TOWN & COUNTRY CONVEYANCING



ABN: 39 932 405 456

Licensee: Ann Drury No. 000134L

All Correspondence to: PO Box 326 Sunbury Vic 3429 DX 42907 SUNBURY

Ph: 8746 9100 Fax: 9740 5977

Our Ref: AH:T170325

13 November 2017

Stockdale & Leggo 52-54 Thompson Avenue COWES VIC 3922

SENT BY E-MAIL:

Dear Sirs,

RE: Paul David Kenny and Maxine Gaye Kenny - Sale of PPTY: Lot 1, 37 Elwood Avenue SURF BEACH VIC 3922

We refer to the above matter and now enclose Section 32 Vendor Statements for your attention.

The documents have been prepared in accordance with the instructions we have received, nevertheless you should have the vendors check the statements carefully to ensure there are no details of the property which are incorrect or have been omitted.

Kindly ensure upon the Vendors signing the Section 32 Vendors Statement, they also sign the Owners Corporation Certificate contained within.

We look forward to receiving signed Contracts of Sale.

Yours faithfully

TOWN & COUNTRY CONVEYANCING

Per: Kristy Linehan

Encl.

SECTION 27 STATEMENT

VENDORS DEPOSIT STATEMENT TO THE PURCHASER PURSUANT TO SECTION 27 OF THE SALE OF LAND ACT, 1962.

Paul David Kenny and Maxine Gaye Kenny **VENDOR: PROPERTY:** Lot 1, 37 Elwood Avenue SURF BEACH VIC 3922 1. The Property is not subject to a Mortgage as defined by the Sale of Land Act, 1962 ("the Act"). 2. There is no Caveat lodged against the title to the Property under the Transfer of Land Act, 1958. DATE OF VENDOR'S STATEMENT/20 SIGNATURE OF VENDOR(S) RELEASE OF THE DEPOSIT BY THE PURCHASER(S) 1. The Purchaser HEREBY ACKNOWLEDGES that: A. The particulars provided by the Vendors in this Statement are accurate. B. The particulars given indicate that the purchase price is sufficient to discharge all Mortgages over the property. C. The Contract is not subject to any condition enuring for the benefit of the Purchaser. 2. The Purchaser FURTHER ACKNOWLEDGES that he has received satisfactory answers to Requisitions on Title or is otherwise deemed to have accepted title. DATE OF PURCHASER'S RELEASE/20 SIGNATURE OF PURCHASER(S)

SECTION 32 STATEMENT

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

Vendor:	Paul David Kenny and Maxine Gaye Kenny
Property:	Lot 1, 37 Elwood Avenue SURF BEACH VIC 3922

VENDORS REPRESENTATIVE

Town & Country Conveyancing

PO Box 326 SUNBURY VIC 3429

DX 42907 SUNBURY

Tel: 0387469100 Fax: 03 9740 5977

Email: icsconve@bigpond.net.au

Ref: T170325

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 \$3,500.00

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 within the meaning of the regulations made under the Building Act 1993.

(c) ROAD ACCESS

There is access to the Property by Road.

(d) PLANNING

Planning Scheme:

Bass Coast Planning Scheme

Responsible Authority:

Bass Coast Shire Council

Zoning:

GRZ General Residential Zone

Planning Overlay/s:

VPO - Vegetation Protection Overlay

See attached Property Report

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 <u>however</u> 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 Owners Corporation in respect of the land is INACTIVE. It has not, in the past 15 months, had an Annual General Meeting, fixed any fees or held any insurance.

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	Not Connected
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.

SWIMMING POOLS / SPA

In the event a swimming pool / spa is on the land herein described, the purchaser may be required at their expense to comply with the provisions of the Building Regulations Act 1994 and in particular 5.13 regarding the provisions of barriers to restrict access by some children to the swimming pool / spa within 30 days after:-

- a) In the case of a Contract other than a Terms Contract (as defined in Section 2 of the Sale of Land Act 1962) the completion of the Contract; and
- b) In the case of a Terms Contract, the purchaser becomes entitled to possession or to the receipt of rents and profits under the contract.

SMOKE ALARMS

DATE OF STATEMENT.

The purchaser is to note that all dwellings and or units are required to be fitted with self contained smoke alarms in accordance with Regulation 5.14 of the Building Regulations 1994 within 30 days after:

- a) In the case of a Contract other than a Terms Contract (as defined in Section 2 of the Sale of Land Act 1962) the completion of the Contract; and
- b) In the case of a Terms Contract, the purchaser becomes entitled to possession or to the receipt of rents and profits under the contract.

