Vendor Statement

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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.

٦

Land	19 EASTBOURNE CRESCENT, OFFICER VIC 3809		
Vendor's name	NAVKARAN SINGH JAMMU	Date 10-01-2025 /	
Vendor's signature	Par		
Vendor's name	PAWANDEEP KAUR	Date 10-01-2¢25 /	
Vendor's signature	Pow i don Kan		
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: \$5,500
- (b) There are NO amounts for which the purchaser may become liable as a consequence of the sale of which the vendor might reasonably be expected to have knowledge, which are not included in the items above; other than any amounts described in this rectangular box.
- 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

		То	
--	--	----	--

Other particulars (including dates and times of payments):

Not Applicable

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.

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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 the Title and Copy of Plan.
 - (b) Particulars of any existing failure to comply with that easement, Covenant or other similar restrictions are: Unless contained in the attached certificates or statements, to the best of the Vendor's knowledge there is no failure to comply with the terms of any easement, covenant or similar restriction affecting the land. However, the Vendor has no means of knowing all the decisions of the Government and other authorities unless such decision has been communicated to the Vendor. 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.

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 within the meaning of regulations made under the *Building Act* 1993 if the square box is marked with an 'X'

3.4 Planning Scheme

Name of planning scheme
Name of responsible
authority
Zoning of the land
Name of planning overlay

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:

None to Vendor's Knowledge

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:

None to Vendor's Knowledge

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):

Is attached.

6. OWNERS CORPORATION

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

Not Applicable.

7. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC")

Not applicable.

8. SERVICES

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

Electricity supply Gas supply	Water supply	Sewerage	Telephone services
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9. TITLE

Attached are copies of the following documents:

9.1 Registered Title:

A registered Search statement and documents, or part of a document, referred to as Diagram location in that statement which identifies the land and its location.

10 SUBDIVISION

10.1 Unregistered Subdivision

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

Not Applicable.

10.2 Staged Subdivision

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

Not Applicable.

10.3 Further Plan of Subdivision

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

Not Applicable.

11. DISCLOSURE OF ENERGY INFORMATION

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

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

- (a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and
- (b) which has a net lettable area of at least 2000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date):

Not Applicable.

12. DUE DILIGENCE CHECKLIST

(The Sale of Land Act 1962 provides that the vendor or the vendor's licensed estate agent must make a prescribed due diligence checklist available to purchasers before offering land for sale that is vacant residential land or land on which there is a residence. The due diligence checklist is NOT required to be provided with, or attached to, this vendor statement but the checklist may be attached as a matter of convenience.)

Is attached.

13. ATTACHMENTS

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

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

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

Building Permit, Building Insurance and Occupancy Permit.



The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

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

Page 1 of 1

VOLUME 11819 FOLIO 415

Security no : 124119805497M Produced 13/11/2024 01:00 PM

LAND DESCRIPTION

Lot 258 on Plan of Subdivision 731347H. PARENT TITLES : Volume 09844 Folio 213 Volume 09844 Folio 217 Volume 11642 Folio 990 Created by instrument PS731347H 13/09/2016

REGISTERED PROPRIETOR

Estate Fee Simple Joint Proprietors PAWANDEEP KAUR NAVKARAN SINGH JAMMU both of 70 HEDGEVALE DRIVE OFFICER VIC 3809 AT543473N 25/08/2020

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AW878896M 30/05/2023 AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD

COVENANT PS731347H 13/09/2016

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 PS731347H 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: 19 EASTBOURNE CRESCENT OFFICER VIC 3809

ADMINISTRATIVE NOTICES

NIL

eCT Control 16165A AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED Effective from 30/05/2023

DOCUMENT END



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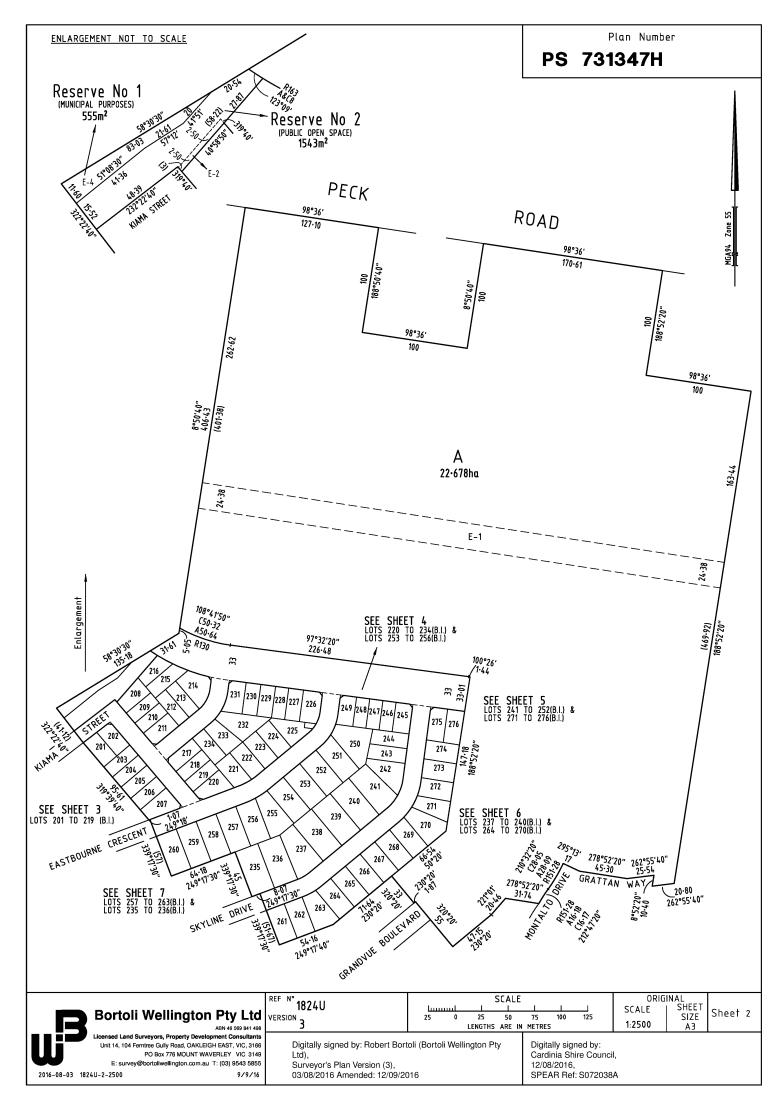
Document Type	Plan
Document Identification	PS731347H
Number of Pages	14
(excluding this cover sheet)	
Document Assembled	13/11/2024 13:00

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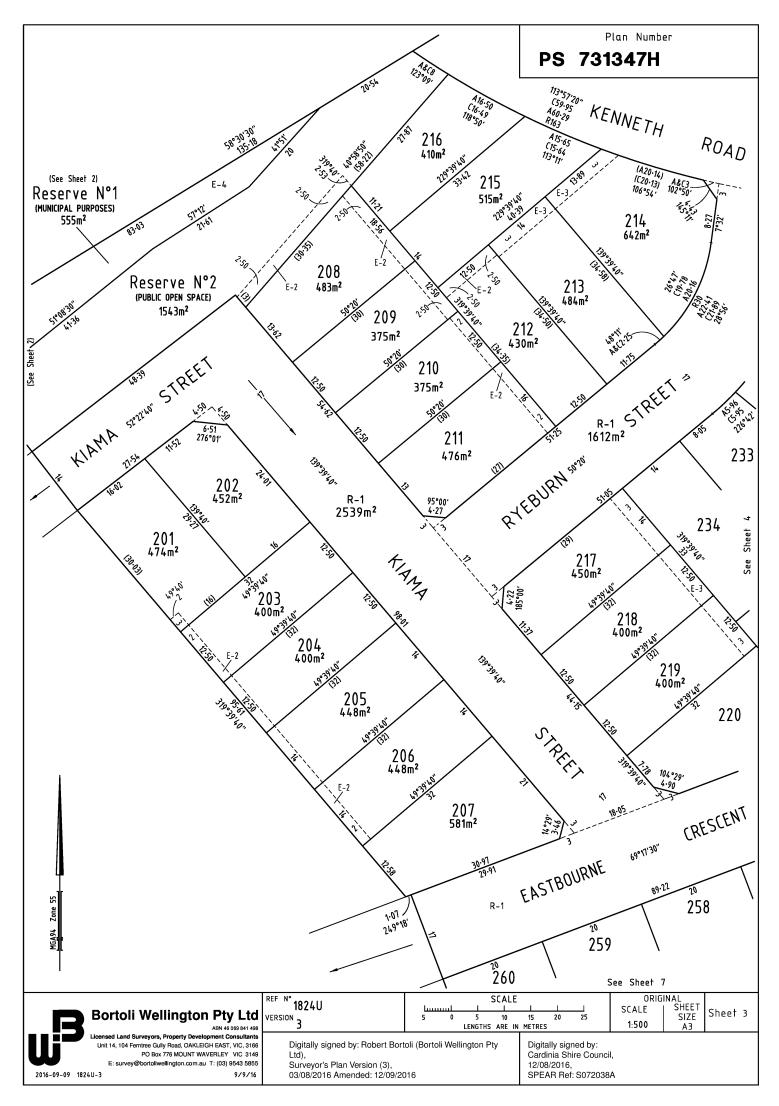
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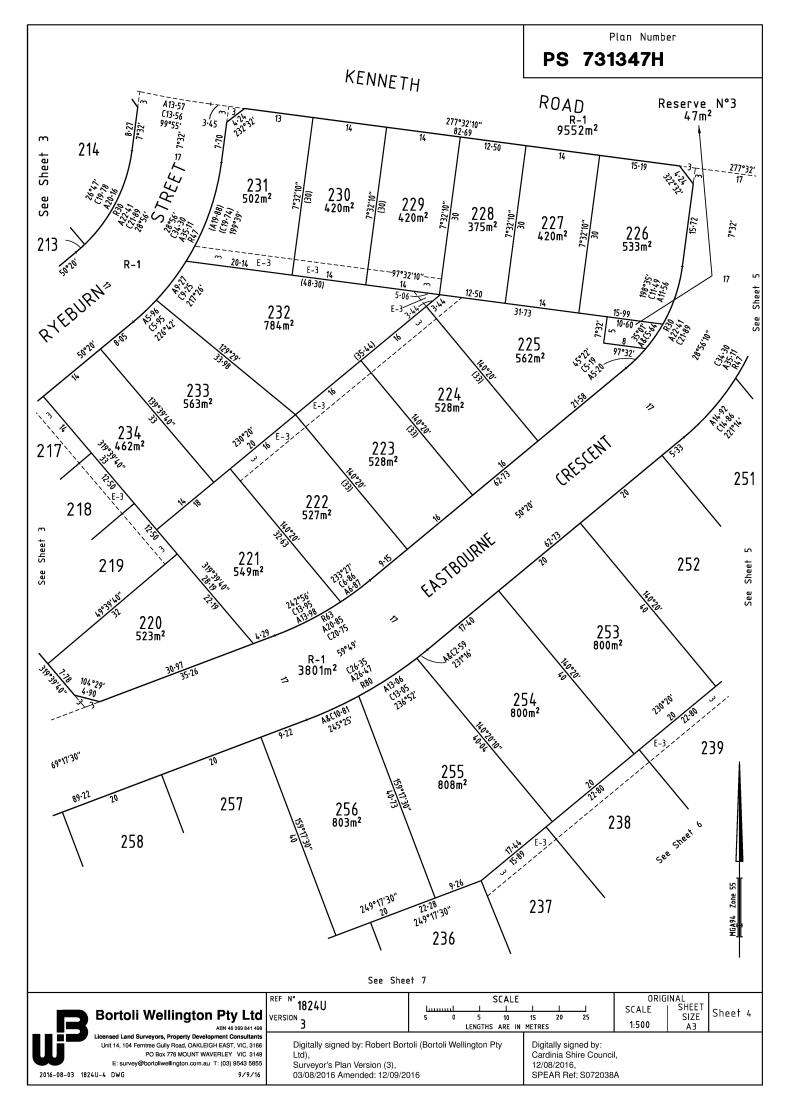
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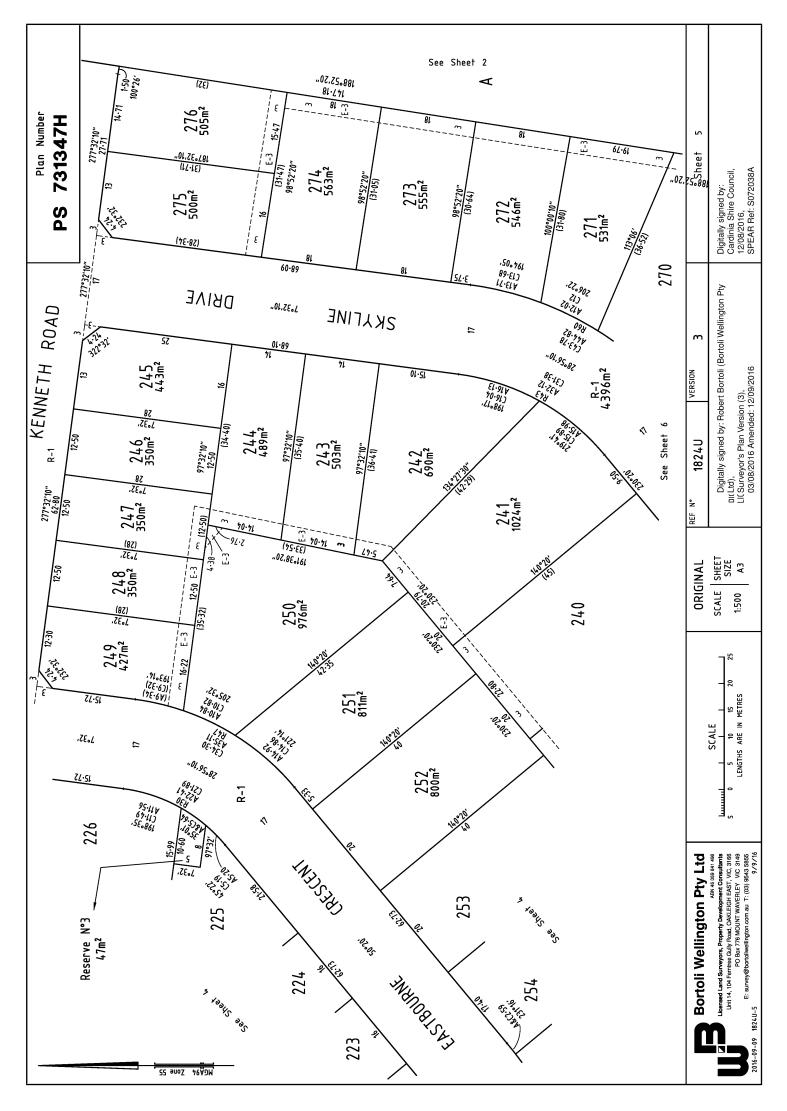
PL	AN OF SUBDIVISI	ON		LV USE ONLY	PS 731347H		
Postal Address (At time of subdiv MGA94 Co-ordin (Of approx. centre	PAKENHAM - - nent: 45 (PART) n: nces: c/t Vol. 9844 - Fol. 217 c/t Vol. 9844 - Fol. 213 c/t Vol. 11642 - Fol. 990 eference: - PS 731345M (Lot A), LP LP 213301P (LOT 10) : SKYLINE DRIVE rision) PAKENHAM VIC 3010 hates: E 363 150)T 6)	Date of original certification und Statement of Compliance This is a statement of complian Growth Areas Infrastructure Co No, the land associated with thi Public Open Space A requirement for public open s Has been made and the require	5/135 00235 1/2038A tion 11 (7) of the Subdivision Act 1988 der section 6: 02/12/2015 nce issued under section 21 of the Subdivision Act 1988		
This survey ho PAKENHAM PM Staging: This i	Image: Cardinal Shift Courting CARDINIA SHIFT COUNCIL Ausnet Electricity Servi NOTATIONS TION - DOES NOT APPLY lan is based on survey 119 "(MELBPOS)" in Proclaimed Surve is not a staged subdivision. Planning	ces Pty Ltd <s no<br="">y Area no. 7 Permit No T</s>	100235	THE OTHER PURPOSES OF 1 TO CREATE THE RES INCLUSIVE) OF THIS 2 THE OTHER PURPOSI POWERLINES PURPOSI ELECTRICITY COMMIS	TRICTIONS AS SHOWN ON SHEETS 8 TO 14 (BOTH PLAN E OF THIS PLAN IS TO REMOVE THE EASEMENTS FOR ISES PURSUANT TO SECTION 103B OF THE STATE SSION ACT 1958 CREATED ON LP 213298Y REMOVAL OF EASEMENT: BY DIRECTION IN		
GRANDVUE EST			EASEMENT	INFORMATION	hering Ensement (Pogd)		
Easement Reference	Legend:A - Appurtenant Purpose	Easement E Width (Metres)	- Encumbe	ring Easement R – Encuml Origin	bering Easement (Road) Land Benefited∕in Favour Of		
E-1 E-2, E-3 E-3 E-4	GAS PIPELINE SEWERAGE DRAINAGE Creation and maintainance of wetland, floodway and drainage as specified and set out in Memorandum of Common Provisions No AA2741	See diag See diag See diag See diag	BOOK THIS THIS THIS	PLAN	VICTORIAN PIPELINES COMMISSION SOUTH EAST WATER CORPORATION CARDINIA SHIRE COUNCIL MELBOURNE WATER CORPORATION		
	Ortoli Wellington Pty Ltd ABN 46 068 841 486 nsed Land Surveyors, Property Development Consultants nit 14, 104 Femtree Gully Road, OAKLEIGH EAST, VIC, 3166 PO Box 775 MOUNT WAVERLEY VIC 3149 E: survey@bortoliwellington.com.au T: (03) 9543 5855	Ltd),		YERSION 3 Bortoli (Bortoli Wellington Pty	Sheet 1 of 14 Sheets PLAN REGISTERED Time: 6.29pm Date: 13/9/2016 F CAMPBELL		
2016-09-09 1824u-1	2016-09-09		mended: 12/0		F CAMPBELL Assistant Registrar of Titles		

