

# Vendor Statement

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

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

The vendor may sign by electronic signature.

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

**Land**

Taylors Lane, Clover Flat 3315

**Vendor's name**

RCE Property Nominees Pty Ltd

**Date**

8 / 10 / 2020

**Vendor's signature**



**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 amounts are:

Authority	Amount	Interest (if any)
(1) Southern Grampians Shire Council	(1) \$1,421.68	(1)
(2)	(2)	(2)
(3)	(3)	(3)

**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**

To

Other particulars (including dates and times of payments):

**1.3 Terms Contract**

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

Not Applicable.

**1.4 Sale Subject to Mortgage**

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

Not Applicable.

**2. INSURANCE**

**2.1 Damage and Destruction**

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

Not Applicable.

**2.2 Owner Builder**

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

Not Applicable.

**3. LAND USE**

**3.1 Easements, Covenants or Other Similar Restrictions**

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

Not Applicable.

**3.2 Road Access**

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

**3.3 Designated Bushfire Prone Area**

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

3.4 Planning Scheme

The required specified information is as follows:

Name of planning scheme	Southern Grampians
Name of responsible authority	Southern Grampians Shire Council
Zoning of the land	Farming Zone
Name of planning overlay	None

4. NOTICES

4.1 Notice, Order, Declaration, Report or Recommendation

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

Not Applicable.

4.2 Agricultural Chemicals

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

Nil.
------

4.3 Compulsory Acquisition

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

Nil.
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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):

Not Applicable.

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

Attached are copies of the following documents:

9.1 (a) Registered Title

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

## 10. SUBDIVISION

### 10.1 Unregistered Subdivision

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

Not Applicable.

### 10.2 Staged Subdivision

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

Not Applicable.

### 10.3 Further Plan of Subdivision

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

Not Applicable.

## 11. DISCLOSURE OF ENERGY INFORMATION

*(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 1000m<sup>2</sup>; (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.)*

- Vacant Residential Land or Land with a Residence
- Attach Due Diligence Checklist (this will be attached if ticked)

## 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)*

Certificate of Title - Volume 7837 Folio 022

LP004440

Planning Property Report

Property Report

Rate Notice

# Property Report

from [www.land.vic.gov.au](http://www.land.vic.gov.au) on 31 August 2020 11:14 AM

**Address:** TAYLORS LANE CLOVER FLAT 3315

**Lot and Plan Number:** Lot 75 LP4440

**Standard Parcel Identifier (SPI):** 75LP4440

**Local Government (Council):** SOUTHERN GRAMPIANS **Council Property Number:** 1012224.169400

**Directory Reference:** VicRoads 72 B3

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

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

## Site Dimensions

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



**Area:** 595771 sq. m  
(59.6 ha)

**Perimeter:** 3493 m

For this property:

- Site boundaries
- Road frontages

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

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

## State Electorates

**Legislative Council:** WESTERN VICTORIA

**Legislative Assembly:** LOWAN

## Utilities

**Rural Water Corporation:** Southern Rural Water

**Urban Water Corporation:** Wannon Water

**Melbourne Water:** outside drainage boundary

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

Planning information continued on next page

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## Planning Zone Summary

Planning Zone: FARMING ZONE (FZ)  
SCHEDULE TO THE FARMING ZONE (FZ)

Planning Overlay: None

Planning scheme data last updated on 26 August 2020.

