other outbuilding constructed partly or wholly of galvanised iron cladding, aluminium cladding or zincalume cladding shall be erected on the lot;

(f) That no fence shall be erected on the front boundary of any of Lots 87 to 114 (inclusive) or between the front boundary and the building set back of any such lot SAVE AND EXCEPT for any temporary fencing for any permitted display home;

(g) That no fence erected on the lot shall have a height exceeding two metres;

(h) That no dividing fence shall be erected on the lot other than of new materials consisting of double sided colourbond steel panels of the colour "Grey Ridge" or equivalent colour SAVE AND EXCEPT for any temporary fencing for any permitted display home;

(i) That no shed or other outbuilding erected on the lot shall be other than of new materials;

(j) That no garage shall be erected on the lot unless it is an enclosed garage or carport capable of accommodating not less than two motor cars constructed with roller doors under the roof structure of any dwelling erected on the lot;

(k) That no shed or other outbuilding erected on the lot or any tent, caravan or other form of portable accommodation standing on the lot shall be used for the purpose of residential accommodation;

(l) That Lots 87 to 114 (inclusive) must not be further subdivided and not more than one residence must be erected on any of such lots.

AND IT IS HEREBY AGREED that the foregoing covenants shall be noted upon and appear on every future Certificate of Title for the land hereby transferred or any part or parts thereof as an encumbrance affecting the same and that the foregoing covenants shall expire on the 1st day of April 2024

Dated: 14-10-2014.
Execution and attestation

Executed by ARBOR ESTATES PTY LTD ACN 118 940 006
by being signed by those persons who are authorised to sign for the company

Director.....	Director.....
Full Name	Full Name
Usual address	Usual address
<i>Damien Tangay</i> 41 Edwards Road Strathdale 3550	<i>Shane Andrew Kelly</i> 24 Jewell Court Bondigo 3550

Approval No. 21651307A

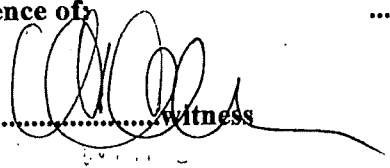
T2

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AL433733W

Signed by LAUREN KAY CAMPBELL
the presence of:

..... Lauren Campbell

.....  witness

Approval No. 21651307A

T2

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BUILDING PERMIT

FORM 2
Building Act 1993
Building Regulations 2006
Reg 313



Master
Builders

ASSOCIATION

MBA BUILDING SERVICES P/L

ABN: 12 103 020 382
1/28 Charleston Road
EAST BENDIGO VIC 3550
Phone: 03 5410 2100
Fax: 03 5441 5464
Web: www.mbav.com.au

PERMIT NO: BS-U 25734 20142893 / 0
MBA FILE NO: 14003114

Issued to Applicant JG King Homes (Bendigo)
17 High Street
Kangaroo Flat VIC 3555

Ph: 03 5447 9888
Fax: 03 5447 1991

Ownership Details Lauren Kay Campbell
22 Curnow Street
Golden Square VIC 3555

Property Details **13 Grayton Street, Marong VIC 3515**

Lot 102	PS 720005A	Vol. 11516	Fol. 429
CA	Sect.	Parish	County

Municipal District Greater Bendigo City Council

Allotment area 593 m²

Builder JG King Homes (Bendigo)
John King
17 High Street
Kangaroo Flat VIC 3555

Details of Practitioners & Architects:

(a) to be engaged in the building work

Name	Class	Registration No
John King	Builder	DB-U 2579

(b) who were engaged to prepare documents forming part of the application for this permit

Name	Class	Registration No
Enio Scilessere	Civil Engineer	EC 1191

Details of domestic building work insurance

Insurer: QBE - Policy Number 440059481BWI-170

Details of Relevant Planning Permit (Not applicable)

Description of Building Work: Construction of Dwelling & Garage

Extent of Building Work: As shown on the approved plans

Number of storeys: 1 **Area of new building work** 156.8 m²

Estimated total value work: \$183,823.00

Building Classification:

Part of Building
Dwelling
Garage

Permitted Use
Residential
Outbuilding

BCA Class
1a
10a

Alternative Solutions *(Not applicable)*

Building Appeals Board determinations *(Not applicable)*

Reporting Authorities

The following bodies are reporting authorities for the purposes of the application for this permit in relation to the matters set out below:

Reporting authority	Matter reported on	Regulation / BCA Clause
City of Greater Bendigo	Storm Water Drainage	610 (2)

Inspection requirements

The mandatory notification stages are:

- Footings
- Steel Reinforcement
- Frame
- Final

Occupation of Building: An Occupancy Permit is required prior to use or occupation.