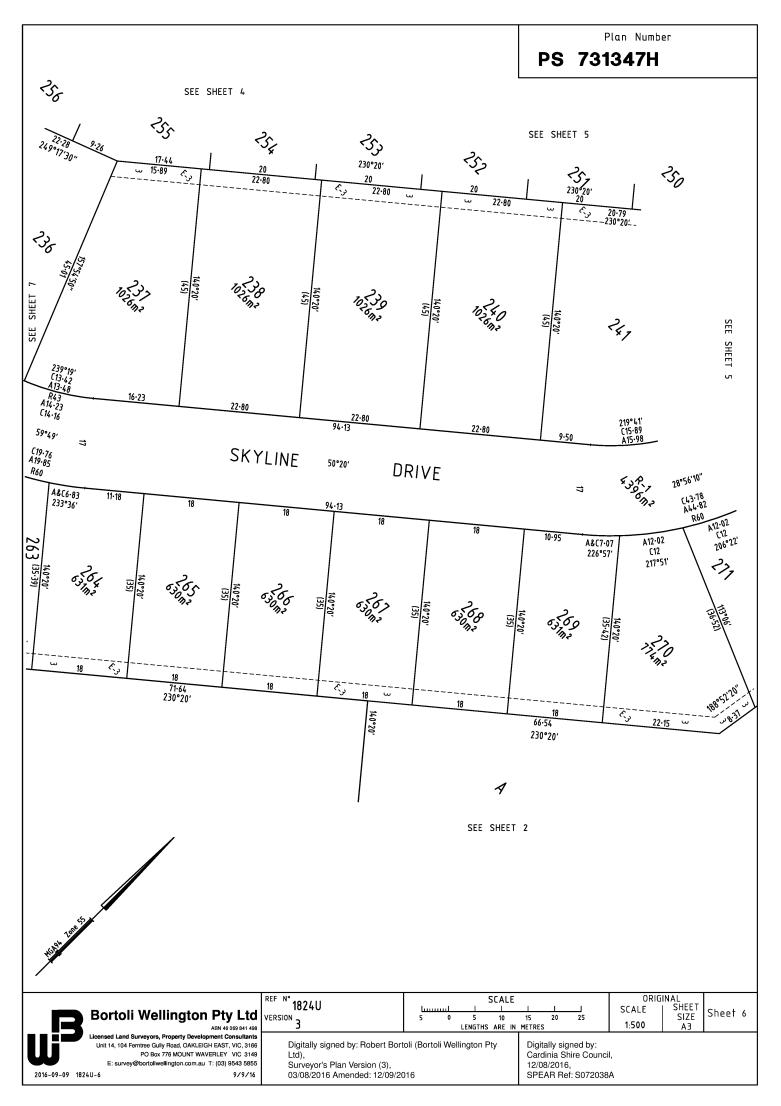


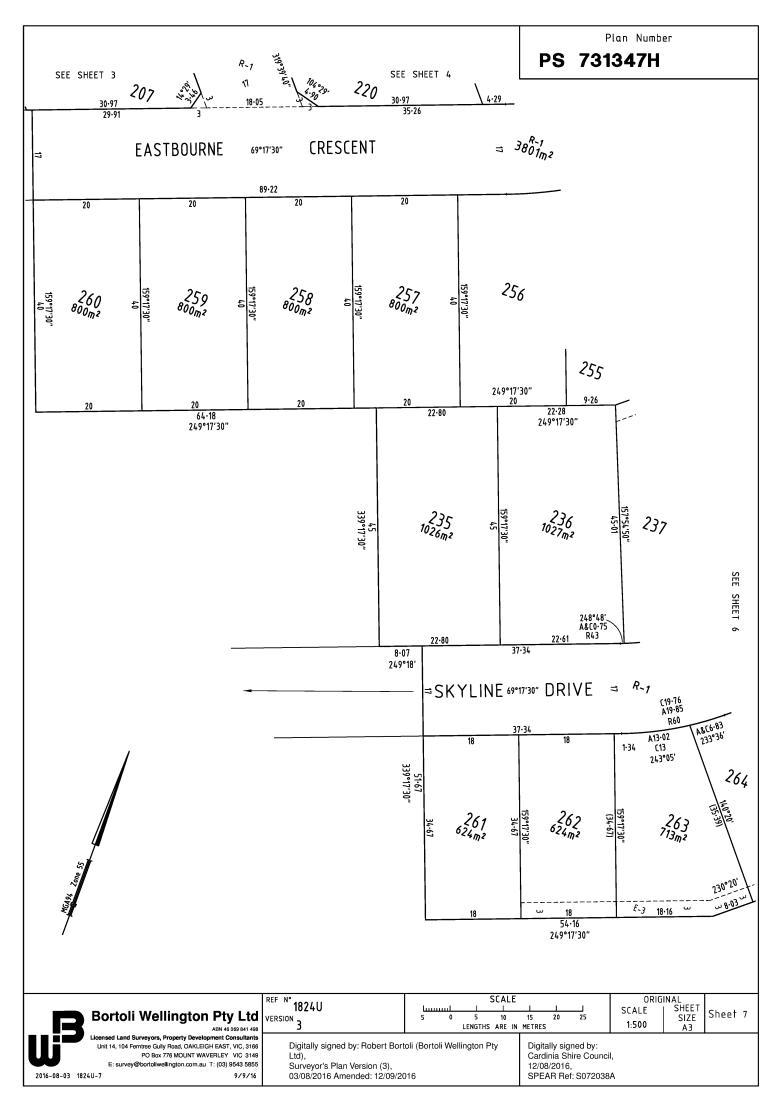
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CREATION OF RESTRICTIONS

RESTRICTION No 1

The following restriction is to be created upon registration of Plan of Subdivision No. PS 731347H (Plan of Subdivision) by way of a restrictive covenant and as a restriction as defined in the Subdivision Act 1988.

Plan Number

PS 731347H

LAND TO BENEFIT: Lots 201 to 276 (both inclusive) on this plan -PS 731347H LAND TO BE BURDENED: Lots 201 to 276 (both inclusive) on this plan -PS 731347H

DESCRIPTION OF RESTRICTION

Except with the written consent of the Grandvue Design Reviewer or the Responsible Authority, and in all other instances with the written consent of each and every registered proprietor of a benefiting Lot on the Plan of Subdivision the registered proprietor or proprietors for the time being of any burdened Lot on the Plan of Subdivision shall not: (a) subdivide or allow the Lot to be subdivided.

(b) build or allow to be built on each lot more than one private dwelling house together with the usual outbuildings.

This restriction shall cease to burden any Lot on the Plan of Subdivision on 31 December 2020.

RESTRICTION No 2

The following restriction is to be created upon registration of Plan of Subdivision No. PS 731347H (Plan of Subdivision) by way of a restrictive covenant and as a restriction as defined in the Subdivision Act 1988.