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

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

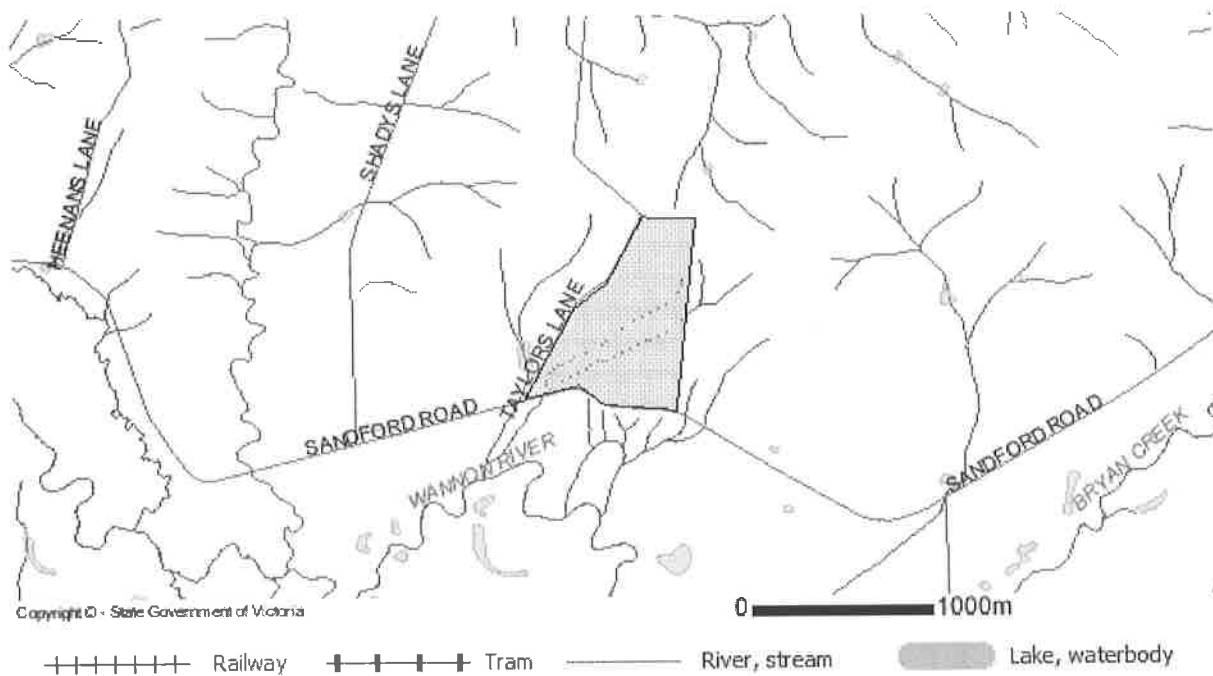
The Planning Property Report includes separate maps of zones and overlays

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

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

For other information about planning in Victoria visit [www.planning.vic.gov.au](http://www.planning.vic.gov.au)

## Area Map



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From [www.planning.vic.gov.au](http://www.planning.vic.gov.au) at 31 August 2020 11:14 AM

## PROPERTY DETAILS

Address: **TAYLORS LANE CLOVER FLAT 3315**  
 Lot and Plan Number: **Lot 75 LP4440**  
 Standard Parcel Identifier (SPI): **75\LP4440**  
 Local Government Area (Council): **SOUTHERN GRAMPIANS**  
 Council Property Number: **1012224.169400**  
 Planning Scheme: **Southern Grampians**  
 Directory Reference: **Vicroads 72 B3**

[www.sthgrampians.vic.gov.au](http://www.sthgrampians.vic.gov.au)

[Planning Scheme - Southern Grampians](#)

## UTILITIES

Rural Water Corporation: **Southern Rural Water**  
 Urban Water Corporation: **Wannon Water**  
 Melbourne Water: **Outside drainage boundary**  
 Power Distributor: **POWERCOR**

[View location in VicPlan](#)