DATE OF STATEMENT.	
Vendor's Signature:	
The Purchaser acknowledges being give Purchaser signed any Contract.	n a copy of this statement signed by the Vendor before the
DATE OF ACKNOWLEDGEMENT:	
Purchaser's Signature:	

PLEASE NOTE that where the property is to be sold on terms pursuant to Section 32(2)(f) of the Act and/or sold subject to a mortgage that is not to be discharged by the date of possession (or receipt of rents and profits) of the property pursuant to Section 32(2)(a) of the Act - then the Vendor must provide an additional statement containing the particulars specified in Schedules 1 and 2 of the Act.

Register Search Statement - Volume 10965 Folio 153

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

VOLUME 10965 FOLIO 153

Security no : 124068881060L Produced 01/11/2017 03:26 pm

LAND DESCRIPTION

Lot 1 on Plan of Subdivision 538442R. PARENT TITLE Volume 10738 Folio 456 Created by instrument PS538442R 02/09/2006

REGISTERED PROPRIETOR

Estate Fee Simple Joint Proprietors

PAUL DAVID KENNY

MAXINE GAYE KENNY both of 3 TANNER PLACE SUNBURY VIC 3429 AG814412P 15/10/2009

ENCUMBRANCES, CAVEATS AND NOTICES

COVENANT PS538442R 02/09/2006

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 PS538442R FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

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

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

Street Address: UNIT 1 37 ELWOOD AVENUE SURF BEACH VIC 3922

OWNERS CORPORATIONS

The land in this folio is affected by OWNERS CORPORATION 1 PLAN NO. PS538442R

DOCUMENT END

Delivered from the Landata ® System by SAI Global Property Division Pty Ltd Delivered at 01/11/2017, for Order Number 47522713. Your reference: T170325 - Kenney.



Department of Environment, Land, Water & Planning

Owners Corporation Search Report

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Produced: 01/11/2017 03:32:57 PM

OWNERS CORPORATION 1 PLAN NO. PS538442R

The land in PS538442R is affect	ed by 1 Ow	vners Corporation(s)
Land Affected by Owners Corpora	ition:		
Common Property 1, Lots 1 - 3.			
Limitations on Owners Corporati	lon:		
Unlimited			
Postal Address for Service of N	Notices:		
37 ELWOOD AVENUE SURF BEACH V PS538442R 02/09/2006	/IC 3922		
Owners Corporation Manager:			
NIL			
Rules:			
Model Rules apply unless a matt See Section 139(3) Owners Corpo	ter is prov	vided for in Owner : 2006	s Corporation Rules.
Owners Corporation Rules:			
NIL			
Notations:			i
NIL			
Entitlement and Liability:			
NOTE - Folio References are onl	y provided	l in a Premium Rep	ort.
Land Parcel Enti	tlement	Liability	
Common Property 1 Lot 1 Lot 2	0.00 34.00 33.00	0.00 34.00 33.00	





Department of Environment, Land, Water & Planning

Owners Corporation Search Report

Lot 3 33.00 33.00

Total 100.00 100.00

From 31 December $20\dot{q}$ 7 every Body Corporate is deemed to be an Owners Corporation. Any reference to a Body Corporate in any Plan, Instrument or Folio is to be read as a reference to an Owners Corporation.

Statement End.



Delivered by LANDATA®. Land Use Victoria timestamp 01/11/2017 15:38 Page 1 of 2

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FORM 10

Regs 38(1)(b), Subdivision (Procedures) Regulations 2000

SUBDIVISION ACT 1988

APPLICATION TO REGISTER A PLAN OF SUBDIVISION

SECTION 22

SUBDIVISION ACT 1988

(Not done as part of a plan of subdivision or plan of consolidation)

Lodged at the Land Titles Office by:

Name:

Mahons with Yuncken & Yuncken Lawyers

Phone:

9877 3077

Address:

DX 35604 Blackburn

Ref:

LFF: 2050152

Customer Code: 2241P

To the Registrar of Titles

PLAN NO.: PS 538442R

This is an Application by the registered proprietor of the land in the Plan No. PS 538442R for registration of the plan.