LAND TO BENEFIT: Lots 201 to 234 (both inclusive), 243 to 249 (both inclusive) & 273 to 276 (both inclusive) on this plan PS 731347H LAND TO BE BURDENED: Lots 235 to 242 (both inclusive) & 250 to 272 (both inclusive) on this plan PS 731347H

DESCRIPTION OF RESTRICTION

Except with the written consent of the Responsible Authority the registered proprietor or proprietors for the time being of any burdened Lot on the Plan of Subdivision shall not construct a building on the burdened lot or construct or carry out works on the burdened lot other than in accordance with any planning permit which may be required and issued by the Responsible Authority.

RESTRICTION No 3

The following restriction is to be created upon registration of Plan of Subdivision No. PS 731347H(Plan of Subdivision) by way of a restrictive covenant and as a restriction as defined in the Subdivision Act 1988.

TABLE OF THE LAND BURDENED AND BENEFITTED

BURDENED LOT NO	BENEFITTED LOT NO								
201	202,203	217	234,218	234	217,218,219,221,233	251	240,241,250,252	269	268,270
202	201,203	218	217,219,234	235	236,256,257	252	239,240,251,253	270	269,271
203	201,202,204	219	218,220,221,234	236	235,237,255,256	253	238,239,252,254	271	270,272
204	203,205	220	219,221	237	236,238,255	254	238,253,255	272	271,273
205	204,206	221	219,220,222,233,234	238	237,239,254,255		236,237,238,254,256	273	272,274
206	205,207	222	221,223,233	239	238,240,252,253	256	235,236,255,257	274	273,275,276
207	206	223	222,224,232	240	239,241,251,252	257	235,356,258	275	274,276
208	209,215,216	224	223,225,232	241	240,242,250,251	258	257,259	276	274,275
209	208,210,212,215,	225	224,226,227,228,232	242	241,243,250	259	258,260		
210	209,211,212	226	225,227	243	242,244,250	260	259		
211	210,212	227	225,226,228	244	243,245,246,247,	261	262		
212	209,210,211,213,	228	225,227,229		250	262	261,263		
	215	229	228,230,232	245	244,246	263	262,264		
213	212,214,215	230	229,231,232	246	244,245,427	264	263,265		
214	213,215	231	230,232	247	244,246,248,250	265	264,266		
215	208,209,212,213	232	223,224,225,229,230	248	247,249,250	266	265,267		
	214,216		231,233	249	248,250	267	266,268		
216	208,215	233	221,222,232,234	250	241,242,243,244,	268	267,269		
					247.248.249.251				

DESCRIPTION OF RESTRICTION

Except with the written consent of the Grandvue Design Reviewer or the Responsible Authority, and in all other instances with the written consent of each and every registered proprietor of a benefiting Lot on the Plan of Subdivision the registered proprietor or proprietors for the time being of any burdened Lot on the Plan of Subdivision shall not:

Primary Dwelling Construction

(a) construct or allow to be constructed any dwelling or garage other than in accordance with the building envelope plan and building envelope profile shown in the Building Envelope Schedule on the following sheets.

(b) build or allow to be built on the Lot a dwelling that has not been approved by Grandvue Design Reviewer in accordance with the "Grandvue at Officer Design & Siting Guidelines-The Ridgeline – Inc Lots Subject to Significant Landscape Overlay".

(c) build or allow to be built on the Lot buildings with a total ground floor area exceeding 60% of the total area of the Lot.
(d) build or allow to be built any wall on or within 150mm of a boundary with a length exceeding 10 metres plus 25% of the remaining length of the boundary of an adjoining Lot.

(e) build or allow to be built any wall on or within 150mm of a boundary with a height exceeding 3.6 metres or an average height exceeding 3 metres.

SEE SHEET 9 FOR CONTINUATION OF RESTRICTION

Bortoli Wellington Pty Ltd	3		ORIG SCALE	INAL SHEET SIZE A3	Sheet 8
Licensed Land Surveyors, Property Development Consultants Unit 14, 104 Ferritres Guily Read, OAKLEIGH EAST, VIC, 3166 PO Box 776 MOUNT WAVERLEY VIC 3149 E: survey@bortoliwellington.com.au T: (03) 9543 5855 2016-09-09 1824U-8 9/9/16	Digitally signed by: Robert Bor Ltd),	 Digitally signed by: Cardinia Shire Council 12/08/2016, SPEAR Ref: S072038/			

Plan Number PS 731347H

RESTRICTION No 3 (cont)

(f) build or allow to be built a dwelling house:

(i) which is closer to the street than the setback area shown on the following building envelope plan, except for:

(1) open porches, pergolas and verandas not exceeding a height of 3.6 metres encroaching up to 2 metres into the setback area; and (2) open porches, pergolas and verandas exceeding a height of 3.6 metres encroaching up to 0.5 metres into the setback area; and

(3) eaves, fascias and gutters not exceeding a height of 3.6 metres encroaching up to 2.6 metres into the setback area; and

(4) eaves, fascias and gutters exceeding a height of 3.6 metres encroaching up to 1.1 metres into the setback area.

(ii) which does not face the primary street frontage;

(iii) with a roof:

(1) if pitched, at a pitch of less than 25 degrees without the written consent of the Grandvue Design Reviewer.;

(2) of any material other than colour bonded steel sheeting or tile, slate or shingles;

(g) allow any external plumbing and electrical services (including waste pipes and fittings but not including down pipes and guttering) to be visible from the street.

Garages

(h) build or allow to be built a dwelling house which does not simultaneously have constructed one roofed garage.

(i) build or allow to be built a garage that is not set back from the primary building line a minimum of 500 millimetres.

(j) build or allow to be built a garage other than in accordance with the "Grandvue at Officer Design & Siting Guidelines-The Ridgeline - Inc Lots Subject to Significant Landscape Overlay".

(k) build or allow to be built a garage or garage doors of a colour and style which does not complement the colour and style of the dwelling house.

Outbuildings

(I) build or allow to be built on the Lot any outbuildings (including any, workshop, garden shed, storage shed or other outbuilding) which

- (i) exceed 20 square metres in floor area;
- (ii) has a maximum height of greater than 3.0 metres;
- (iii) is visible from the primary street frontage; and

(iv) is not consistent with the dwelling house in design, colour and materials.

(m) allow any ancillary items (including but not limited to clothes lines, rainwater tanks, solar hot water panels, hot water services, heating and cooling plants, clothes lines, bins, storage areas or parts thereof to be visible from the street.

(n) erect on the Lot any external satellite dishes visible from the street or any external antennas.

(o) build or allow to be built on the Lot any meter enclosures which are not complementary to the overall design of the dwelling house Fencing

(p) build or allow to be built on the Lot any fencing that has not been approved by the Grandvue Design Reviewer in accordance with the "Grandvue at Officer Design & Siting Guidelines-The Ridgeline - Inc Lots Subject to Significant Landscape Overlay".

Landscaping

(q) allow landscaping to the front street view to remain or be left incomplete for a period of more than six months after the date of issue of the Occupancy Permit for the dwelling house.

(r) permit the letter box and street numbering to remain uninstalled before occupation of the dwelling house.

Driveway Construction

(s) construct or allow to be constructed any driveway on the Lot of any material other than pavers, exposed aggregate or coloured concrete.
 (t) leave any driveway incomplete or partly constructed longer than 3 months after occupation of the dwelling house or longer than 3 months after the issue of an Occupancy Permit for the dwelling house constructed on the Lot.

(u) construct or allow to be constructed any driveway that is less than 300 millimetres from the side boundary.

Fibre Optic Cabling

(v) construct or allow to be constructed on the Lot a dwelling house which is not equipped with provision for connection to the fibre optic infrastructure provided.

Display Homes

(w) permit any dwelling house constructed on the Lot to be used for the purposes of a display home or for the purposes of marketing display homes unless prior written consent of Grandvue Design Reviewer has first been obtained. Signage

(x) erect, permit or allow to be erected or to remain erected on the Lot any advertisement, hoarding, sign or similar structure and will not permit the Lot or any building or buildings constructed thereon to be used for the display of any advertisement, sign or notice whether for the purpose of advertising a business coconducted on the lot or any other purpose other than-

(i) builders or tradepersons identification sign not exceeding 600mm×600mm required during dwelling construction which shall not remain more than 10 days after the issue of a Certificate of Occupancy

(ii) a sign advertising the sale of a complete dwelling which shall not remain more than 10 days after the property being sold.

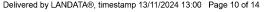
(iii) a sign erected by the developer for the purposes of advertising the sale of a vacant Lot.

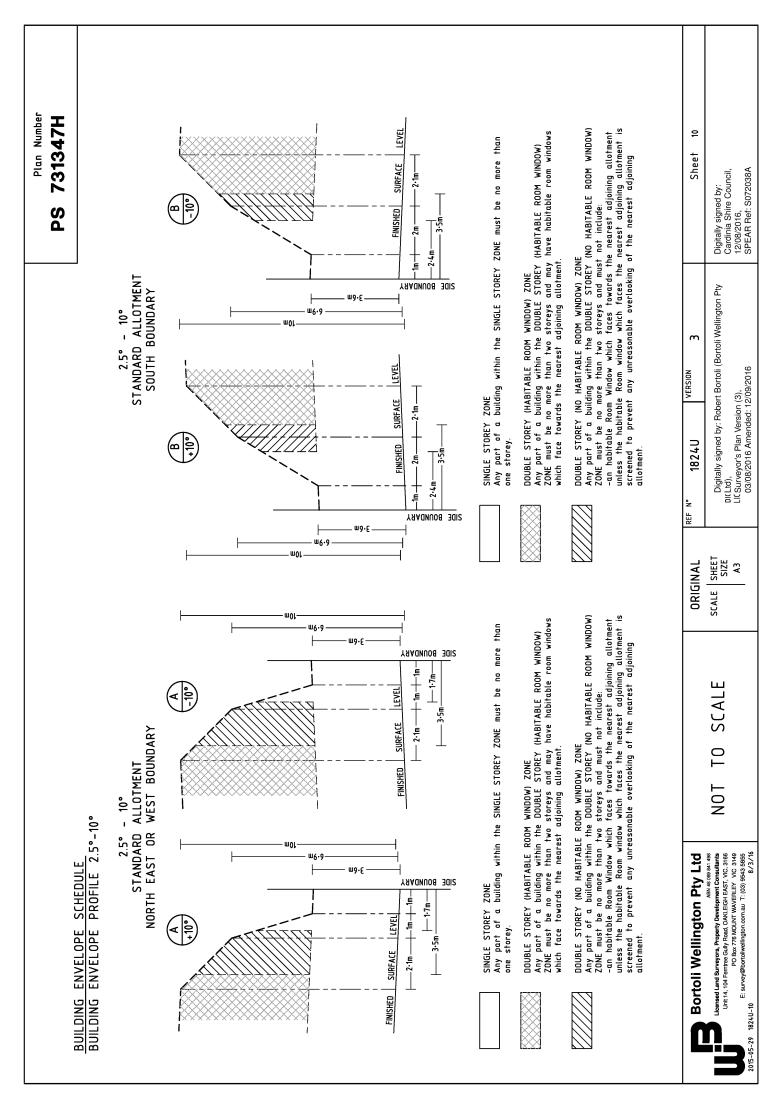
Delivery of Building Materials

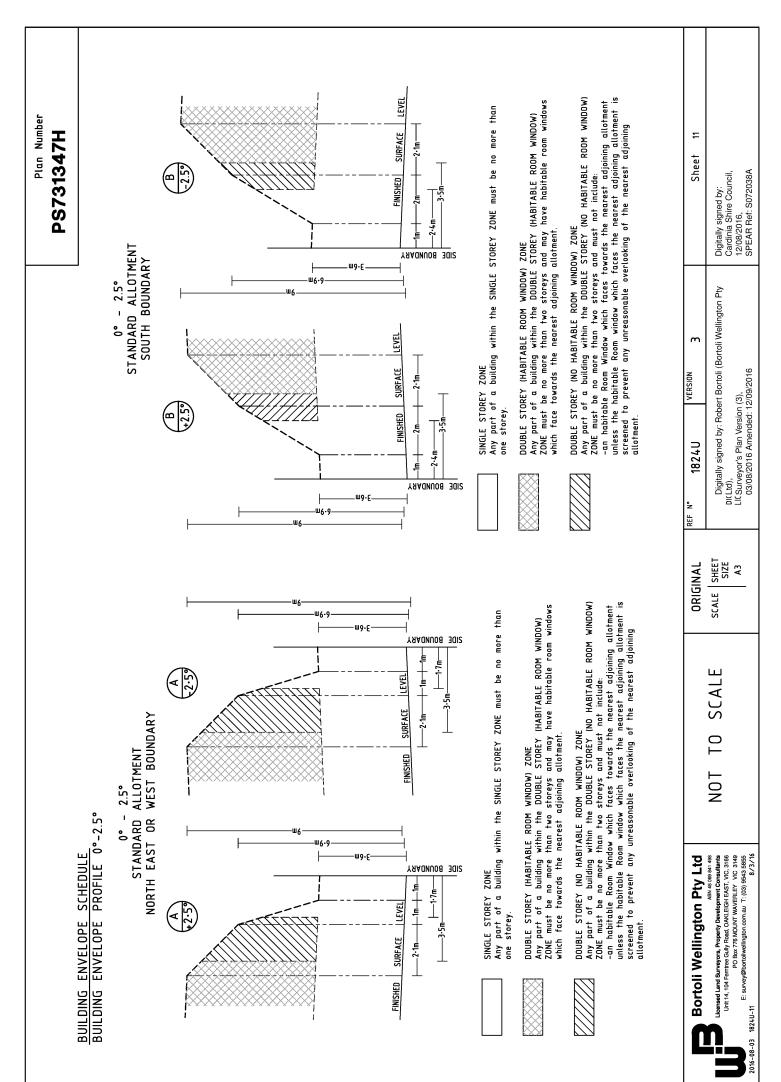
(y) allow any building materials to be delivered or stored on the nature strip or anywhere else outside the title boundary of the Lot upon which the dwelling house is being constructed and allow any rubbish to remain unsecured on the Lot.