Commencement and Completion: This building work must commence by 28 November 2015 and must be completed by 28 November 2016

GENERAL CONDITIONS: Refer to notations below

SPECIFIC CONDITIONS:

1. Many councils have local laws requiring permits and payments such as crossing fees and asset protection fees. The owner/agent is responsible to comply with any applicable Council Local Laws which may affect the development. Contact your local council for more information.
2. The bushfire attack level for this allotment has been assessed as 12.5 (kW/m²). Construct requirements to be in accordance with BAL 12.5 of AS3959.

Building Surveyor: Glenn Harvey

Registration No: BS-U 25734



Signature: _____

Date of Issue: 28 November 2014

PERMIT NO: BS-U 25734 20142893 / 0

PREFABRICATED TRUSSES / FLOORS / WALLS

Where used, the builder/owner must submit three (3) copies of the manufacturer's truss / floor / wall computations and layout and a bracing plan to the Relevant building Surveyor for approval prior to the commencement of frame construction.

CERTIFICATES

Prior to issuing an Occupancy Permit or Certificate of Final Inspection a number of certificates will be required. Certificates will cover areas including but not limited to glazing, insulation, termites, waterproofing & plumbing. Refer to the Application for occupancy at www.mbav.com.au for more information.

SITE SIGNS

Regulation 317 of the Building Regulations 2006 requires that the person in charge of the carrying out of building work on an allotment ensure that the registration numbers and contact details of the builder and building surveyor, as well as the building permit number and date of issue are displayed on the allotment in a position accessible to the public prior to the commencement of building work. This sign must remain visible for the duration of the building work.

CHANGE OF DETAILS

Under Regulation 318 an owner of a building or land, for which a building permit has been issued, must notify the relevant building surveyor within 14 days after any change in the name or address of the owner or of the builder carrying out the building work.

LOCATION OF PERMIT & APPROVED DOCUMENTS

The person in charge of the building work must ensure that there is one complete set of approved plans, specifications and other documents on site until all work has been completed and approved.

**Domestic Building Insurance
Certificate of Insurance**

Policy Number 440059481BWI-170

QBE Insurance (Australia) Ltd
628 BOURKE STREET
MELBOURNE VIC 3000
Phone: (03) 9246 2666
Fax: (03) 9246 2611
ABN: 78 003 191 035
AFS License No: 239545



LAUREN KAY CAMPBELL
22 CURNOW ST
GOLDEN SQUARE 3555

Account Number
44BWJGK00
Date Issued
11/11/2014

Policy Schedule Details

Certificate in Respect of Insurance

Domestic Building Contract

A contract of insurance complying with the Ministerial Order for Domestic Building Insurance issued under Section 135 of the Building Act 1993 (Vic) (Domestic Building Insurance) has been issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 for and on behalf of the insurer Victorian Managed Insurance Authority a Statutory Corporation established under the Victorian Managed Insurance Authority Act 1996 (Vic), in respect of the domestic building work described below.



Domestic Building Work

NEW SINGLE DWELLING CONSTRUCTION CONTRACT

At the property

JOB NUMBER: 1408BEA090
LOT 102,13 GRAYTON STREET
MARONG VIC 3515

Carried out by the builder

JG KING PTY LTD
ACN: 006 627 210

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

For the building owner

LAUREN KAY CAMPBELL

Pursuant to a domestic building contract dated

03/11/2014

For the contract price of

\$183,823.00

Type of cover

Cover is only provided if JG KING PTY LTD has died, becomes insolvent or has disappeared*

Period of cover

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

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

The maximum policy limit for all claims made under this policy is

\$300,000 all inclusive of costs and expenses*

The maximum policy limit for all claims for non-completion of the domestic building works is

20% of the contract price*

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

362_JPP431P_00496103_F_STD_H-0004079-00227

**Domestic Building Insurance
Certificate of Insurance**

Policy Number 440059481BWI-170

QBE Insurance (Australia) Ltd
628 BOURKE STREET
MELBOURNE VIC 3000
Phone: (03) 9246 2666
Fax: (03) 9246 2611
ABN: 78 003 191 035
AFS License No: 239545



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

Issued by QBE Insurance (Australia) Limited for and on behalf of

Victorian Managed Insurance Authority (VMIA)