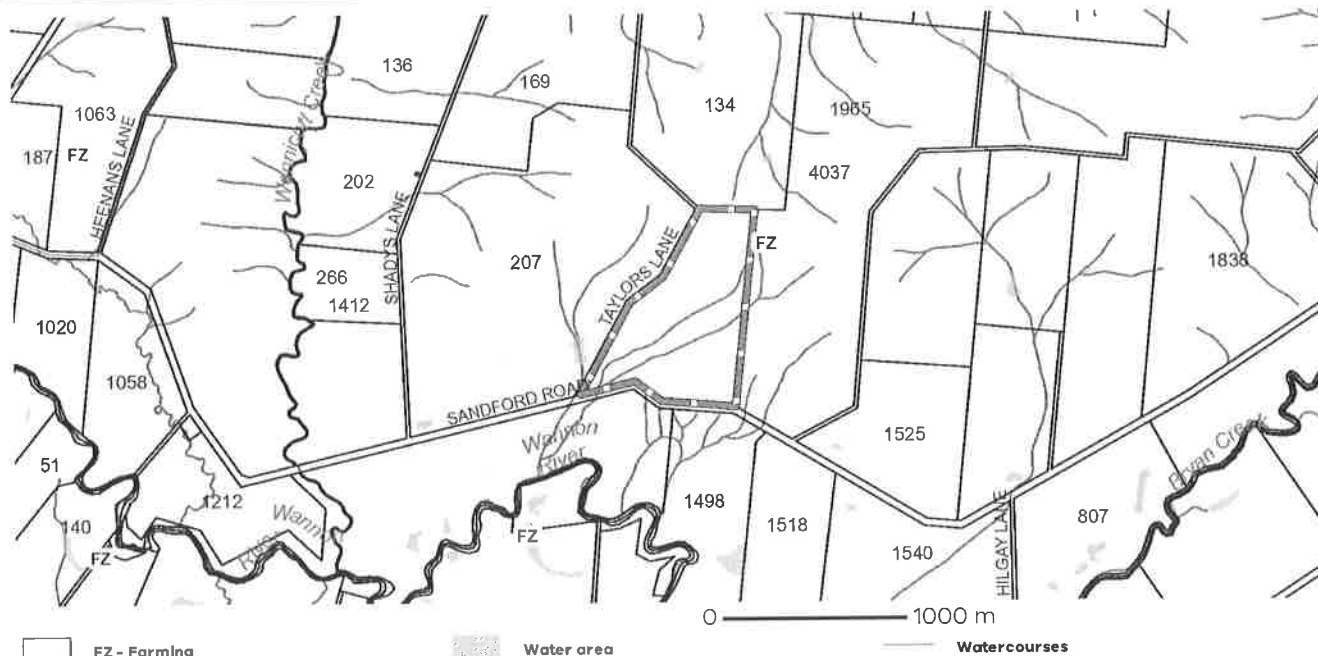
## STATE ELECTORATES

Legislative Council: **WESTERN VICTORIA**  
 Legislative Assembly: **LOWAN**

## Planning Zones

[FARMING ZONE \(FZ\)](#)

[SCHEDULE TO THE FARMING ZONE \(FZ\)](#)