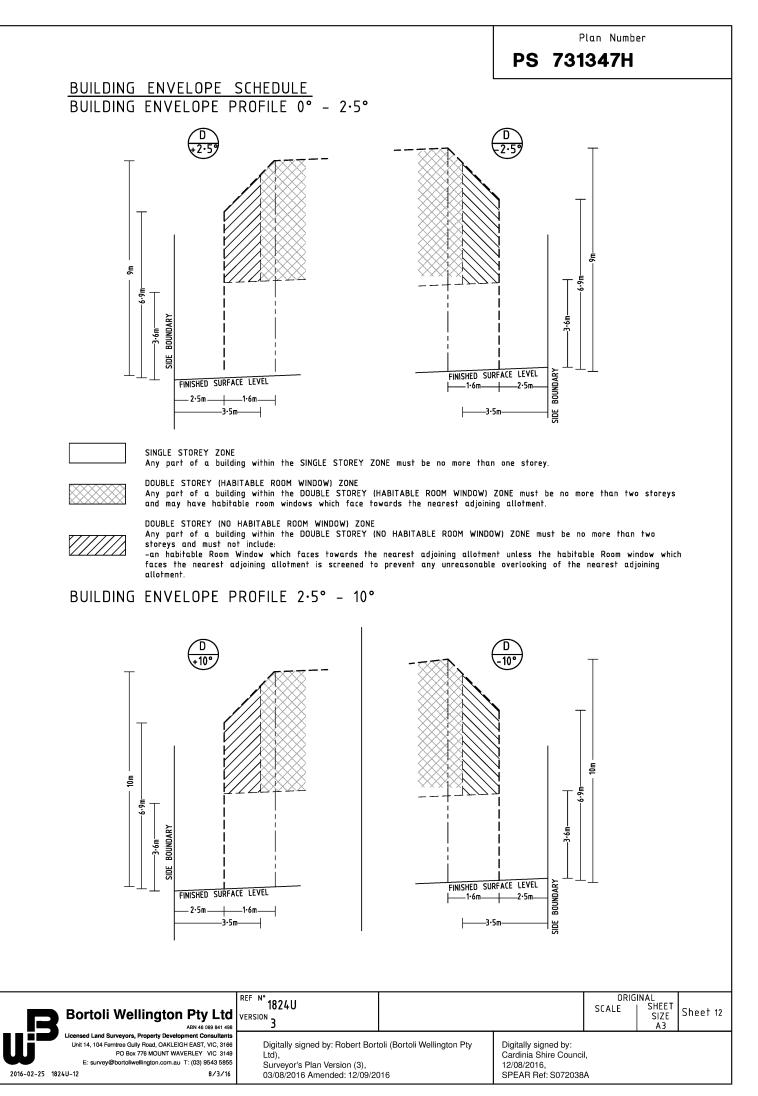
The restrictions specified in paragraphs (a) to (y) (both inclusive) shall cease to burden any Lot on the Plan of Subdivision on 31 December 2020.

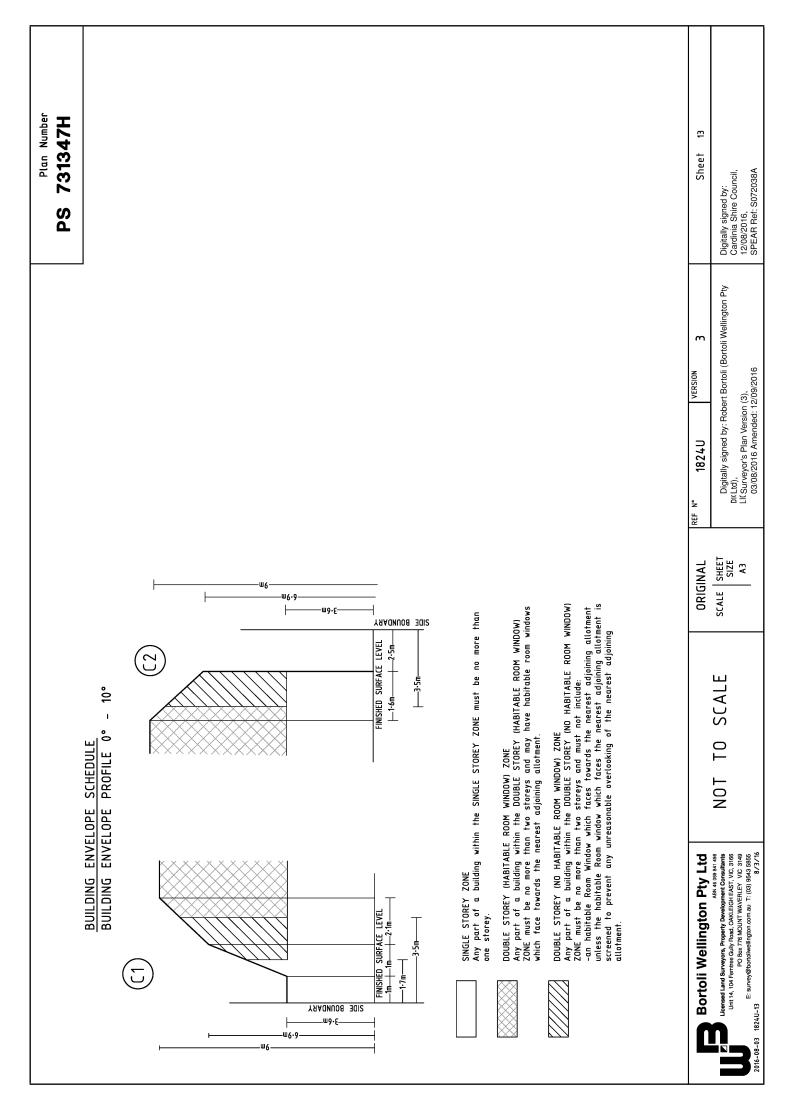
	Bortoli Wellington Pty Ltd	^{Ref N°} 1824U ^{VERSION} 3			ORIG SCALE	INAL SHEET SIZE A3	Sheet 9
2016-08-03	Licensed Land Surveyors, Property Development Consultants Unit 14, 104 Fernitres Gully Road, OAKLEIGH EAST, VIC, 3166 PO Box 776 MOUNT WAVERLEY VIC 3149 E: survey@bortoliwellington.com.au T: (03) 9543 5855 1824U-9 8/3/16	Digitally signed by: Robert Bort Ltd),	, oj	Digitally signed by: Cardinia Shire Council, 12/08/2016, SPEAR Ref: S072038/			



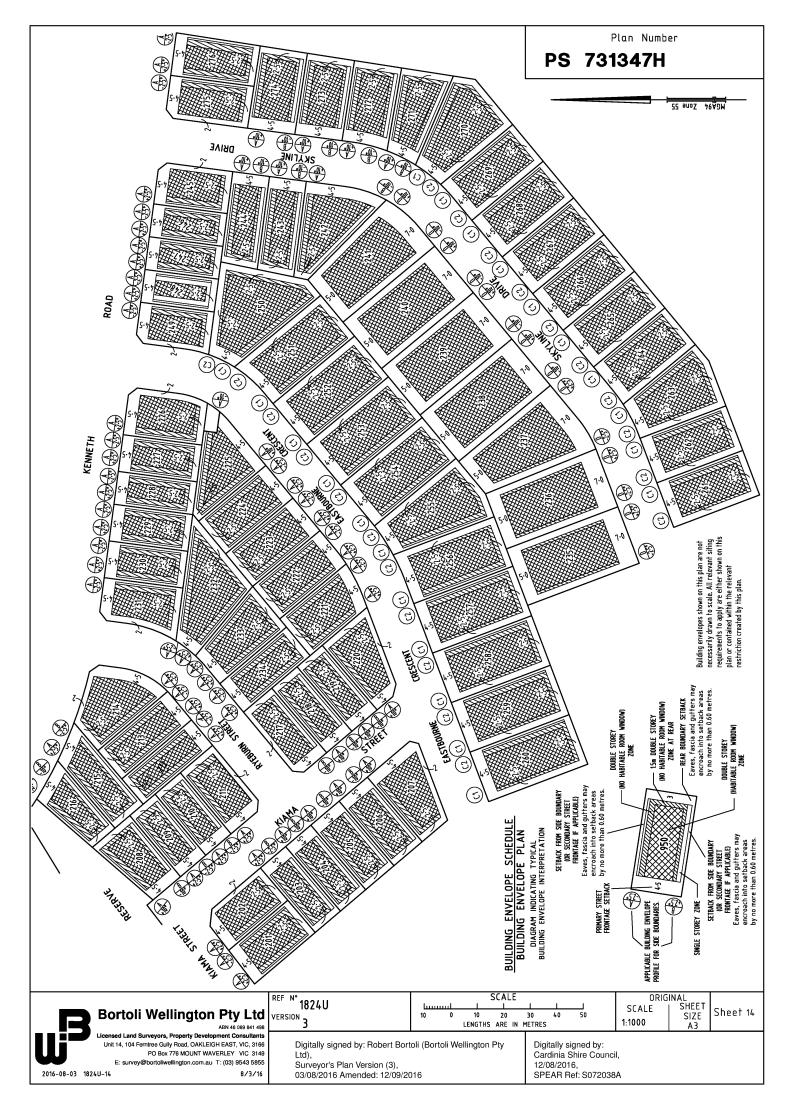








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The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

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Status	Registered	Dealing Number	AT543473N
Date and Time Lodged	25/08/2020 11:06:24 AM		
Lodger Details			
Lodger Code	15940N		
Name	COMMONWEALTH BANK OF AUSTRAL	IA	
Address			
Lodger Box			
Phone			
Email			
Reference			
	TRANSFER		
Jurisdiction	VICTORIA		
searchable registers and ir Land Title Reference	m is collected under statutory authority and us	sed for the purpose of maint	aining publicly
The information in this form searchable registers and in Land Title Reference 11819/415	m is collected under statutory authority and us	sed for the purpose of maint	aining publicly
The information in this form searchable registers and in Land Title Reference 11819/415 Transferor(s)	m is collected under statutory authority and us	sed for the purpose of maint	aining publicly
The information in this form searchable registers and in Land Title Reference 11819/415	n is collected under statutory authority and undexes.	sed for the purpose of maint	aining publicly
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Reference :





70 HEDGEVALE DRIVE OFFICER VIC
3809
NAVKARAN SINGH JAMMU
70
HEDGEVALE
DRIVE
OFFICER
VIC
3809

Duty Transaction ID 4891061

The transferor transfers to the transferee their estate and/or interest in the land specified for the consideration, subject to any restrictive covenant set out or referred to in this transfer.

Execution

- 1. The Certifier has taken reasonable steps to verify the identity of the transferor or his, her or its administrator or attorney.
- 2. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.
- 3. The Certifier has retained the evidence supporting this Registry Instrument or Document.
- 4. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.

Executed on behalf of	TERRENCE NIKOLAI KUZAKOV SOPHIE THORN
Signer Name	PETER GAJANOVIC
Signer Organisation	VICTORIAN STATEWIDE CONVEYANCING PTY LTD
Signer Role	LICENSED CONVEYANCER
Execution Date	25 AUGUST 2020





Execution

- 1. The Certifier has taken reasonable steps to verify the identity of the transferee or his, her or its administrator or attorney.
- 2. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.
- 3. The Certifier has retained the evidence supporting this Registry Instrument or Document.
- 4. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.