IMPORTANT:

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

If the information on this Certificate does not match what's on your domestic building contract, please contact QBE IMMEDIATELY on 1300 790 723

Below are some examples of what to look for:

CERTIFICATE OF INSURANCE		YOUR DOMESTIC BUILDING CONTRACT
<p>Owner: [Redacted]</p> <p>Carried out by the builder: → ACME CONSTRUCTIONS PTY LTD → ACN: 12 345 678</p>	<p>MATCH</p> <p><i>Both name of builder and ACN or ABN match</i></p> <p>✓</p>	<p>Owner: [Redacted]</p> <p>Builder: → ACME CONSTRUCTIONS PTY LTD → ACN: 12 345 678</p>
<p>Owner: [Redacted]</p> <p>Carried out by the builder: → JOHN CITIZEN ABN: 12 345 678 910</p>	<p>NO MATCH</p> <p><i>Call QBE, name of builder does not match</i></p> <p>✗</p>	<p>Owner: [Redacted]</p> <p>Builder: → CITIZEN CONSTRUCTIONS PTY LTD ACN: 12 345 678</p>
<p>Owner: [Redacted]</p> <p>Carried out by the builder: → ACME CONSTRUCTIONS PTY LTD → ACN: 12 345 678</p>	<p>NO MATCH</p> <p><i>Call QBE, ABN or ACN does not match</i></p> <p>✗</p>	<p>Owner: [Redacted]</p> <p>Builder: → ACME CONSTRUCTIONS PTY LTD → ACN: 87 956 123</p>

OCCUPANCY PERMIT

FORM 6
Building Act 1993
Building Regulations 2006
Reg 1005



**Master
Builders**

ASSOCIATION

MBA BUILDING SERVICES P/L

ABN: 12 103 020 382
1/28 Charleston Road
EAST BENDIGO VIC 3550
Phone 03 5410 2100
Fax: 03 5441 5464
Web: www.mbav.com.au

PERMIT NO: BS-U 25734 20142893 / 0
MBA FILE NO: 14003114

Property Details 13 Grayton Street Marong VIC 3515

Lot 102	PS 720005A	Vol. 11516	Fol.429
CA	Sect.	Parish	County

Municipal District Greater Bendigo City Council

Project Description Construction of Dwelling & Garage

BUILDING DETAILS:

Part of Building	Permitted Use	BCA Class
Dwelling	Residential	1a
Garage	Outbuilding	10a

Alternative Solutions (not applicable)

Building Appeals Board determinations (not applicable)

Reporting Authorities

The following bodies are reporting authorities for the purposes of the application for this permit in relation to the matters set out below:

Reporting Authority	Matter Reported On	Regulation
City of Greater Bendigo	Storm Water Drainage	610 (2)

SUITABILITY FOR OCCUPATION:

The building or part of a building to which this permit applies is suitable for occupation.

CONDITIONS: NIL

DATE OF FINAL INSPECTION: 16 July 2015

Building Surveyor: Glenn Harvey

Registration no: BS-U 25734

Signature:

Date of issue: 28 July 2015

**Copy to
Council**

Greater Bendigo City Council
PO Box 733
BENDIGO VIC 3552

Owner

Lauren Kay Campbell
22 Curnow Street
Golden Square VIC 3555

Builder

JG King Homes (Bendigo)
17 High Street
Kangaroo Flat VIC 3555

Agent

JG King Homes (Bendigo)
17 High Street
Kangaroo Flat VIC 3555

Property Report

from www.land.vic.gov.au on 08 January 2021 09:24 AM

Address: 13 GRAYTON STREET MARONG 3515

Lot and Plan Number: Lot 102 PS720005

Standard Parcel Identifier (SPI): 102\PS720005

Local Government (Council): GREATER BENDIGO **Council Property Number:** 239261

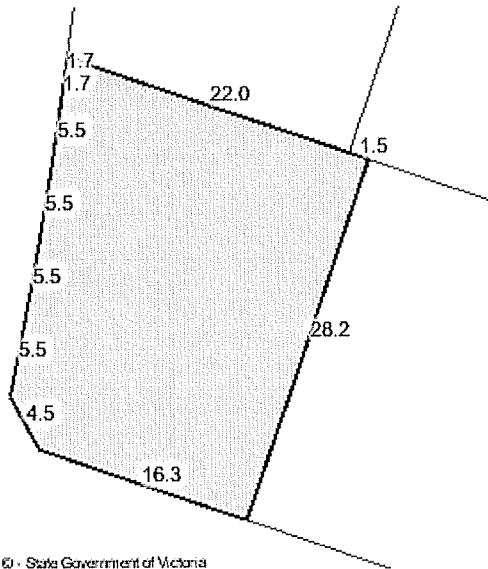
Directory Reference: VicRoads 626 A10

This property is in a designated bushfire prone area. 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: 593 sq. m