- 1. Applicant: M & V MECHANICAL SERVICES PTY LTD of 165 Research-Warrandyte Road WARRANDYTE NORTH 3113
- Land: VOLUME 10738 FOLIO 456 /
- 3. Municipal district in which land is located: BASS COAST

Date: 8 MAY 2006

MAHONS with Yuncken & Yuncken,

Signature of Australian Legal Practitioner within the meaning/under

the Legal Profession Act 2004

Level 1,178 Whitehorse Road, BLACKBURN 3130

To the Registrar of Titles:

Please register this Application to Register A Plan of Subdivision and upon completion of registration return the relevant Certificate of Title Volume 10738 Folio 456 to Mahons with Yuncken & Yuncken, Lawyers, 178 Whitehorse Road, Blackburn 3130

JELL (VIC) PTY LTD the Mortgagee under Mortgage No. AD518600Q over Certificate of Title Volume 10738 Folio 456 HEREBY CONSENTS to the Application of Plan of Subdivision referred to in the within Application.

DATED the 9th day of May 2006

The Registrar of Titles

Please register this dealing and upon completion issue the Titles to:

Mahons with Yuncken & Yuncken Lawyers 2241P

As Australian Legal Practitioners for and on behalf of

Jell (Vic) Pty Ltd

To:

Delivered by LANDATA®. Land Use Victoria timestamp 01/11/2017 15:32 Page 1 of 4
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	PLA	AN OF S	וחמחו,	AISION		EDI	TION 1	PS	538442R
Parish	Loc : PHILLIP I	ation of Lan SLAND	d				cil Certification		
Township: -						COAST SHIRE CO		Ref: 504700 2001	
					I		under section 6 of Unde r section 11(7)		ivision Act 1988. Utilivision Act 1988.
Section					l	-	Modion under setti ul romaliume issuei		ection 21-of the Subdivision Act
,	Allotment:	144(PART)			-1988: OPEN SI				
Crown	Portion: -				(i) A requir	ement for p		der sectio	n 18 of the Subdivision Act
Title R	Reference: \	OL 10738 FOL	456		Will The requ		been setistied.		
Last P	Plan Refere	nce: LOT 1 PS5	072010				lo-be satisfied in §	itage	
Postal lat time subdivis	e of S	7 ELWOOD AV URF BEACH ES HILLIP ISLAND	TATE		~Eouneit	Delegate Seal 22 / 1	1/05		
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		ads and / or			Council				
ldentifie	er	Council/Box	dy/Person		Date		/ Note	tions	
NIL		NIL			Staging		ot a staged subdivis		
							Permit No. 031128		
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Subject Land	Pur	pose	Width (Metres)	Origin		Land Beni	efited/In Favour Of		Statement of Compliance/ Exemption Statement
E-1	DRAINAGE		1•83	LP12328			N LP 12328		Received 🔽
	SEWERAGE		1.83	THIS PLAN			PORT REGION AUTHORITY		Date 1 / 9 /06
									LTO use only
									PLAN REGISTERED
									Time 10: 43 am.
					-				Date 2 / 9 /06
					-				Assistant Registrar of Titles
									Sheet 1 of 4 Sheets



BEVERIDGE WILLIAMS & CO. PTY.LTD.
ACN 006 197 235 ABN 44 622 029 694
SURVEYORS ENORNERS PLANNERS
ENVIRONMENTAL CONSULTANTS
PO 80X 2205 CAULFIELD JUNCTION 3161 95284444
PO 80X1465 BALLARAT MAIL CENTRE 3354 53313877
PO 80X 161 LEDNGATHA 3953 56622630
PO 80X 129 WONTHAGGI 3995 56721505
PO 80X 1916 TRARALGON 3844 51760374

PETER ALAN TOOLE LICENSED SURVEYOR

SIGNATURE DATE 24/10/2005

VERSION 3 REF. W4727

DATE 22/11/ 05. COUNCIL DELEGATE SIGNATURE

Original sheet size A3

PS538442R

FOR CURRENT BODY CORPORATE DETAILS SEE BODY CORPORATE SEARCH REPORT

Sheet 3

П

Civic Centre PO Box 118

Wonthaggi VIC 3995

VALUATION AND RATE NOTICE

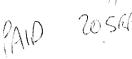
T:1300 BCOAST (226 278) or 03 \$671 2211 F: (03) 5671 2222

basscoast@basscoast.vic gov au www.basscoast.vic.gov.au





Kenny, MG&PD 1 Lucern Cl **ROMSEY VIC 3434**









Issue Date

Valuation Date

Assess No.

5047001910.0000

01/07/2016 - 30/06/2017

Rating Year

07/07/2016

01/01/2016

30332

Description and Location of Property 1/37 ELWOOD AVE SURF BEACH

Site Value

Capital Improved Value

Net Annual Value

Lot 1 PS 538442

Property Number

119000

222000

11100

Note: CIV is used for rating purposes.