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

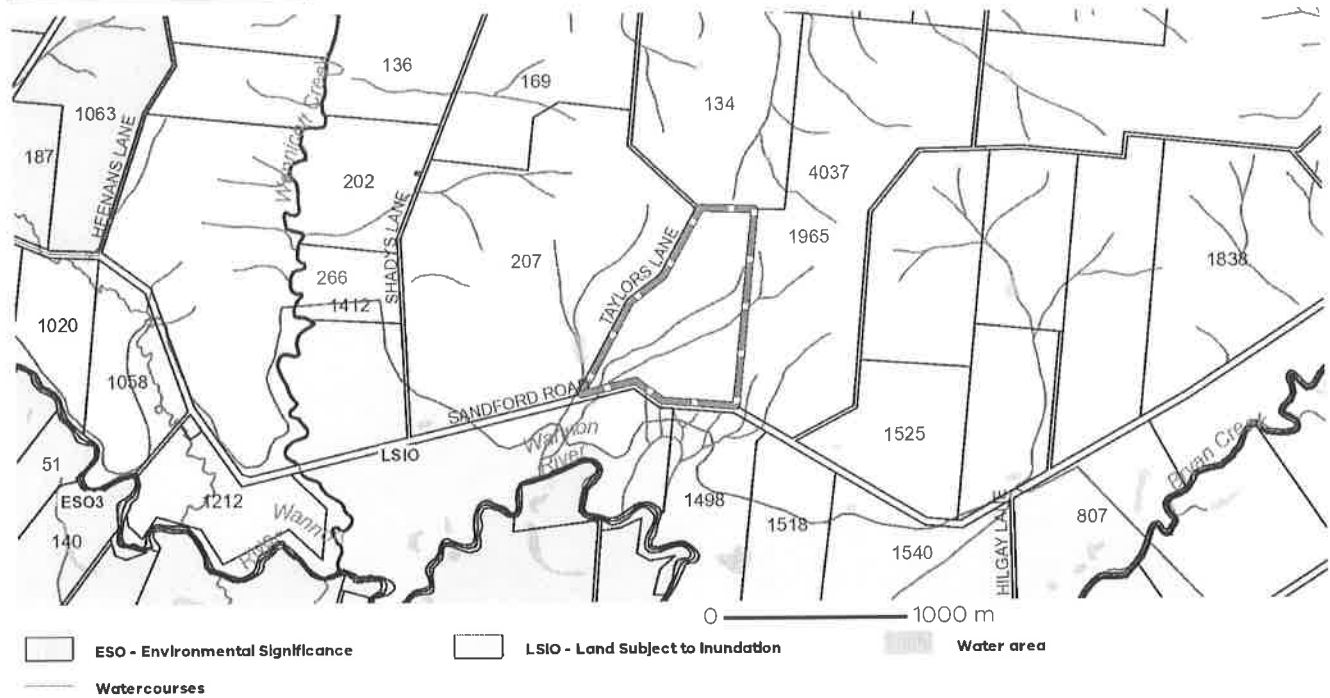
## Planning Overlay

None affecting this land - there are overlays in the vicinity

ENVIRONMENTAL SIGNIFICANCE OVERLAY (ESO)

LAND SUBJECT TO INUNDATION OVERLAY (LSIO)

RURAL FLOODWAY OVERLAY (RFO)



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

## Further Planning Information

Planning scheme data last updated on 26 August 2020.

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

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



## Designated Bushfire Prone Areas

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



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

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

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

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

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website <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>



**Southern Grampians  
Shire Council**  
ABN 55 135 536 448

**BROWN STREET  
BUSINESS CENTRE:**  
111 Brown Street, Hamilton 3300  
**MARKET PLACE  
BUSINESS CENTRE:**  
1 Market Place, Hamilton 3300

**ENQUIRIES**  
Post: Locked Bag 685,  
Hamilton 3300  
Phone: (03) 5573 0444  
Fax: (03) 5572 2910  
TTY: (03) 5573 0458  
Email: council@sthgrampians.vic.gov.au  
Website: www.sthgrampians.vic.gov.au

**OFFICE HOURS:**  
8.15 am to 5.00 pm  
Monday to Friday



**NOTICE VALUATION, RATES & CHARGES DECLARED  
20TH JUNE 2019 & FIRE SERVICES PROPERTY LEVY (FSPL) FOR  
THE PERIOD 01/07/2019 TO 30/06/2020**

RCE Property Nominees Pty Ltd  
C/- Cindy Brown@Sinclair Wilson  
50 Thompson St  
HAMILTON VIC 3300

Notice Date: 21/08/2019  
Property Number: 1012224.169400  
Assessment Number: 672

034  
R0\_7390

<b>DUE DATE</b>	<b>30/09/2019</b>
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**Property Details**

Taylors Lane CLOVER FLAT VIC 3315  
  
L75 PS4440 MUNTHAM ESTATE V7837 F022  
58.97HA,

**Particulars of Rates, Charges and Fire Services Property Levy**

GENERAL RATE 3	CIV 365000 x \$0.003705	\$1,352.33
FSPL PRIMARY PRODUCTION VARIABLE	CIV 365000 x \$0.00019	\$69.35

**LEVEL OF VALUE DATE:** 01/01/2019  
**SITE VALUE:** \$350,000  
**CAPITAL IMPROVED VALUE:** \$365,000  
**NETT ANNUAL VALUE:** \$18,250  
**FSPL CLASSIFICATION:** PRIMARY PRODUCTION  
**AVPCC:** 530.3 - Mixed farming and grazing without