Perimeter: 98 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**

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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

Planning Zone Summary

- Planning Zone:** TOWNSHIP ZONE (TZ)
SCHEDULE TO THE TOWNSHIP ZONE (TZ)
- Planning Overlay:** DEVELOPMENT PLAN OVERLAY (DPO)
DEVELOPMENT PLAN OVERLAY - SCHEDULE 6 (DPO6)

Planning scheme data last updated on 7 January 2021.

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

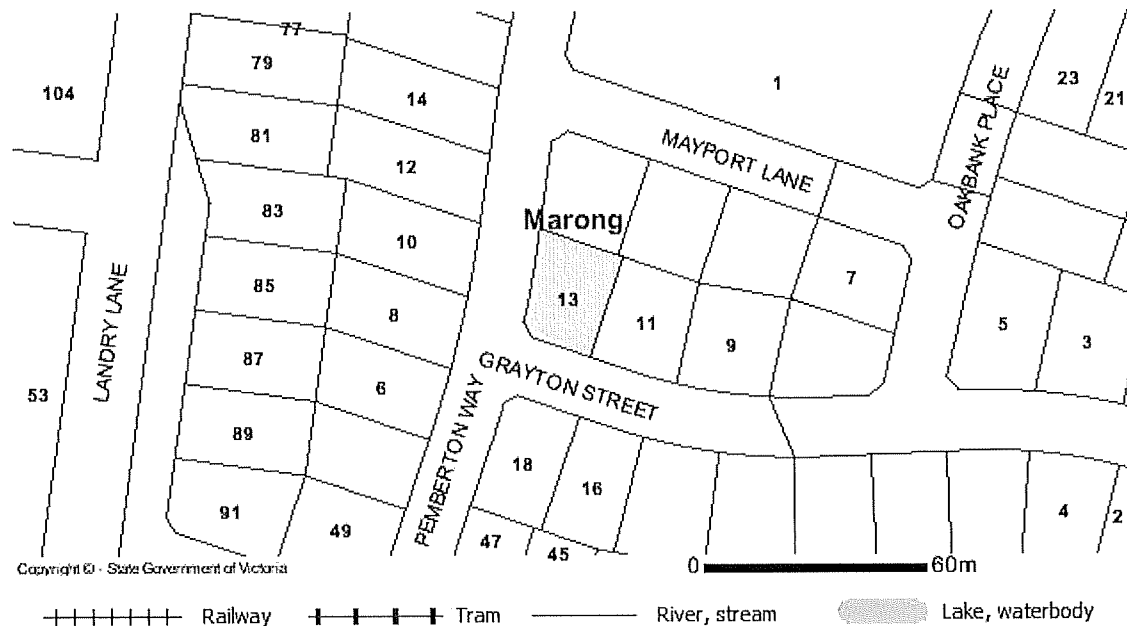
The Planning Property Report includes separate maps of zones and overlays

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



PLANNING PROPERTY REPORT

From www.planning.vic.gov.au on 08 January 2021 09:24 AM

PROPERTY DETAILS

Address: **13 GRAYTON STREET MARONG 3515**
Lot and Plan Number: **Lot 102 PS720005**
Standard Parcel Identifier (SPI): **102\PS720005**
Local Government Area (Council): **GREATER BENDIGO**
Council Property Number: **239261**
Planning Scheme: **Greater Bendigo**
Directory Reference: **VicRoads 626 A10**