Rating Details

Developed Land Rate Garbage Fire Services Property Levy - Residential

\$222000 x \$0.0037639 1 x \$327.00 \$222000 x \$0.000128 + \$105.00 \$835.59 \$327.00 \$133.42

NET AMOUNT DUE

\$1,296.01

Arrears \$0.00 Due Immediately Current Payable

\$1,296.01 OR Due 15/02/2017

1st INSTALMENT \$324.01 Due 30/09/2016

2nd INSTALMENT \$324.00 Due 30/11/2016

3rd INSTALMENT 4th INSTALMENT \$324.00

Due 28/02/2017

\$324.00

Due 31/05/2017

THIS NOTICE DOES NOT INCLUDE PAYMENTS RECEIVED AFTER 04/07/2016



If Paying in Person Please Keep This Notice Intact See Reverse for Payment Options

5047001910.0000

Kenny, MG&PD

1/37 ELWOOD AVE SURF BEACH

Biller Code: 93799

Ref No: 0000303321

BPAY® this payment via internet or phone banking.

BPAY View 3 - View and pay this bill using internet banking BPAY View Registration No: 0000303321



Payment by telephone 24 hours a day by calling 1300 300 408 Ref No: 0000303321



Bilinay

Billpay Code: 2390 Ref: 0 0030 3321

Pay in-store at Australia Post, online at auspost com aupostbillpay, by phone 13 18 16 or via AusPost app

() POST billpay

Property No:

Name

Location



Full Payment *2390 303321

1st INSTALMENT \$324.01

Due 30/09/2016

OR

Current Payable \$1,296.01

Due 15/02/2017

Arrears \$0.00

Due Immediately





1 1300 720 711

First Period Account

Account Number

10113918

Amount Due

\$274.89

P D Kenny & M G Kenny 1 Lucern Close ROMESY VIC 3434

Issue Date:

15 September 2017

Property Details:

1/37 Elwood Avenue SURF BEACH

Due Date

13 October 2017

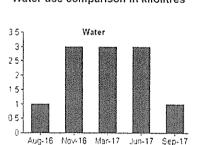
Brought Forward Balance

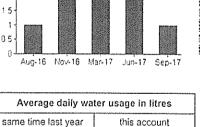
Opening Balance Government Water Rebate Payments		\$241.57 -\$30.45 -\$241.57
Balance		-\$30.45
Current Charges		
Usage Charges	See Reverse	\$1.99

Usage Charges	See Reverse	\$1.99
Service Availability Charges	See Reverse	\$249.03
Waterways and Drainage Charges		\$54.32

Total \$305.34

Total Amount Due \$274.89 Water use comparison in kilolitres





Average daily wat	er usage in litres
same time last year	this account
10	10
water use c	ost per day
\$0	.02

Payments made after 12/09/2017 will not appear on this account.



Faults & Emergencies 1800 249 090



For more information on Target Your Water Use visit www.westemportwater.com.au/ target-your-water-usage

OWNERS CORPORATION CERTIFICATE

Owners Corporations Act 2006 – Section 151 and Owners Corporations Regulations 2007 – Regulation 11 and 12

Under Section 151(3) of the Act, the owners corporation must issue an owners corporation certificate within 10 business days after it receives an application.

Reference No. T170325

This Certificate is issued for: Lot 1 on Owners Corporation

Plan No. PS538442

Property located at: Lot 1, 37 Elwood Avenue SURF BEACH VIC 3922

Under Owners Corporations Regulations 2007 – Regulation 11 – Prescribed information for the purposes of section 151(4)(a) of the Owners Corporation Act, all of which must be included in this Owners Corporation Certificate is:

- (a) the current fees for the lot for each quarter or annually or other period, are:
- (b) the date up to which the fees for the lot have been paid, is:

NIL

NIL

(c) the total of any unpaid fees or charges for the lot, is:

NIL

(d) any special fees or levies which have been struck, and the dates on which they were struck and are payable, are:

NOT APPLICABLE

(e) any repairs, maintenance or other work which has been or is about to be performed which may incur additional charges to those set out in paragraphs (a) to (d), is:

NOT APPLICABLE

- (f) in relation to the owners corporation's insurance cover-
 - (i) the name of the company:

STEADFAST HOME INSURANCE

(ii) the number of the policy:

06H7995368

(iii) the kind of policy:

HOME INSURANCE

(iv) the buildings covered:

LOT 1, 37 ELWOOD AVENUE, SURF BEACH

(v) the building amount:

\$163,000.00

(vi) the public liability amount:

\$20,000,000.00

(vii) the renewal date:

16/09/2018

(g) if the owners corporation has resolved that the members may arrange their own insurance under section 63 of the Act, the date of this resolution, is:

NOT APPLICABLE

(h) the total funds held by the owners corporation, is:

NIL.