**TOTAL DUE \$1,421.68**

<b>1st Instalment</b> <b>\$356.68</b> <b>30/09/2019</b>	2nd Instalment	3rd Instalment	4th Instalment	<b>OR</b>	<b>Early Instalment Payment</b> <b>With 2% Discount \$1,394.63</b> <b>Due by 30/09/2019</b>
	\$355.00 02/12/2019	\$355.00 02/03/2020	\$355.00 01/06/2020		

**DISCOUNT WILL NOT APPLY ON PAYMENTS RECEIVED AFTER THE DUE DATE  
DISCOUNT DOES NOT APPLY ON THE FIRE SERVICES PROPERTY LEVY  
PLEASE RETAIN THIS SECTION OF THE RATE NOTICE FOR YOUR RECORDS**

<b>INTEREST</b> Take notice that if the amount shown on this notice is not paid on or before the due date INTEREST will be charged at 10% p.a.	<b>POSTAL DELAYS</b> Postal delays will not be accepted as an excuse for late payment.	<b>ARREARS</b> Any arrears shown on this notice are due immediately and interest will accrue until paid.	<b>IMPORTANT</b> If any details shown on this notice are incorrect please notify Council in writing.
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IF PAYING BY MAIL SEND CHEQUE WITH BOTTOM SECTION ONLY

PLEASE SEE THE REVERSE OF THIS NOTICE FOR PAYMENT OPTIONS **PAYMENT SLIP**



**Southern Grampians  
Shire Council**

Name: RCE Property Nominees Pty Ltd Date:  
Property No: 1012224.169400  
Location: Taylors Lane CLOVER FLAT VIC 3315  
Assessment No: 672



Bill Code: 25304  
Reference No: 006726

BPAY® this payment via Internet or phone banking.  
BPAY View® - View and pay this bill using internet banking.  
BPAY View Registration No.: 006726



Billpay Code: 2330  
Ref: 006726

Pay in person at any Post Office, by phone 13 18 16,  
or go to www.postbillpay.com.au



\*2330 672 6 1st Instalment \$356.68



\*2330 672 6 Early Payment \$1,394.63

For emailed notices:  
**sthgrampians.enotices.com.au**  
Reference No: E65C4DAA7W

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

VOLUME 07837 FOLIO 022

Security no : 124085205663B  
Produced 31/08/2020 11:10 AM

LAND DESCRIPTION

Lot 75 on Plan of Subdivision 004440.  
PARENT TITLE Volume 06384 Folio 735  
Created by instrument 2535254 30/12/1952

REGISTERED PROPRIETOR

Estate Fee Simple  
Sole Proprietor  
RCE PROPERTY NOMINEES PTY LTD of 50 THOMPSON STREET HAMILTON VIC 3300  
AL296970R 18/08/2014

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AL296971P 18/08/2014  
NATIONAL AUSTRALIA BANK LTD

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

DIAGRAM LOCATION

SEE LP004440 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: TAYLORS LANE CLOVER FLAT VIC 3315

ADMINISTRATIVE NOTICES

NIL

eCT Control 16089P NATIONAL AUSTRALIA BANK LIMITED  
Effective from 23/10/2016

DOCUMENT END

Delivered from the LANDATA® System by InfoTrack Pty Ltd.