www.bendigo.vic.gov.au

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

UTILITIES

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

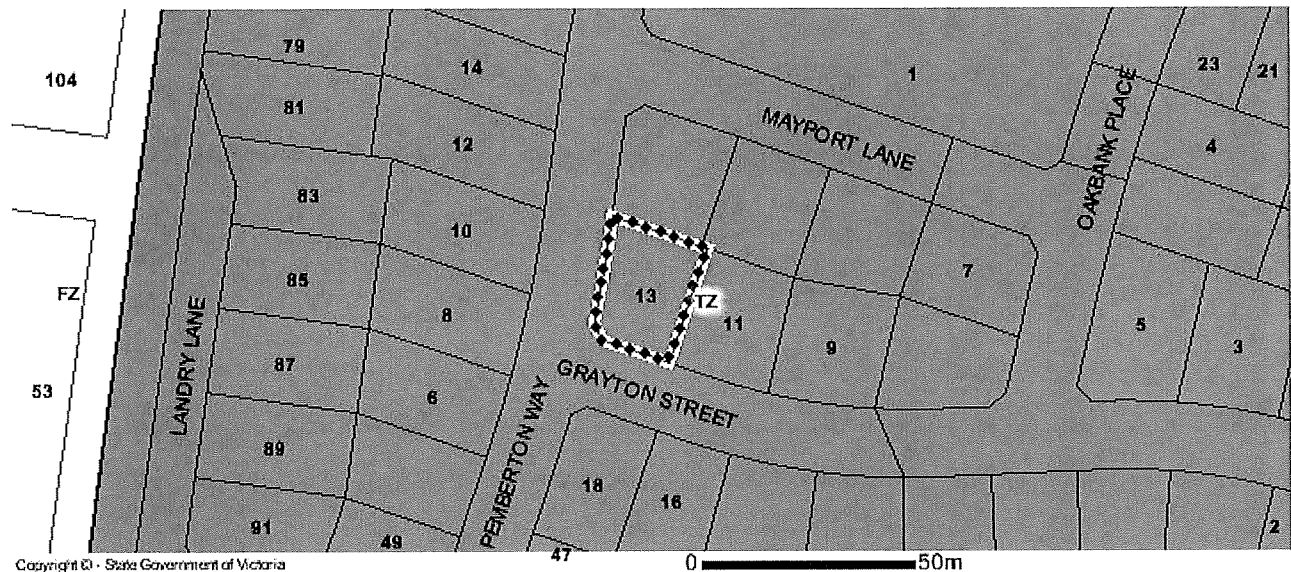
STATE ELECTORATES

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

Planning Zones

TOWNSHIP ZONE (TZ)

SCHEDULE TO THE TOWNSHIP ZONE (TZ)



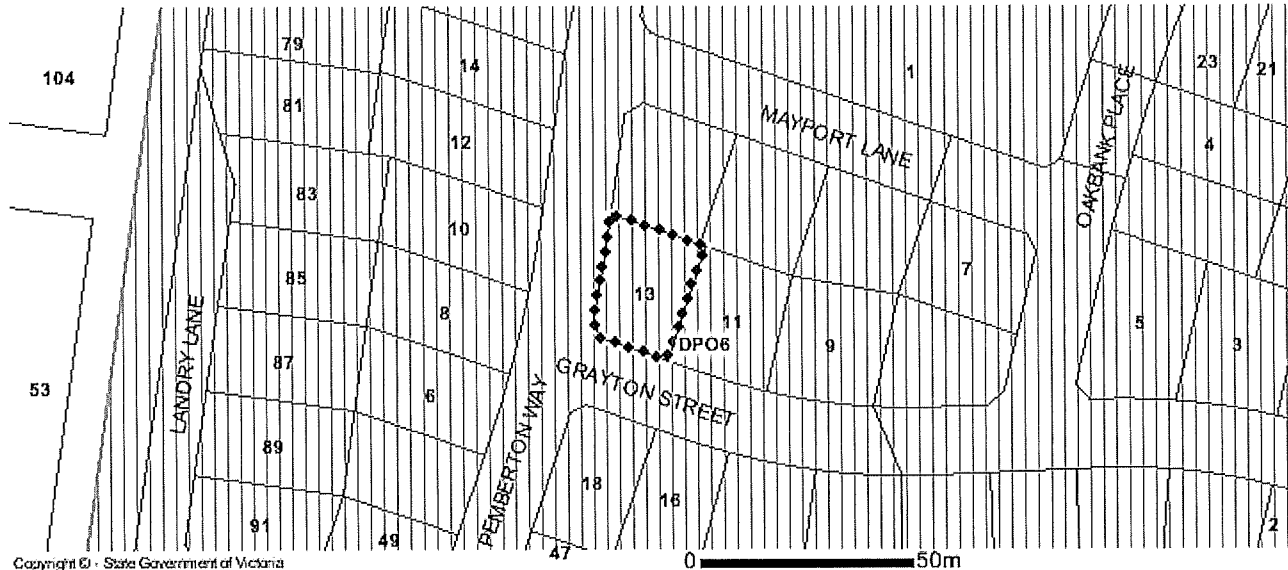
FZ - Farming TZ - Township

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

Planning Overlay

DEVELOPMENT PLAN OVERLAY (DPO)

DEVELOPMENT PLAN OVERLAY - SCHEDULE 6 (DPO6)



 DPO - Development Plan

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 7 January 2021.