(i) whether the owners corporation has any liabilities (in addition to any such liabilities specified in paragraphs (a) to (d)) and, if so, the details of those liabilities:

NOT APPLICABLE

(j) details of any current contracts, leases, licences or agreements affecting the common property:

NIL

(k) details of any current agreements to provide services to lot owners, occupiers or the public:

NIL

(l) details of any notices or orders served on the owners corporation in the last 12 months that have not been satisfied:

NIL

(m) details of any legal proceedings to which the owners corporation is a party and any circumstances of which the owners corporation is aware that are likely to give rise to proceedings:

NOT APPLICABLE

(n) whether the owners corporation has appointed, or has resolved to appoint, a manager and, if so, the name and address of the manager:

NOT APPLICABLE

(o) whether an administrator has been appointed for the owners corporation, or whether there has been a proposal for the appointment of an administrator:

NOT APPLICABLE

(p) the minutes of the most recent annual general meeting of the owners corporation.

NOT APPLICABLE

Under the Owners Corporations Act 2006 – Section 151(b), the following documents must accompany this Owners Corporation Certificate:

(i) a copy of the rules, or, if the rules have been amended the consolidated rules of the owners corporation as recorded on the Register; and

NOT APPLICABLE

(ii) a statement in the prescribed form providing advice and information to prospective purchasers and lot owners; and

A statement in the prescribed form required by subsection (ii) is included at Page 5.

NOT APPLICABLE

(iii) a copy of all resolutions made at the last annual general meeting of the owners corporation; and

NOT APPLICABLE

- (iv) any other documents of a prescribed kind; and
 - NOT APPLICABLE
- (v) a statement advising that further information on prescribed matters can be obtained by inspection of the owners corporation register.

NOT APPLICABLE

This Owners Corporation Co	ertificate was prepare	ed on:	(DATE)
	(SIGNATURE)		(PRINT NAME)
NAME of Management Com	npany (if relevant) as	delegate of the owners corp	ooration.
THE COMMON SEAL of OW CORPORATION NO.	NERS	Affix Common Seal here	
was affixed in Owners Corpo presence of:	section 20 of the and in the		
Signature of Lot Owner		Print Name	
Signature of Lot Owner		Print Name	

STATEMENT OF ADVICE AND INFORMATION FOR PROSPECTIVE PURCHASERS AND LOT OWNERS

Under Owners Corporations Regulations 2007 – Regulation 12 – the Prescribed Statement set out below, for the purposes of section 151(4)(b)(ii) of the Act, is to accompany the owners corporation certificate. The Prescribed Statement is:

What is an owners corporation?

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

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

How are decisions made by an owners corporation?

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

Owners corporation rules

The owners corporation rules may deal with matters such as car parking, noise, pets, the appearance or use of lots, behaviour of owners, occupiers or guests and grievance procedures. You should look at the owners corporation rules to consider any restrictions imposed by the rules.

Lot entitlement and lot liability

The plan of subdivision will also show your lot entitlement and lot liability. Lot liability represents the share of owners corporation expenses that each lot owner is required to pay. Lot entitlement is an owner's share of ownership of the common property, which determines voting rights. You should make sure that the allocation of lot liability and entitlement for the lot you are considering buying seems fair and reasonable.

Further information

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

Management of an owners corporation

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

IF YOU ARE UNCERTAIN ABOUT ANY ASPECT OF THE OWNERS CORPORATION OR ANY DOCUMENTS YOU HAVE RECEIVED IN RELATION TO THE OWNERS CORPORATION YOU SHOULD SEEK EXPERT ADVICE.



BJS INSURANCE BROKERS(GIPPSLAND)P/L

ABN 51 091 705 770 ACN 091 705 770

AFS Licence No. 238365

129-131 Graham Street WONTHAGGI VIC 3995 Tel: (03) 5671 3600

Fax: (03) 5672 3663

Email: gippsland@bjsib.com.au

You have elected to pay this invoice by Monthly Instalments which will be deducted from your nominated financial institution account. Please ensure funds are available as unpaid instalments may result in cancellation of your cover.