Executed on behalf of Signer Name	PAWANDEEP KAUR NAVKARAN SINGH JAMMU VEERPAL KAUR MANGAT
Signer Organisation	SARGEANTS DANDENONG
Signer Role	CONVEYANCING PRACTICE
Execution Date	25 AUGUST 2020

File Notes: NIL

This is a representation of the digitally signed Electronic Instrument or Document certified by Land Use Victoria.

Statement End.





Mortgage Form version 1.5

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The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

Produced 13/11/2024 01:00:54 PM

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Status	Registered	Dealing Number	AW878896M
Date and Time Lodged	30/05/2023 12:06:29 PM		
Lodger Details			
Lodger Code	16165A		
Name	AUSTRALIA AND NEW ZEALAND BA	NKING GROUP LIMITED	
Address			
Lodger Box			
Phone			
Email			
Reference	801483847 lnk1 - REF		
	MORTGAGE		
Jurisdiction	VICTORIA		
Estate and/or Interest being FEE SIMPLE			
Land Title Reference 11819/415			
Mortgagor			
Given Name(s)	NAVKARAN SINGH		
Family Name	JAMMU		
Given Name(s)	PAWANDEEP		
Family Name	KAUR		
Mortgagee			
Name	AUSTRALIA AND NEW ZEALAND	BANKING GROUP LIMITED	
ACN	005357522		
Australian Credit Licence	234527		
Address			
Property Name			
Floor Type	LEVEL		





Mortgage Form version 1.5

Floor Number	9
Street Number	833
Street Name	COLLINS
Street Type	STREET
Locality	DOCKLANDS
State	VIC
Postcode	3008

The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

AA3705 NIL

Terms an	d Conditions	of this	Mortgage
----------	--------------	---------	----------

(a) Document Reference

Mortgagee Execution

- 1. The Certifier has retained the evidence supporting this Registry Instrument or Document.
- 2. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant law and any Prescribed Requirement.
- 3. The Certifier, or the Certifier is reasonably satisfied that the mortgagee it represents,:
 - (a) has taken reasonable steps to verify the identity of the mortgagor or his, her or its administrator or attorney; and (b) holds a mortgage granted by the mortgagor on the same terms as this Registry Instrument or Document.

	-	
	Executed on behalf of	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
	Signer Name	DIVYA SREE K N
	Signer Organisation	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
	Signer Role	AUTHORISED SIGNATORY
	Execution Date	30 MAY 2023

File Notes:

NIL

This is a representation of the digitally signed Electronic Instrument or Document certified by Land Use Victoria.

Statement End.





From www.planning.vic.gov.au at 13 November 2024 01:50 PM

PROPERTY DETAILS

Address:	19 EASTBOURNE CR	ESCENT OFFICER 3809	
Lot and Plan Number:	Lot 258 PS731347		
Standard Parcel Identifier (SPI):	258\PS731347		
Local Government Area (Council):	CARDINIA		www.cardinia.vic.gov.au
Council Property Number:	5000021563		
Planning Scheme:	Cardinia		<u> Planning Scheme - Cardinia</u>
Directory Reference:	Melway 215 E2		
UTILITIES		STATE ELECTORATES	
Rural Water Corporation: Southe	ern Rural Water	Legislative Council:	EASTERN VICTORIA
Melbourne Water Retailer: South	Fast Water	Legislative Assembly:	ρακενμαμ

Melbourne Water Retailer: South East Water Inside drainage boundary AUSNET

Legislative Assembly:

PAKENHAM

OTHER

Registered Aboriginal Party: Bunurong Land Council Aboriginal Corporation

Planning Zones

View location in VicPlan

Melbourne Water:

Power Distributor:



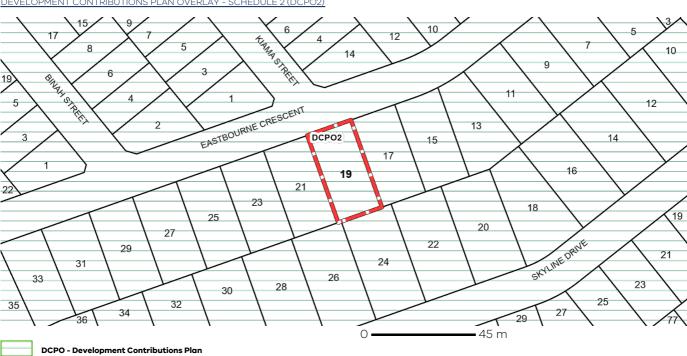
Note: labels for zones may appear outside the actual zone - please compare the labels with the legend.

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Planning Overlays

DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY (DCPO) DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 2 (DCPO2)



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

SIGNIFICANT LANDSCAPE OVERLAY (SLO) SIGNIFICANT LANDSCAPE OVERLAY - SCHEDULE 6 (SLO6)

Overlay



SLO - Significant Landscape Overlay

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

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Areas of Aboriginal Cultural Heritage Sensitivity

All or part of this property is an 'area of cultural heritage sensitivity'.

'Areas of cultural heritage sensitivity' are defined under the Aboriginal Heritage Regulations 2018, and include registered Aboriginal cultural heritage places and land form types that are generally regarded as more likely to contain Aboriginal cultural heritage.

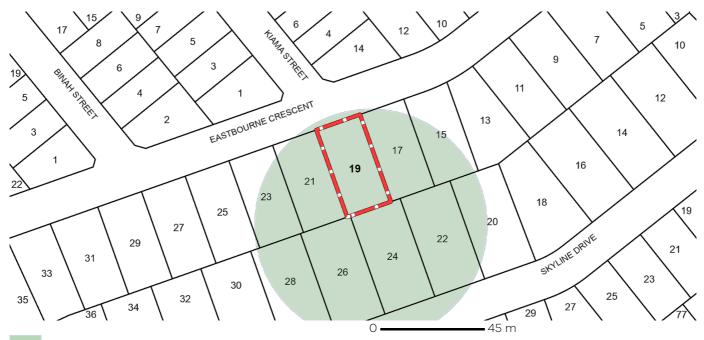
Under the Aboriginal Heritage Regulations 2018, 'areas of cultural heritage sensitivity' are one part of a two part trigger which require a 'cultural heritage management plan' be prepared where a listed 'high impact activity' is proposed.

If a significant land use change is proposed (for example, a subdivision into 3 or more lots), a cultural heritage management plan may be triggered. One or two dwellings, works ancillary to a dwelling, services to a dwelling, alteration of buildings and minor works are examples of works exempt from this requirement.

Under the Aboriginal Heritage Act 2006, where a cultural heritage management plan is required, planning permits, licences and work authorities cannot be issued unless the cultural heritage management plan has been approved for the activity.

For further information about whether a Cultural Heritage Management Plan is required go to http://www.aav.nrms.net.au/aavQuestion1.aspx

More information, including links to both the Aboriginal Heritage Act 2006 and the Aboriginal Heritage Regulations 2018, can also be found here - https://www.aboriginalvictoria.vic.gov.au/aboriginal-heritage-legislation



Aboriginal Cultural Heritage

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Further Planning Information

Planning scheme data last updated on 6 November 2024.

A planning scheme sets out policies and requirements for the use, development and protection of land. This report provides information about the zone and overlay provisions that apply to the selected land. Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting https://www.planning.vic.gov.au

This report is NOT a Planning Certificate issued pursuant to Section 199 of the Planning and Environment Act 1987. It does not include information about exhibited planning scheme amendments, or zonings that may abut the land. To obtain a Planning Certificate go to Titles and Property Certificates at Landata - https://www.landata.vic.gov.au

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

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

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

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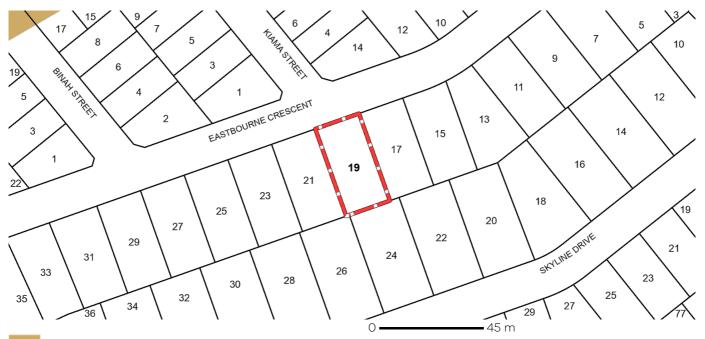
Designated Bushfire Prone Areas

This property is not in a designated bushfire prone area.

No special bushfire construction requirements apply. Planning provisions may apply.

Where part of the property is mapped as BPA, if no part of the building envelope or footprint falls within the BPA area, the BPA construction requirements do not apply.

Note: the relevant building surveyor determines the need for compliance with the bushfire construction requirements.



Designated Bushfire Prone Areas

Designated BPA are determined by the Minister for Planning following a detailed review process. The Building Regulations 2018, through adoption of the Building Code of Australia, apply bushfire protection standards for building works in designated BPA.

Designated BPA maps can be viewed on VicPlan at https://mapshare.vic.gov.au/vicplan/ or at the relevant local council.

Create a BPA definition plan in VicPlan to measure the BPA.

Information for lot owners building in the BPA is available at <u>https://www.planning.vic.gov.au</u>.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website https://www.vba.vic.gov.au. Copies of the Building Act and Building Regulations are available from http://www.legislation.vic.gov.au. For Planning Scheme Provisions in bushfire areas visit https://www.planning.vic.gov.au

Native Vegetation

Native plants that are indigenous to the region and important for biodiversity might be present on this property. This could include trees, shrubs, herbs, grasses or aquatic plants. There are a range of regulations that may apply including need to obtain a planning permit under Clause 52.17 of the local planning scheme. For more information see Native Vegetation (Clause 52.17) with local variations in Native Vegetation (Clause 52.17) Schedule

To help identify native vegetation on this property and the application of Clause 52.17 please visit the Native Vegetation Information Management system https://nvim.delwp.vic.gov.au/and Native vegetation (environment.vic.gov.au) or please contact your relevant council.

You can find out more about the natural values on your property through NatureKit NatureKit (environment.vic.gov.au)

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PROPERTY REPORT



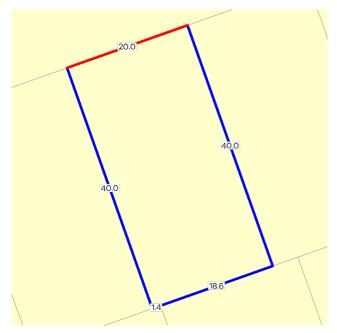
From www.land.vic.gov.au at 13 November 2024 01:49 PM

PROPERTY DETAILS

Address:	19 EASTBOURNE CRESCENT OFFICER 3809	
Lot and Plan Number:	Lot 258 PS731347	
Standard Parcel Identifier (SPI):	258\P\$731347	
Local Government Area (Council):	CARDINIA	www.cardinia.vic.gov.au
Council Property Number:	5000021563	
Directory Reference:	Melway 215 E2	

SITE DIMENSIONS

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



Area: 800 sq. m Perimeter: 120 m For this property: Site boundaries - Road frontages

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

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

For more accurate dimensions get copy of plan at <u>Title and Property</u> Certificates

UTILITIES

Rural Water Corporation: Melbourne Water Retailer: Melbourne Water: Power Distributor:

Southern Rural Water South East Water Inside drainage boundary AUSNET

STATE ELECTORATES

Legislative Council: Legislative Assembly: PAKENHAM

EASTERN VICTORIA

PLANNING INFORMATION

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

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

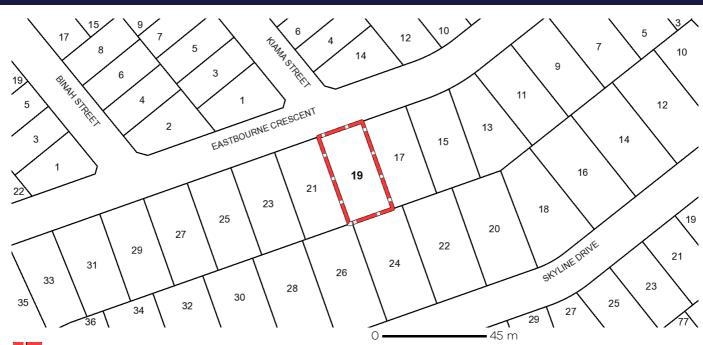
Planning Property Reports can be found via these two links Vicplan https://mapshare.vic.gov.au/vicplan/ Property and parcel search https://www.land.vic.gov.au/property-and-parcel-search