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**LP 4440**

EDITION 3  
PLAN MAY BE LODGED 27/11/03

COLOUR CODE

R1, R2 & R3 = BROWN  
ROADS COLOURED BROWN

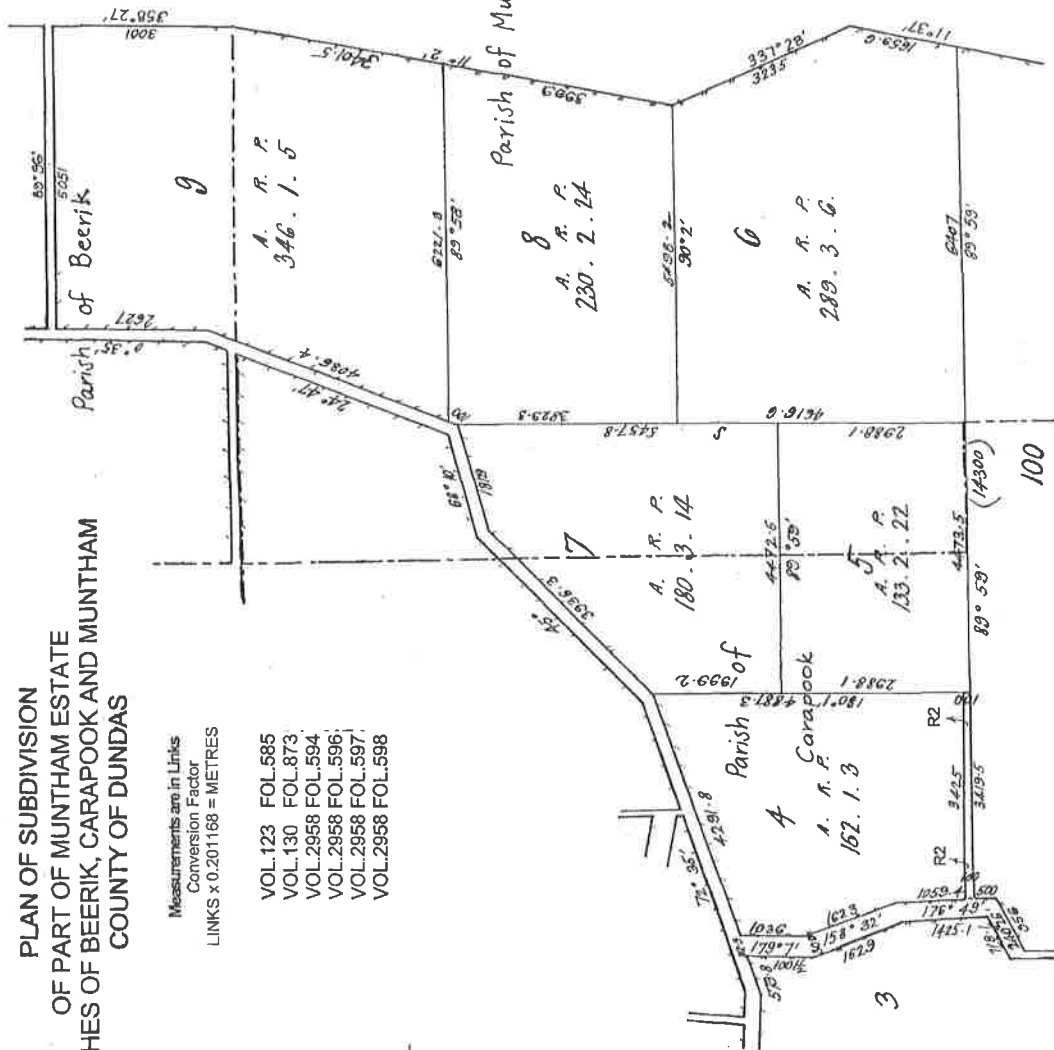
E-1 EASEMENT FOR WATER  
SUPPLY 49.71 LINKS WIDE  
IN FAVOUR OF WANNON  
REGION WATER CORPORATION  
CREATED BY AH846155T 18/3/11

E-2 EASEMENT FOR WATER  
SUPPLY 49.71 LINKS WIDE IN  
FAVOUR OF WANNON REGION  
WATER CORPORATION  
CREATED BY AJ137212V 17/8/11