Paul & Maxine Kenny 1 Lucern Close ROMSEY VIC 3434

Class of Policy: Home Insurance

Insurer:

Insurance Australia Limited (T/as CGU) 35 Armstrong Street BALLARAT 3350

ABN:

11 000 016 722

The Insured:

PAUL & MAXINE KENNY

Page 1 of 9

TAX INVOICE

This document is a tax invoice for GST

Invoice Date: Invoice No: 29/08/2017

No: 199432

Our Reference: KENNYP

Should you have any queries in relation to this account, please contact your Account Manager

Retail Team

RENEWAL

Policy No: 06H7995368

Period of Cover:

From 16/09/2017

to 16/09/2018 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$979.75	\$0.00	\$0.00	\$103.98	\$107.78	\$60.00

Commission earned on this invoice \$242.49

TOTAL \$1,251.51

PRIVACY NOTICE:

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

Our Reference: KENNYP Invoice No: 199432 Acct Man: Retail

You have chosen to pay this invoice by Monthly Instalments which will be deducted from your nominated account.

NONTHLY

TOTAL PREMIUM

\$0.00

Schedule of Insurance

Page 3 of 9

Class of Policy:

Home Insurance

The Insured:

PAUL & MAXINE KENNY

Policy No: Invoice No: Our Ref:

06H7995368 199432 KENNYP

STEADFAST HOME INSURANCE

Insured Name(s) - PAUL & MAXINE KENNY

Situation 1 - LOT 1, 37 ELWOOD AVENUE, SURF BEACH, VIC 3922 Type of Cover - Listed Events

	SUM INSURED
BUILDINGS	\$163,000
(Including Replacement Benefit)	
CONTENTS	\$37,000
SPECIAL CONTENTS	Not Insured
TOTAL SUM INSURED FOR ALL CONTENTS	\$37,000

Excess applicable to all above \$550

SECURITY

3. Deadlocks and/or security doors on all external doors

LIABILITY LIMIT \$20,000,000

DOMESTIC WORKERS' COMPENSATION

Not Insured

OTHER VALUABLES Not Insured SPECIAL VALUABLES Not Insured

Premium applicable to this policy includes the following discounts:
Over 50 discount

PREMIUM INSTALMENT ADVICE

You have indicated that you wish to pay your policy by monthly Direct Debit. Provided you confirm your acceptance of this renewal by 23/09/2017 we will debit your nominated account 063548-10****39, for the amounts shown below.

The Instalment amounts shown do not reflect any $^{\rm I}\,{\rm pre}$ payments made to CGU

Instalment Instalment Premium Int Fee	Total Instalment Amount
Number Date Amount (inc GST)	
1 30/09/2017 \$ 98.82 \$ 66.0 2 31/10/2017 \$ 98.79 \$ 0.0 3 30/11/2017 \$ 98.79 \$ 0.0 4 31/12/2017 \$ 98.79 \$ 0.0 5 31/01/2018 \$ 98.79 \$ 0.0 6 28/02/2018 \$ 98.79 \$ 0.0 7 31/03/2018 \$ 98.79 \$ 0.0 8 30/04/2018 \$ 98.79 \$ 0.0 9 31/05/2018 \$ 98.79 \$ 0.0 10 30/06/2018 \$ 98.79 \$ 0.0 11 31/07/2018 \$ 98.79 \$ 0.0	0 \$ 98.79 0 \$ 98.79
12 31/08/2018 \$ 98.79 \$ 0.0	0 \$ 98.79

Schedule of Insurance

Page 4 of 9

Class of Policy: Home Insurance Policy No: 06H7995368
The Insured: PAUL & MAXINE KENNY Invoice No: 199432
Our Ref: KENNYP

POLICY VARIATIONS AND EXTENSIONS

Notation in respect of: Situation -LOT 1, 37 ELWOOD AVENUE, SURF BEACH, VIC 3922 COVER IS EXTENDED TO INCLUDE INSURED'S PORTION OF LIABILITY FOR THEIR COMMON AREA.

Excess Change We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

Important Information

If you answer "yes" to any of the following questions, please contact your insurance intermediary.