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PROPERTY REPORT

Area Map





Selected Property

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FORM 2 Regulation 37(1) BUILDING REGULATIONS 2018 Building Act 1993

BUILDING PERMIT

BUILDING PERMIT NO. BS-U 25124/6444771709753 13 NOVEMBER 2020 ZONNE REF NO: BLD20200704

Issued to Agent of Owner* ¹ ACN / ARBN	NAVKARAN SING	GH JAMMU &	PAWANDEEP K	AUR	
Postal Address Address for Serving or giving of	70 HEDGEVALE I 70 HEDGEVALE I			Postcode Postcode	3809 3809
notices Contact Person Email	NAVKARAN JAM njammu81@gma			Telephone	0433 314 890
Ownership Details Owner ACN / ARBN	NAVKARAN SING	GH JAMMU &	PAWANDEEP K	AUR	
Postal Address Contact Person Email	70 HEDGEVALE I NAVKARAN JAM njammu81@gma	MU	CER	Postcode Telephone	3809 0433 314 890
Property Details Project Address Title Details Municipal District	19 LOT 258 EAST VOLUME 11819 F CARDINIA SHIRE	OLIO 415 PS		ER 3809	
Builder ²				Talaabaaa	0.400 400 000
Name ACN / ARBN	NASARIO & MAR 32 324 095 214	IA SALES		Telephone	0433 466 336
Address Email	11 OAKVIEW PAI sales.homes@gn		LINE SPRINGS	Postcode	3023
Details of Building Practitioners a a) To be engaged in the building wo NASARIO SALES		224	DOMESTIC BL		NAGER
(b) Who were engaged to prepare of EMMANUEL TONGZON MOHAMMADMOHSEN MELLAT		oart of the app 31979		ermit ⁴ ON - ARCHII	
Details of Domestic Building Wor The issuer or provider of the require Insurance policy number: Insurance policy date:		s:	VMIA C539467 07/09/2020		
Details of Relevant Planning Perr Planning Permit No: N/A		grant of Planni	ng Permit: N/A		
Nature of Building Work: Project Description Stage of Work Permitted Cost of Building Work: Total Cost of All Stages:	CONSTRUCTION COMPLETE \$400,000.00 \$400,000.00	OF DWELLII	NG AND GARAG	E	
Building Details: Storeys contained: New floor area m ² : Allotment area m ² : Allowable live load: Version of BCA applicable to permi	2 456 800 1.5&3.0 :: 2019	Typ Effe Pei	e in storeys: be of construction ective height: rsons accommoda shfire Attack Leve	ated for:	,

Building Classification			
Part of Building:	Use:	BCA Classification:	Allowable Live Load:
DWELLING	DOMESTIC	1a(a)	1.5KPA
GARAGE	DOMESTIC	10a	3KPA

Prescribed Reporting Authorities

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

Reporting Authority	Matter Reported on or Consented to	Regulation
Cardinia Shire Council	Council Property Information	51(2)
Cardinia Shire Council	Legal Point of Discharge	133

Protection Work

Protection work is required in relation to the building work proposed in this permit.

Inspection Requirements³

The mandatory inspection notification stages are: INSPECTION OF PRE-SLAB INSPECTION OF SLAB REINFORCEMENT INSPECTION OF FRAME INSPECTION FOR OCCUPANCY PERMIT INSPECTION OF RETAINING WALL POST HOLES Number of Inspections allowed for in this permit is 5.

Occupation or User of Building: AN OCCUPANCY PERMIT IS REQUIRED PRIOR TO THE OCCUPATION OR USE OF THIS BUILDING.

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

Commencement and Completion

This building work must commence by 13 November 2021

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

This building work must be completed by 13 November 2022

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

Conditions and required Certificates

This building permit is issued subject to compliance with all of the conditions as listed in attached Annexures.

Relevant Building Surveyor Name Building practitioner registration no Address

Email Signature

Municipal district Permit no. Date of Issue JASON SINGH BS-U 25124 LEVEL 1, 11 BLACKBURNE SQUARE, BERWICK VIC 3806 admin@zonne.com.au

CARDINIA SHIRE COUNCIL BS-U 25124/6444771709753 13/11/2020

ANNEXURE A PERMIT CONDITIONS

BUILDING PERMIT NO. BS-U 25124/6444771709753 ISSUED 13 November 2020

The following Permit Conditions form part of this Building Permit Approval, PLEASE READ THEM CAREFULLY. It is the responsibility of the permit holder/owner/applicant/builder to ensure that the Building Permit Conditions listed below are satisfied prior to the completion of the works and issue of the Occupancy Permit/Certificate of Final Inspection.

BUILDING ACT

- 1. PROTECTION OF ADJOINING PROPERTY EXCAVATIONS
- Excavations carried out near the boundary must be done in a manner that protects the neighbouring property and excavated land must be immediately shored, retained or battered in accordance with the NCC to ensure that the adjoining property is protected;
- 2. COST OF WORKS INCREASE The owner must notify the Authority (VBA) of final cost of building work if it is higher than the cost of works nominated on the Application form and Building Permit by more than \$15,625 within 28 days in accordance with Section 205KA of the Building Act 1993.
- 3. PROTECTION OF ADJOINING PROPERTY FENCING The building work shall be carried out wholly from within the allotment and without removing the boundary fences(unless otherwise agreed to by the adjoining owner);
- 4. PROTECTION OF ADJOINING PROPERTY STREET The building work shall be carried out wholly from within the allotment and without crossing the street alignment (unless a hoarding permit is obtained from council);
- 5. STAGE PERMITS

Where a building permit has been given for the work to proceed in stages, the approval of the Building Surveyor must be obtained before proceeding to the next stage.

- 6. TEMPORARY FENCING
- Temporary fencing is required to be installed during construction.
- 7. VARIATIONS

No alteration to or variation from the stamped Plans and Specifications may be made without written consent of the Building Surveyor.

BUILDING REGULATIONS

- 8. PROTECTION OF PUBLIC FOOTPATHS The proposed works adjoining the street alignment needs to be carried out in a manner to ensure there is safe public access on the adjoining footpath at all times;
- PROTECTION OF PUBLIC OUTSIDE BOUNDARIES All works & public protections to be carried out within the allotment boundaries, unless otherwise approved by the Relevant Building Surveyor.
- 10. PROTECTION OF PUBLIC PRECAUTIONS The builder is to ensure that all necessary precautions are undertaken for the protection and safety of the public. This includes temporary fencing around the construction site and any other requirements of the Act during construction.
- 11. PROTECTION OF PUBLIC SAFEGUARD TRAFFIC Adequate provisions are made to safeguard traffic and the public using any roadway or footpath, and the necessary barriers, warning lights, signs are appropriately erected.
- 12. SITE SETOUT

The site set-out is required to be carried out by a licenced land surveyor to ensure that correct title boundary lines are worked from.

13. SITE SIGN

Signage listing the registration numbers and contact details of the builder and building surveyor, the number of the relevant building permit and the issue date of the permit are displayed in a conspicuous position accessible to the public.

14. WIRING RULES

AS/NZS 3000 requires any conductive reinforcement in a concrete floor or wall forming part of a bathroom to be tied together forming a continuous bond over the entire slab or wall with provision made to an earthing system.

GENERAL

15. EXCAVATION PLANNING

Services should be located and redirected if necessary prior to excavation. Dial Before You Dig 1100.

16. FOUNTATION ROOT BARRIER

The pads are required to be deepened to 2m where it is located with 3/4 of the mature height of the gum tree. 17. FOUNDATION MAINTENANCE

The owner should obtain a copy of appendix A of AS2870 to ensure correct performance of the foundation soil and footings.

18. ASSET PROTECTION

It may be necessary for the owner to identify any pre-existing damage of Council assets prior to works commencing. Often Council requires a security deposit prior to works commencing.

19. OTHER FEES AND PERMITS

All additional permits required by the Council or other authority shall be obtained and fees or deposits lodged for same (e.g. Asset Protection, Crossing Deposits, Road Access, Road Occupation, Hoarding, Health Approval, etc.).

20. ZONES OF SOIL DISTURBANCE

1. Soils in vicinity of easement may have been disturbed by previous excavations within the easement. (e.g. for pipe/pit installation)

2. Potential (worst case) zones of disturbance caused by such previous excavations are to be deepened for below angle of repose.

21. TEMPORARY DOWN PIPES

Temporary Down pipes are to be installed and connected to the legal point of discharge during construction.

22. COVENANTS

All relevant covenants on title must be complied with.

HOUSE CONTRACTS GUARANTEE ACT

23. HOUSE CONTRACTS GUARANTEE ACT

The House Contracts Guarantee Act 1987 applies to this work.

INSPECTION REQUIREMENTS

24. INSPECTION ACCESS

Access must be provided to inspect the internal part of the frame and where applicable upstairs via ladder access at the time of frame and/or final inspection.

25. ENDORSED PLANS ON SITE

A copy of endorsed building permit plans must be kept on site at all times.

26. TRUSS - FLOOR

A copy of Floor Truss computations and layout must be submitted for approval prior to the frame inspection being booked; 27. PREFAB WALL FRAME LINTELS & BRACING

A copy of Bracing and lintel variations to engineering including computations and layout must be submitted for approval prior to the frame inspection being booked;

28. TRUSS - ROOF

A copy of Roof Truss computations and layout must be submitted for approval prior to the frame inspection being booked; 29. SCREW PILE LOGS

A copy of Screw Pile Logs must be submitted for approval prior to theslab / footings inspection being booked;

NCC BUILDING CODE OF AUSTRALIA

30. GLAZING

Where any glass is to be installed it is to comply with Australian Standard AS1288-2006 Glazing code.

31. ENERGY EFFICIENCY - ARTIFICIAL LIGHTING

Artificial Lighting must not exceed in a Class 1 building - 5 W/m2, on a verandah or balcony - 4 W/m2 and in a class 10a building 3 W/m2. Exterior lighting must be have a daylight sensor and average light source efficacy of not less than 40 lummens/W.

32. ENERGY EFFICIENCY - TANK / SOLAR

A rain water tank with a capacity of not less than 2000L and a minimum catchment area of 50m² connected to the sanitary flushing systems or a solar hot water heater with 60% solar heat gain must be provided.

33. SERVICE PENETRATIONS IN PARTY WALLS, FIRE WALLS AND CEILINGS Any service or electrical penetration through a fire rated component or structure are to be sealed in accordance with Part 3.7.1.8 of the BCA.

34. STAIR TREADS AND RISERS

Stairs must be provided with a maximum riser dimension of 190mm and a minimum tread dimension of 240mm. Any openings in the risers must be a maximum of 125mm.

35. SURFACE WATER DRAINAGE

A min. freeboard of 150mm is required between the slab and finished ground. The ground must be graded to slope away not less than 50mm over the first 1m. If this forms a battered cut the cut must be provided with agricultural drainage.

36. THRESHOLDS - LANDINGS Where steps are provided the riser and tread dimensions must be in accordance with the BCA. Where more than 3 risers or an overall height of 570mm is provided to external doorways a landing must be provided in accordance with the BCA.

37. TIMBER FRAMING

Timber framing is to comply with AS1684 and AS1720

38. WET AREAS

Wet areas are to be waterproofed, constructed and sealed in accordance with Part 3.8.1.1 of the BCA or AS 3740-2004. 39. CLADDING SYSTEMS

The installation/construction of each cladding system must be in accordance with NCC 2019 - Volume 2 Part 3.5.5 or 3.5.5 and the Accredited Manufacturer's specifications and installation procedures.

- 40. TERMITE RISK MANAGEMENT The dwelling is to be protected from Termites in accordance with AS3660.1 1995
- 41. WATERPROOFING OF A BALCONY First floor balcony waterproofing system must comply with AS4654.1&2.
- 42. WATERPROOFING OF RETAINING WALLS Waterproofing membrane systems for the retaining walls forming part of the building are required to be approval and accredited systems and must be protected with core flute or cement sheet and drainage prior to back filling is carried out against these walls.