A **planning scheme** sets out policies and requirements for the use, development and protection of land.

This report provides information about the zone and overlay provisions that apply to the selected land.

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

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the *Planning and Environment Act 1987*.

It does not include information about exhibited planning scheme amendments, or zonings that may apply to the land.

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

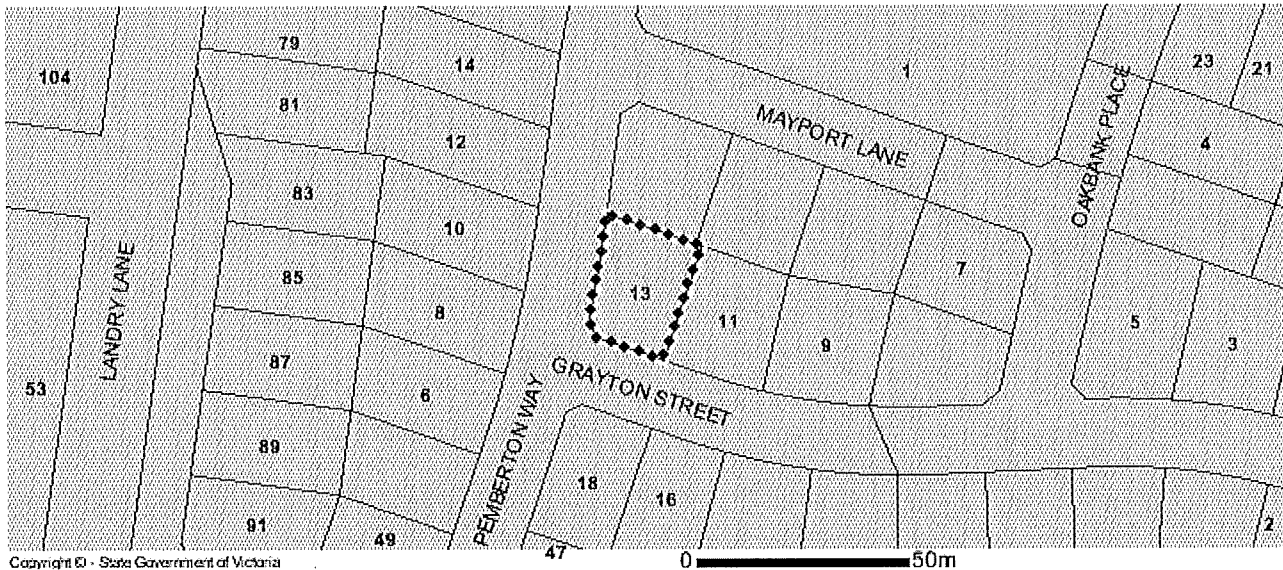
For details of surrounding properties, use this service to get the Reports for properties of interest.


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

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

Designated Bushfire Prone Area

This property is in a designated bushfire prone area.
Special bushfire construction requirements apply. Planning provisions may apply.



 Designated Bushfire Prone Area

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

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

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

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

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

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

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



HISTORIC MINING ACTIVITY

Form No. 692

08 January, 2021

Property Information:

Address: 13 GRAYTON STREET MARONG 3515

It is advised that:

Our records do not indicate the existence of any mining activity on or under this site, but the site is within an area of past prospecting or mining activity. Note that there may be unrecorded mine workings present. (3)

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

Due diligence checklist

What you need to know before buying a residential property

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

Urban living

Moving to the inner city?

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

Is the property subject to an owners corporation?

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

Growth areas

Are you moving to a growth area?

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

Flood and fire risk

Does this property experience flooding or bushfire?

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

Rural properties

Moving to the country?

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

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

Can you build new dwellings?

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

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

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

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

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

(04/10/2016)

Land boundaries

Do you know the exact boundary of the property?

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

Planning controls

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

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

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

Are there any proposed or granted planning permits?

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

Safety

Is the building safe to live in?

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

Building permits

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

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

Are any recent building or renovation works covered by insurance?

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

Utilities and essential services

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

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

Buyers' rights

Do you know your rights when buying a property?

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

(04/10/2016)