In the last 12 months:

- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

IMPORTANT NOTICES

POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

POLICY EXCESS

For each separate identifiable event or incident for which your policy provides cover any applicable excess will apply for each event or incident giving rise to a claim.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a refund of premium paid, provided you have not made a



Property Report from www.land.vic.gov.au on 01 November 2017 03:30 PM

Lot and Plan Number: Lot 1 PS538442

Address: UNIT 1/37 ELWOOD AVENUE SURF BEACH 3922

Standard Parcel Identifier (SPI): 1\PS538442

Local Government (Council): BASS COAST Council Property Number: 5047001910.0000

Directory Reference: Melway 733 G10

This parcel 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

State Electorates

Legislative Council: EASTERN VICTORIA

Legislative Assembly: BASS

Utilities

Regional Urban Water Business: Westernport Water

Rural Water Business: Southern Rural Water Melbourne Water: inside drainage boundary

Power Distributor: AUSNET (Information about choosing an electricity retailer)

Planning Zone Summary

Planning Zone: GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)

Planning Overlay: <u>VEGETATION PROTECTION OVERLAY (VPO)</u>

VEGETATION PROTECTION OVERLAY - SCHEDULE 2 (VPO2)

Planning scheme data last updated on 25 October 2017.

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, local, particular and general 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 <u>Planning Schemes Online</u>

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the Planning & Environment Act 1987. It does not include information about exhibited planning scheme amendments, or zonings that may abut the land. To obtain a Planning Certificate go to <u>Titles and Property Certificates</u>

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

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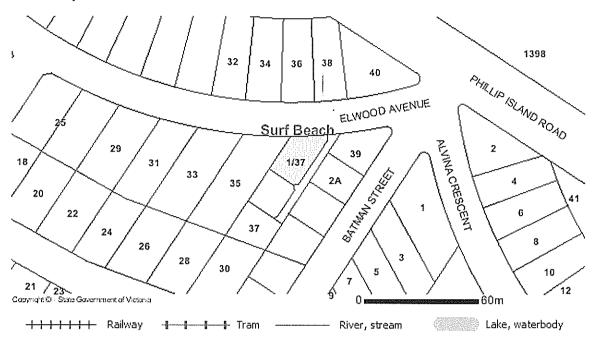
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Area Map



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Planning Property Report

from www.planning.vic.gov.au on 01 November 2017 03:31 PM

Lot and Plan Number: Lot 1 PS538442

Address: UNIT 1/37 ELWOOD AVENUE SURF BEACH 3922

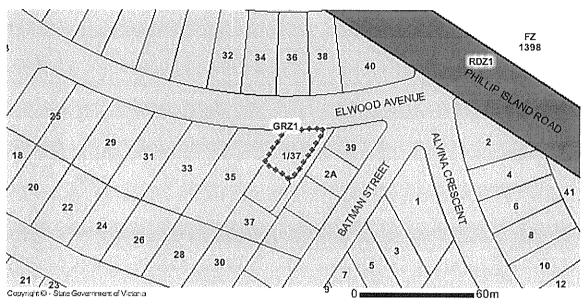
Local Government (Council): BASS COAST Council Property Number: 5047001910.0000

Directory Reference: Melway 733 G10

Planning Zone

GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)



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

Zones Legend		
ACZ - Activity Centre	IN1Z - Industrial 1	R1Z - General Residential
B1Z - Commercial 1	IN2Z - Industrial 2	R2Z - General Residential
B2Z - Commercial 1	IN3Z - Industrial 3	R3Z - General Residential
B3Z - Commercial 2	LDRZ - Low Density Residential	RAZ - Rural Activity
B4Z - Commercial 2	MUZ - Mixed Use	RCZ - Rural Conservation
B5Z - Commercial 1	NRZ - Neighbourhood Residential	RDZ1 - Road - Category 1
C1Z - Commercial 1	PCRZ - Public Conservation & Resource	RDZ2 - Road - Category 2
C2Z - Commercial 2	PDZ - Priority Development	RGZ - Residential Growth
CA - Commonwealth Land	PPRZ - Public Park & Recreation	RLZ - Rural Living
CCZ - Capital City	PUZ1 - Public Use - Service & Utility	RUZ - Rural
CDZ - Comprehensive Development	PUZ2 - Public Use - Education	SUZ - Special Use
DZ - Dockland	PUZ3 - Public Use - Health Community	TZ - Township
ERZ - Environmental Rural	PUZ4 - Public Use - Transport	UFZ - Urban Floodway
FZ - Farming	PUZS - Public Use - Cemetery/Crematorium	UGZ - Urban Growth
GRZ - General Residential	PUZ6 - Public Use - Local Government	
GWAZ - Green Wedge A	PUZ7 - Public Use - Other Public Use	— Urban Growth Boundary
GWZ - Green Wedge	PZ - Port	
		velikanyski velika.
 	#	Lake, waterbody