ANNEXURE B REQUIRED CERTIFICATES

- 1. APPLICATION FOR OCCUPANCY PERMIT A fully completed Application for Occupancy Permit is to be provided
- 2. **CERTIFICATE ELECTRICAL EXTERNAL PRESCRIBED** Please provide a certificate of electrical Safety for the connection to the mains and supply of power to the building.
- 3. **CERTIFICATE ELECTRICAL INTERNAL NON PRESCRIBED** Please provide a certificate of electrical safety for the internal electrical wiring and fit off.
- 4. **CERTIFICATE GLASS BALUSTRADE** Letter from the Structural Engineer / Contractor stating that all handrails, balustrades and fixings were designed and installed to resist loads to AS 1170.1 & AS 1288.
- 5. **CERTIFICATE GLAZING** A letter/statement from the Glazing Contractor stating that all glass has been installed in accordance with AS2047 & AS1288 2006-The Glazing Code (inclusive of all shower screens).
- 6. **CERTIFICATE GLAZING SHOWER SCREENS** A letter / statement from the Glazing contractor stating that all glass has been installed in accordance with AS2047 & AS1288 2006. The Glazing Code (inclusive of Shower Screens)
- 7. **CERTIFICATE PLUMBING BELOW GROUND** Please provide a plumbing certificate including Below Ground sewer and storm water Plumbing.
- 8. CERTIFICATE PLUMBING GAS Please provide a plumbing certificate including Gas Plumbing.
- 9. CERTIFICATE PLUMBING HOT AND COLD Please provide a plumbing certificate including Hot and Cold Plumbing.
- 10. CERTIFICATE PLUMBING ROOF Please provide a plumbing certificate including Roof Plumbing.
- 11. **CERTIFICATE PLUMBING TANK/SOLAR/RECYCLED** Please provide a plumbing certificate including Rain Water Tanks and/or Solar and/or Recycled Water Plumbing.
- 12. CERTIFICATE TERMITE PROTECTION A Certificate from the Termite Proofing Contractor confirming that such works were carried out as per AS3660 including Part A & Part B Stages.
- 13. **STATEMENT BUILDING PERMIT COMPLIANCE** Provide written confirmation that all the conditions listed on the Building Permit and approved documentation have been complied with and carried out on site.
- 14. **STATEMENT CLADDING** Statement or Certificate from the Contractor responsible for the installation/construction of each cladding system installed confirming they are in accordance with NCC 2019 Volume 2 and the Accredited Manufacturer's specifications and installation procedure, nominating the cladding systems used.
- 15. **STATEMENT INSULATION** Written confirmation from the Builder or certificate from the Installer that the insulation requirements as nominated on the approved plans
- 16. **STATEMENT SLIP RESISTANCE** Provide a certificate of compliance for the slip resistance material and/or finished surface of stair treads or nosing strips within the dwelling. The certificate is to state compliance with BCA Table 3.9.1.1 for *P* and *R* Slip-Resistance Classifications.
- 17. **STATEMENT SUSTAINABILITY MEASURES** Written confirmation from the Builder that the dwelling has been constructed to comply with the energy efficiency report (reference report number) and associated drawings.
- 18. **STATEMENT WATERPROOFING BALCONIES** First floor balcony waterproofing installation certificate from the installer is required to be submitted for approval.
- 19. **STATEMENT WATERPROOFING WET AREAS** Confirmation that wet areas have been sealed with a compliant waterproofing membrane in accordance with AS 3740-2010 by a suitably qualified applicator.
- 20. TRUSS COMPS Provide an electronic copy of the roof and/or floor truss computations & layout



4 / 70 Jolimont Street Jolimont VIC 3002 www.hiainsurance.com.au 1800 633 467

Domestic Building Insurance

Certificate of Insurance

Pawandeep Kaur, Navrakaran Singh Jammu 70 Hedgevale Dr OFFICER VIC 3809

Policy Number: C539467

Policy Inception Date: 07/09/2020

Builder Account Number: 016926

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

Policy Schedule Details

Domestic Building Work:	C01: New Single Dwelling Construction
At the property:	Lot 258 19 Eastbourne Crescent Officer VIC 3809 Australia
Carried out by the builder:	NASARIO & MARIA SALES
Builder ABN:	32324095214

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

Registered Building Practitioner Name/Number:	Nasario Sales/DB-M 1234
For the building owner(s):	Pawandeep Kaur, Navrakaran Singh Jammu
Pursuant to a domestic building contract dated:	23/07/2020
For the contract price of:	\$ 400,000.00
Type of Cover:	Cover is only provided if the partnership NASARIO & MARIA SALES has died, becomes insolvent or has disappeared or fails to comply with a Tribunal or Court Order *
The maximum policy limit for claims made under this policy is:	\$300,000 all inclusive of costs and expenses *
The maximum policy limit for non-completion claims made under this policy is:	20% of the contract price limited to the maximum policy limit for all claims under the policy*

PLEASE CHECK

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

IMPORTANT

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

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

Page 1 of 2





4 / 70 Jolimont Street Jolimont VIC 3002 www.hiainsurance.com.au 1800 633 467

Period of Cover

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

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

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

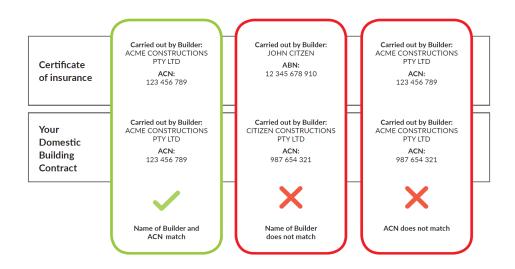
Subject to the Building Act 1993, and the Ministerial Order and the conditions of the insurance contract, cover will be provided to the building owner named in the domestic building contract and to the successors in title to the building owner in relation to the domestic building work undertaken by the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

Issued by Victorian Management Insurance Authority (VMIA)

Domestic Building Insurance Premium and Statutory Costs

Base DBI Premium:	\$1,840.00
GST:	\$184.00
Stamp Duty:	\$202.40
Total:	\$2,226.40

If the information on the certificate does not match exactly what is on your domestic building contract, please contact VMIA on 1300 363 424 Below are some example of what to look for



Issued by Victorian Managed Insurance Authority





Zonne Building Consulting Pty Ltd Level 1, 11 Blackburne Square, Berwick VIC 3806 PO Box 249, Berwick VIC 3806 t 03 9769 8655 | f 03 9769 8699 info@zonne.com.au | www.zonne.com.au

FORM 16 Regulation 192 BUILDING REGULATIONS 2018 Building Act 1993

OCCUPANCY PERMIT

OCCUPANCY PERMIT N°: BS-U 25124/6444771709753 BUILDING PERMIT N°: BS-U 25124/6444771709753 ZONNE REF NO: BLD20200704

Property Details				
Project Address	19 LOT 258 EASTBOUR	NE CRESCENT	OFFICER 3809	
Title Details	VOLUME 11819 FOLIO 4	15 LP/PS 73134	7	
Municipal District	CARDINIA SHIRE COUN	CIL		
Building permit details Building permit number: Version of BCA applicable to permit:	BS-U 25124/6444771709 2019	753		
Nature of Building Work: Project Description Building Details	CONSTRUCTION OF DU	/ELLING AND G	ARAGE	
Part of Building	Permitted use	BCA Class	Live Load	Max No. Persons
DWELLING	DOMESTIC	1a(a)	1.5kPa	
GARAGE	DOMESTIC	10a	3kPa	
Rise in storeys (Class 2-9 buildings):		Storeys cont	ained:	2
Effective height:		New floor ar	ea,m²	456
Type of construction:				

Performance solution

A performance solution was used to determine compliance with the following performance requirements of the BCA that relate to the building or place of public entertainment to which this permit applies:

Performance requirement	Details of performance solution
P2.2.1, P2.2.2	To provide technical justification to support a reduced step down between the finished floor level and the adjacent external balcony surface. 3.8.1.3
P2.6.1	To permit the use of grey water treatment systems or dual water reticulation and water recycling systems connected to toilet flushing systems. NCC-BCA Clause 3.12.0

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 or Consented to	Regulation
Cardinia Shire Council	Council Property Information	51(2)
Cardinia Shire Council	Legal Point of Discharge	133

Conditions to which this permit is subject

Occupation is subject to the following conditions-

1. Other Conditions

- 1 The owner(s) of the building(s) is responsible for the maintenance of the buildings foundations. Attention is drawn to the CSIRO Building Technology File 18 names 'Foundation maintenance and Footing Performance: A home Owners Guide'.
- 2 The owner(s) of the building(s) is responsible for maintaining the buildings smoke detectors in a state which will enable them to fulfil their purpose.
- 3 This Occupancy Permit is issued subject to the power, gas and water supplies being connected and appliances being installed prior to handover (as applicable).
- 4 All landscaping must maintain compliance and the required clearances and falls from the dwelling.
 - Maintain minimum damp proof coarse/weep hole clearances to Clause 14.8.2 of AS4773.1.
 - Maintain all external surfaces to have min step down to finished ground level and fall away from dwelling to Clause 3.1.3.3 of the BCA Vol 2.
 - Maintain clearance of any subfloor ventilation to the dwelling to Part 3.4.1 of the BCA Vol 2.
 - Maintain any termite treatment management system to AS3660.1 & 3. (where required)
 - Maintain any moisture barrier to footings and retaining walls and weatherproofing to the cladding and flashings.
 - Maintain drainage measures around the perimeter of the dwelling and to the site to Part 3.1.3 of the BCA Vol 2.
- 5 All landscaping to ensure the slab's vapour barrier is maintained at the external side of the edge beams. The vapour barrier must extend above the height of any adjacent ground level.

- 6 The Energy Efficiency Rating must be maintained. A Solar Hot Water System must be installed or a minimum 2000L Rainwater Tank is to be provided and connected to all sanitary flushing systems.
- 7 The owner(s) of the building(s) is responsible for maintaining the buildings termite barrier(s) in accordance with AS3660.1-2000. (if applicable).
- 8 The requirements detailed in the Performance Solutions detailed in the Performance Solution Report must be maintained

Suitability for occupation

At the date this occupancy permit is issued, the building to which this permit applies is suitable for occupation.

Relevant building surveyor Name: Building practitioner registration no.: Address: Email: Signature:

JASON SINGH BS-U 25124 LEVEL 1, 11 BLACKBURNE SQUARE, BERWICK VIC 3806 admin@zonne.com.au

CARDINIA SHIRE COUNCIL BS-U 25124/6444771709753 03 AUGUST, 2021 06 JULY, 2021

Municipal district name: Occupancy Permit no. Date of issue: Date of final inspection

Valuation, rates and charges notice

For period 1 July 2024 to 30 June 2025



ABN 32 210 906 807

Jammu, N S & Kaur, P 19 Eastbourne Cres OFFICER VIC 3809			15/08/2024 000021563
032		Instalment 1 Due 30 September 2024	\$2,151.80
Rates and valuation information for Description and location of property 19 Eastbourne Cres	your property	Instalment 2 Due 30 November 2024	\$746.00
Officer 3809 L258 PS731347 V11819 F415 Capital Improved Value (CIV) as at 1 January 2024	\$1,010,000	Instalment 3 Due 28 February 2025	\$746.00
Site Value (SV) Net Annual Value (NAV) Land Use Classification Australian Valuation Property Classification Code (AVPCC)	\$455,000 \$50,500 Residential	Instalment 4 Due 31 May 2025	\$745.68
110 : Single Residential Accommodation - Detached Dwelling Owner Name(s) Jammu, N S & Kaur, P We are required by legislation to display the property owner name(s).		Any arrears shown on this no and payable immediately an accrue interest at 10% p.a. t	d may continue to
Rates and ChargesArrearsUrban Residential1010000 x \$0.0120lt Garbage & Recycling Charge1 x \$361.70240lt Green Waste Charge1 x \$128.70State Fire Services Property Levy1010000 x \$0.0Total	\$36 \$12	73.41 51.70 78.70 9.87	
Payment options		Scan here to	o pay Bank Account
FlexiPay Set up regular direct debit payments at cardinia.vic.gov.au/flexipay Verification code: 7Q0W Biller code: 858944 Biller code: 858944 Ref: 50000215637 Biller code: 858944	Australia at www.service	Centrepay deductions from your esaustralia.gov.au/centrepay (at our Customer Service Centre ue, Officer. (Open Monday to Frid	RN: 555 012 959V
BPAY ® this payment via internet or phone banking BPAY View ® – view and pay this bill via internet banking BPAY View registration number: 50000215637 Post Billpay Code: 0860	To have you	to pay by credit card over the p ir notice emailed cardinia.enotices.com.au	hone
Billpay Ref: 5000 0215 6300 007 Call 131 816 to pay over the phone Go to postbillpay.com.au or visit an Australia Post store POST billpay Instalment *860 500002156300007	My B verification	No: 44DA617E8M ur property in MyCardinia uso code: 7Q0W nia.vic.gov.au/mycardinia	9

Financial hardship and assistance

If you are experiencing financial hardship which is affecting your ability to pay your rates, please visit **www.cardinia.vic.gov.au/rateshelp** or call us to discuss your options. To access free financial counselling and advice visit the National Debt Helpline's website **www.ndh.org.au** or call them on 1800 007 007.

You may apply for a waiver, deferral or payment plan for your rates and charges in accordance with sections 170, 171, 171A or 171B of the Local Government Act 1989. A copy of the legislation is available on our website at **www.cardinia.vic.gov.au/rates**

Council may enter into a payment plan with you, upon certain terms and conditions determined by Council and in accordance with the applicable legislation, to make smaller, more regular payments towards your rates and charges. Please visit **www.cardinia.vic.gov.au/rates** or call us for more information.

Payment of rates and charges

Rates and charges are payable in 4 instalments as per the due dates on the front of this notice, or by weekly, fortnightly, monthly or quarterly direct debit payments. To set up a direct debit payment plan please visit **www.cardinia.vic.gov.au/flexipay**

Interest may be charged on overdue rates and charges in accordance with sections 172 and 172A of the Local Government Act 1989. Subject to sections 180 and 180A of the Local Government Act 1989 legal action may also be taken for recovery of unpaid rates and charges and may incur additional costs.

Please note, Council does not offer payment in full by February 15.

If you wish to pay all four instalments in a single payment, you must do so by the due date of the first instalment to avoid interest.

- All payments received will be allocated in the following order: 1) Legal costs (if any) 2) Interest (if any)
 - Arrears (if any)

4) Current rates and charges

Concessions and rebates

If you have a Centrelink or Department of Veterans' Affairs Pensioner Concession Card or specific Department of Veterans' Affairs gold card you may be eligible for the Municipal rates concession. The property must be your principal place of residence and match the address on your eligible card.

To apply for the concession go to **www.cardinia.vic.gov.au/rates** for a link to the 'Municipal rates concession' web page on the Department of Families, Fairness and Housing website (DFFH) or call us to obtain a hard copy form. Please complete the application form and return the completed form to Council by post or email.

If you receive Jobseeker payments you may be eligible for the Jobseeker rebate provided by Council. To apply for this rebate please go to **www.cardinia.vic.gov.au/rates** or call us to obtain a hard copy form and return the completed form to Council by post or email.

Change of mailing addres and property ownership

If your mailing address has changed please go to

www.cardinia.vic.gov.au/rates to update your details.

Property owners are legally required to advise Council of a change in ownership by way of a Notice of Acquisition or copy of title.

Differential rates

Council applies differential rates depending on property location and property type. Information on our differential rates is contained in our Revenue and Rating Plan and is available at **www.cardinia.vic.gov.au**

We are required by legislation to provide the below rate comparison information to show what rates would be for your property for each differential rate. The actual rate levied for your property is shown on the front of this notice, based on location and predominant land use.

Differential rate	Rate in \$	Amount
Base rate	0.0021041	\$2,125.14
Farm land	0.0015781	\$1,593.88
Urban farm land	0.0017880	\$1,805.88
Urban commercial and industrial land	0.0030511	\$3,081.61
Urban residential	0.0022509	\$2,273.41
Urban vacant land	0.0048187	\$4,866.89

The Victorian Government's rate cap

Council has complied with the Victorian Government's rates cap of 2.75%. The cap applies to the average annual increase of total general rates. The rates and charges for your property may have increased or decreased by a different percentage amount for the following reasons:

- (i) the valuation of your property relative to the valuation of other properties in the municipality;
- (ii) the application of any differential rate by Council;
- (iii) the inclusion of other rates and charges not covered by the Victorian Government's rate cap e.g. waste charges and the State Fire Services Property Levy.

Property valuations

Property valuations are undertaken annually by the Valuer General Victoria and is an assessment of the market value of a property as at 1 January each year.

Supplementary valuations are also made during the year where there has been a material change to the property such as a new building or land subdivision.

There are 3 separate valuations returned and Council may use any of these as its system of valuation for levying rates:

Site Value (SV) - the land value only.

Capital Improved Value (CIV) – the market value of the property, being the Site Value plus the value of any buildings and other improvements on the land.

Net Annual Value (NAV) – for residential and rural/farm properties 5% of the CIV, for commercial and industrial properties the higher of the estimated annual market rent or 5% of the CIV.

Cardinia Shire uses the CIV system of valuation to levy general rates.

Fire Services Property Levy

This is a Victorian Government levy, collected by Councils, to fund the State's fire services. The amount payable varies depending on the property's Land Use Classification and Capital Improved Value. You have the right to apply for a waiver, deferral, or discount on the levy amount under section 27 of the Fire Services Property Levy Act 2012 for rateable land, and under section 28 for non-rateable residential land. Visit **www.sro.vic.gov.au/fire-services-property-levy** for more information.

Australian Valuation Property Classification Code (AVPCC)

This code is assigned to your property according to the predominant use of the land and is used to determine your property's Land Use Classification, in accordance with the Fire Services Property Levy Act 2012.

Land Use Classification

This classification is used to calculate the Fire Services Property Levy amount payable for your property. It does not refer to the zoning of the property or how Council rates are calculated.

Appeal, review and objection to rates and charges, differential rates, valuations and AVPCC

You can object to the valuation of your property and/or the AVPCC assigned within 60 days of the notice issue date. Section 17 of the Valuation of Land Act 1960 specifies the grounds for objection. An objection can be made in writing on the prescribed form or online at **ratingvaluationobjections.vic.gov.au**

Under section 183 of the Local Government Act 1989 you can apply to the Victorian Civil and Administrative Tribunal (VCAT) for a review of any differential rate applied to your property within 60 days of the notice issue date.

You can appeal to the County Court for a review of any rate or charge applied to your property within 60 days of the notice issue date. Section 184 of the Local Government Act 1989 specifies the grounds for appeal.

For more information about rates and your legal rights and responsibilities visit www.cardinia.vic.gov.au/rates or contact us on 1300 787 624 or mail@cardinia.vic.gov.au

Privacy statement

Personal information collected by Council is used for municipal purposes as specified in the Local Government Act 1989. Personal information will be held securely and used solely by Council for these purposes and/or directly related purposes. Council may disclose this information to other organisations if required or permitted by legislation.



Payments (Visa/MasterCard) & account balances: southeastwater.com.au or call 1300 659 658

Account enquiries: southeastwater.com.au/enquiries or call 131 851

Mon-Fri 8am to 6pm

Faults and emergencies (24/7): live.southeastwater.com.au or call 132 812 Interpreter service: For all languages 9209 0130 TTY users 133 677 (ask for 131 851)

Bill note:

The total due will be debited from your nominated account. Thanks for using direct debit.

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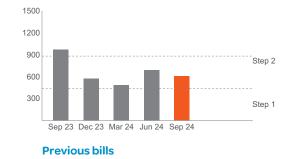
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NAVKARAN JAMMU & PAWANDEEP KAUR **19 EASTBOURNE CRES** OFFICER VIC 3809

				Acco	unt number:	34687
				Direc	t debit date: 23 S	September 20
Last bill	Payments rece	eived	Balance	Curr	ent charges	Total due
\$410.00	- \$410.00cr	=	\$0.00	+ \$39	0.90	\$390.
Your acco	unt breakdown			Your	snapshot	
Issue date			04 September 2024	Averag	e daily water use	607 liti
Property		19	Eastbourne Crescent OFFICER VIC 3809	Averag	ge daily cost	\$3.
Property refere	nce		62E//19883/00038	Your w	vater use	
Last bill			\$410.00			
Payment receive			\$410.00cr		1500	
Balance brought	t forward		\$0.00	r da	1200	
Our charges (no	GST)		\$360.39	be	900	
Other authoritie	es' charges (no GST)		\$30.52	tres	600	Step 2
Total due			\$390.90	age li	300	
Important no	ote:			werg		Step 1
				<	Sep 23 Dec 23 Mar 24 Jun	24 Sep 24

Prices have changed as of 1 July 2024. See what your bill pays for at southeastwater.com.au/24-25prices



Meeting Target 150?	× Recycled w	×	×	×	~
Average daily use (litres) per person		304	202	152	121
Number of people in a household	Ť	İİ	iii	iiii	iiiii

Payment options

Direct debit

Set up payments at southeastwater.com.au/paymybill

ſ	P.4	

BPAY® (Up to \$20,000) Biller code: 24208 Ref: 1003 4687 6600 000



Credit card Pay by Visa or MasterCard at southeastwater.com.au/paymybill or call 1300 659 658.

Property ref: 62E//19883/00038 **19 EASTBOURNE CRESCENT** OFFICER VIC 3809



PN62E





Postbillpay BillpayCode: 0361 Ref: 1003 4687 6600 000 Call 131 816

EFT (Electronic Funds Transfer)

BSB[.] 033-874

Account name:

Centrepay

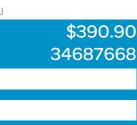
Visit: postbillpay.com.au Or visit an Australia Post store.

Account number: 34687668 South East Water Corporation



Use Centrepay to make regular deductions from your Centrelink payment. Reference number: 555 050 397J

Total due:
Account number:
Date paid:
Receipt number:



+0000034687668>

+009124+

<000000000>

<0000039090>

+444+

Our charges

Meter reading details			Date read: 03/09/2024	
Meter Number (Recycled meter)	current read	previous read	consumptior (kl)	n Estimate or Actual read
SAFN143996	760	706	54	А
RAFA024803	124	110	14	A
One kilolitre (kl) equals 1,000 litres. Approximate date for next meter reading is 03 December 2024.				
Water usage (water and sewage)				
For period 06/06/24 to 30/06/24* (25 days)				
Step 1 11 kl @ \$3.4928 per kl =				\$38.42
Step 2 4.17 kl @ \$4.4566 per kl =				\$18.58
Recycled wat	ter			
3.93 kl @ \$2.208	32 per kl =			\$8.68
Water usage (water and sewage)				
For period 01/07/24 to 03/09/24* (64 days)				
Step 1 28.16 kl @ \$3.6156 per kl =				\$101.82
Step 2 10.67 kl @ \$4.6133 per kl =				\$49.22
Recycled water				
10.07 kl @ \$2.2881 per kl =				\$23.04
Total usage charges				\$239.76
Steps are calculated on a daily average up to 440 litres				
* Your metered water volume has been divided on a pro rata basis between days in the billing periods shown above.				
Service charges For period 01/07/24 to 30/09/24				
Water service charge				\$22.58
Sewerage service charge				\$98.05
Total service charges				\$120.63
Our charges	5			\$360.39
Other authorities' charges				
Waterways and Drainage charge 01/07/24 to				¢20 E2

Total other authorities \$390.90 **Total current charges**

30/09/24

Our charges explained

Our charges cover the costs involved with delivering clean, safe water and safely removing and treating sewage for 1.8 million Melburnians. For more details, see southeastwater.com.au/charges2024

Other authorities' charges

Waterways and drainage charge

We collect this charge on behalf of Melbourne Water to help protect our rivers and creeks and improve drainage and flood management. For details, see melbournewater.com.au. The charge is for 01/07/24 to 30/09/24.

Additional information

Payment assistance

We have a range of payment solutions to help manage your bill. From payment plans to government assistance or more time to pay, find a solution to suit you at southeastwater.com.au/paymentsupport

Are you eligible for a bill discount?

If you hold a Centrelink Pensioner Concession or Health Care card or a Department of Veterans' Affairs Pensioner concession or Gold card (except those marked dependant) you could be eligible for a bill discount. Register your card at mysoutheastwater.com.au. Note: Commonwealth Seniors Health or Victorian Seniors cards are not eligible.

Our customer charter

\$30.52

\$30.52

We have a customer charter, which outlines your rights and responsibilities as a customer of South East Water. View the charter at southeastwater.com.au/customer-charter. For a printed copy of the Charter, email support@sew.com.au and we will send out a copy.

Your guide to 2024-25 prices

Prices have changed as of 1 July 2024. See what your bill pays for at southeastwater.com.au/24-25prices



South East Water Corporation ABN 89 066 902 547 101 Wells Street Frankston VIC 3199 PO Box 2268 Seaford VIC 3198 Australia

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 <u>Due diligence checklist page</u> on the Consumer Affairs Victoria website (consumer.vic.gov.au/duediligencechecklist).

Urban living

Moving to the inner city?

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

Is the property subject to an owners corporation?

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

Growth areas

Are you moving to a growth area?

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

Flood and fire risk

Does this property experience flooding or bushfire?

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

Rural properties

Moving to the country?

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

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

Can you build new dwellings?

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

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

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

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

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

(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.