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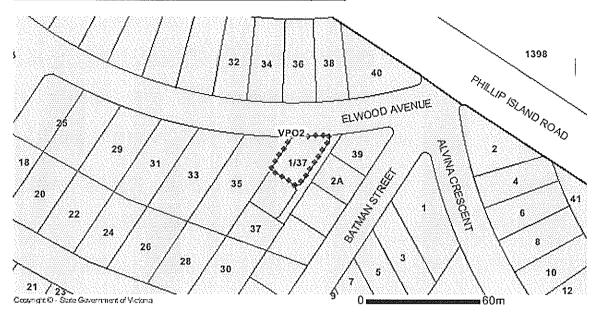
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Planning Overlay

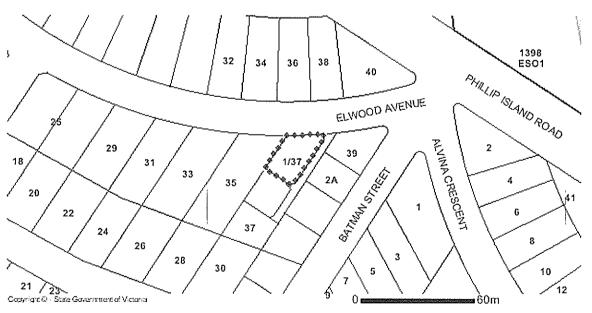
VEGETATION PROTECTION OVERLAY (VPO) VEGETATION PROTECTION OVERLAY - SCHEDULE 2 (VPO2)



OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land **ENVIRONMENTAL SIGNIFICANCE OVERLAY (ESO)**

SIGNIFICANT LANDSCAPE OVERLAY (SLO)



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Planning Overlays Legend

Overlays Legend	IPO - Incorporated Plan
AEO - Airport Environs	LSIO - Land Subject to Inundation
BMO - Bushfire Management	MAEO1 - Melbourne Airport Environs 1
CLPO - City Link Project	MAEO2 - Melbourne Airport Environs 2
DCPO - Development Contributions Plan	NCO - Neighbourhood Character
DDO - Design & Development	PO - Parking
DDOPT - Design & Development Part	PAO - Public Acquisition
DPO - Development Plan	R0 - Restructure
EAO - Environmental Audit	RCO - Road Closure
EMO - Erosion Management	SBO - Special Building
ESO - Environmental Significance	SLO - Significant Landscape
FO - Floodway	SMO · Salinity Management
HO - Heritage	SRO - State Resource
ICPO - Infrastructure Contributions Plan	VPO - Vegetation Protection
	——— River, stream Lake, waterbody

Note: due to overlaps some colours on the maps may not match those in the legend.

Further Planning Information

Planning scheme data last updated on 25 October 2017.

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To view planning zones, overlay and heritage information in an interactive format visit Planning Maps Online

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Designated Bushfire Prone Areas

from www.planning.vic.gov.au on 01 November 2017 03:34 PM

Lot and Plan Number: Lot 1 PS538442

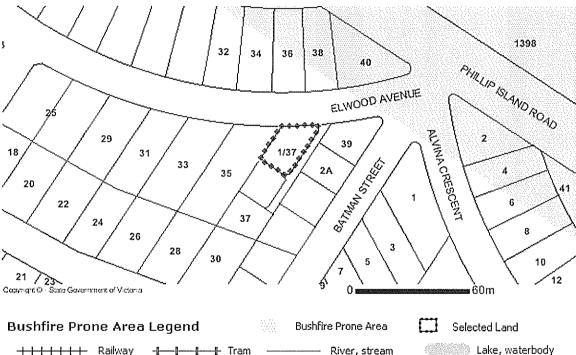
Address: UNIT 1/37 ELWOOD AVENUE SURF BEACH 3922

Local Government (Council): BASS COAST Council Property Number: 5047001910.0000

Directory Reference: Melway 733 G10

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

Designated Bushfire Prone Area Map



++++++ Railway

--⊩ Tram

River, stream

Designated bushfire prone areas as determined by the Minister for Planning are in effect from 8 September 2011, as amended by gazette notices on 25 October 2012, 8 August 2013, 30 December 2013, 3 June 2014, 22 October 2014, 29 August 2015, 21 April 2016, 18 October 2016 and 2 June 2017.

The Building Interim Regulations 2017 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 via the Bushfire Prone Areas Map Service at http://services.land.vic.gov.au/maps/bushfire.jsp 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 in the Building Commission section of 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 Planning Schemes Online

For Planning Scheme Provisions for this property return to the GetReports list and select the Planning Property Report.

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Environment, Land, Water and Planning

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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 32(2)(dc) of the Sale of Land 1962 (Vic).