**PLAN OF SUBDIVISION  
OF PART OF MUNTHAM ESTATE  
PARISHES OF BEERIK, CARAPOOK AND MUNTHAM  
COUNTY OF DUNDAS**

Measurements are in Links  
Conversion Factor  
LINKS x 0.201168 = METRES

- VOL.123 FOL.585
- VOL.130 FOL.873
- VOL.2958 FOL.594
- VOL.2958 FOL.596
- VOL.2958 FOL.597
- VOL.2958 FOL.598



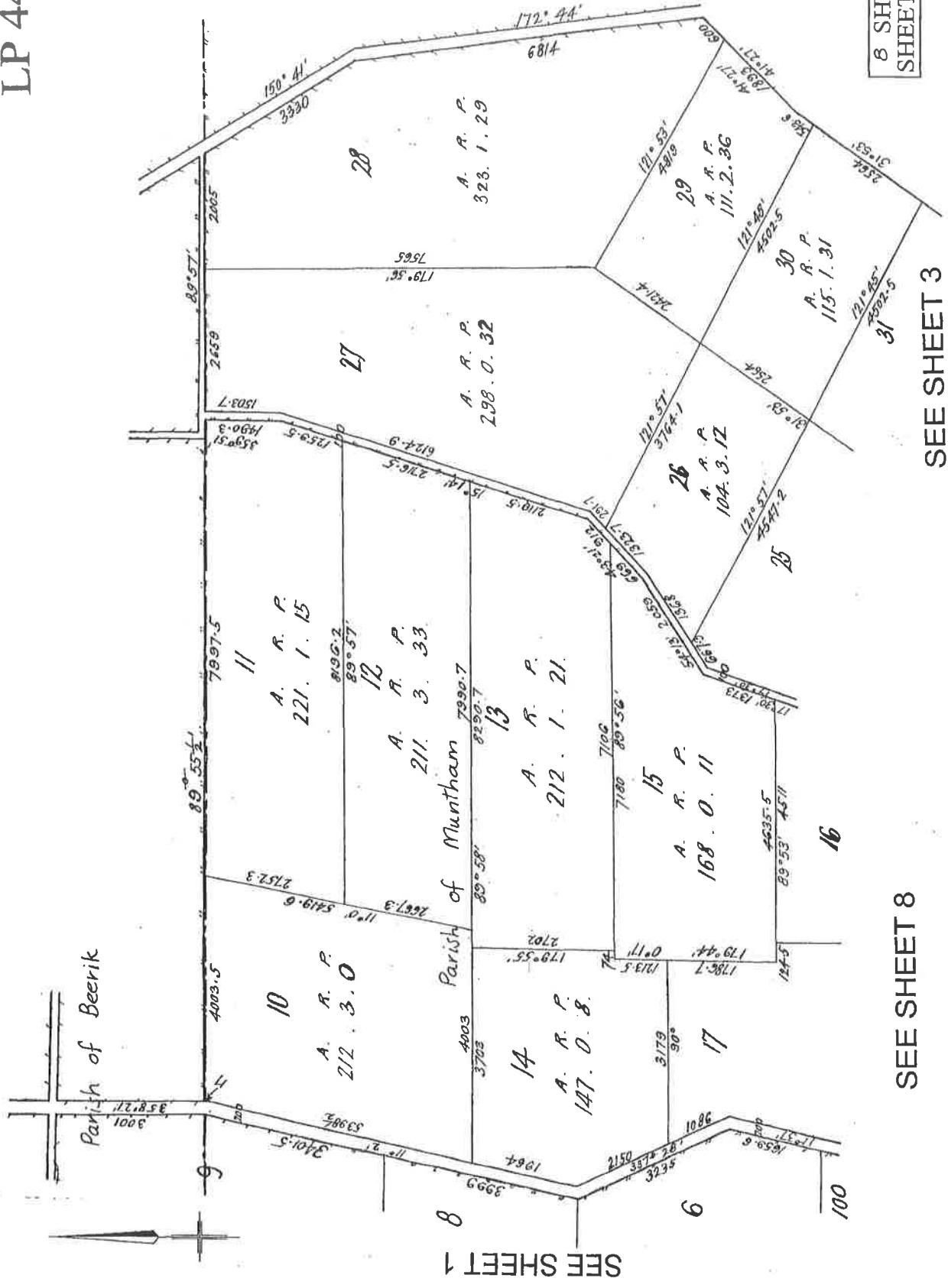
SEE SHEET

8 SHEETS  
SHEET 1

SEE SHEET 7

SEE SHEET 6

LP 4440



8 SHEETS  
SHEET 2

SEE SHEET 8

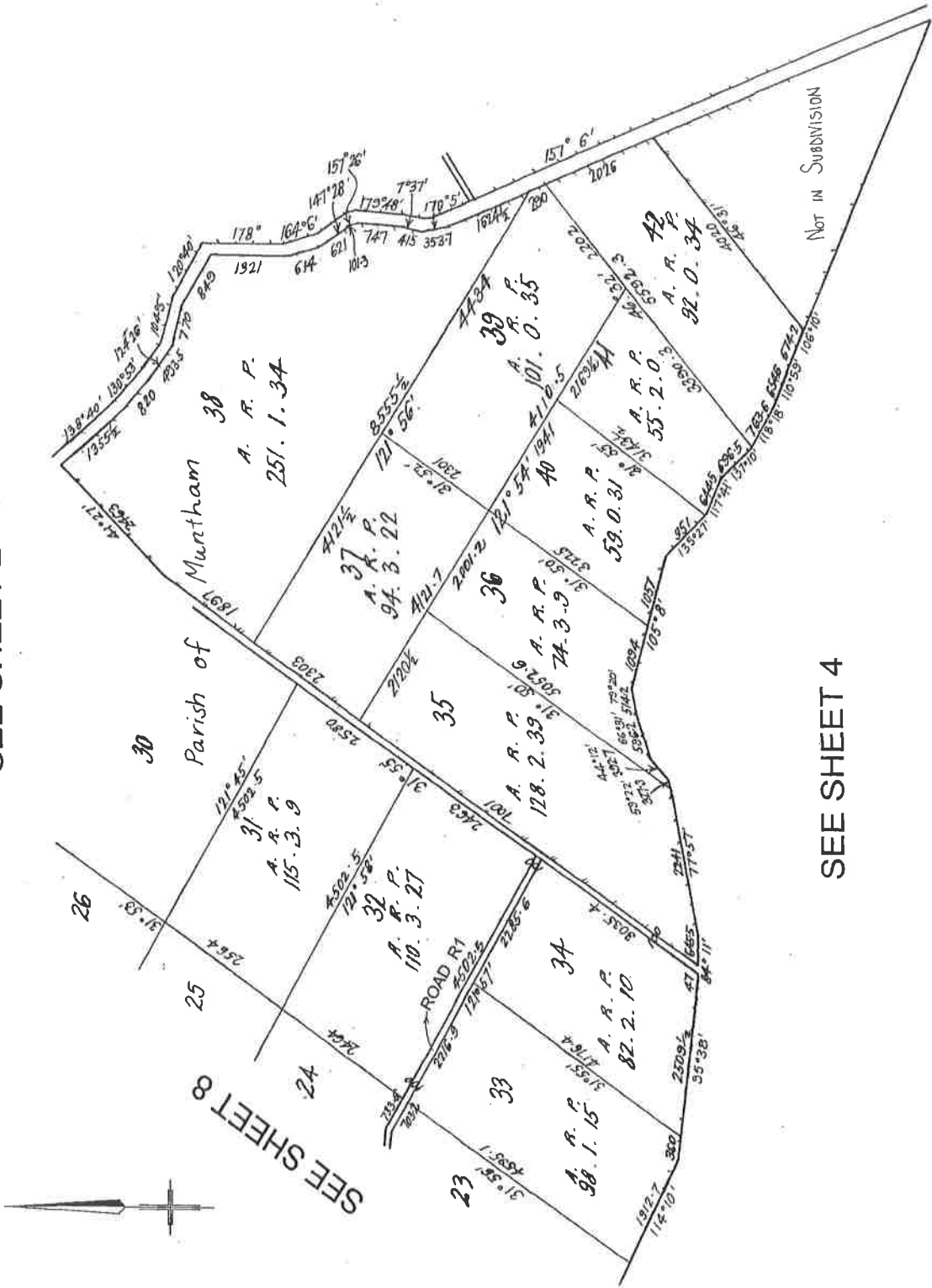
SEE SHEET 3

SEE SHEET 1

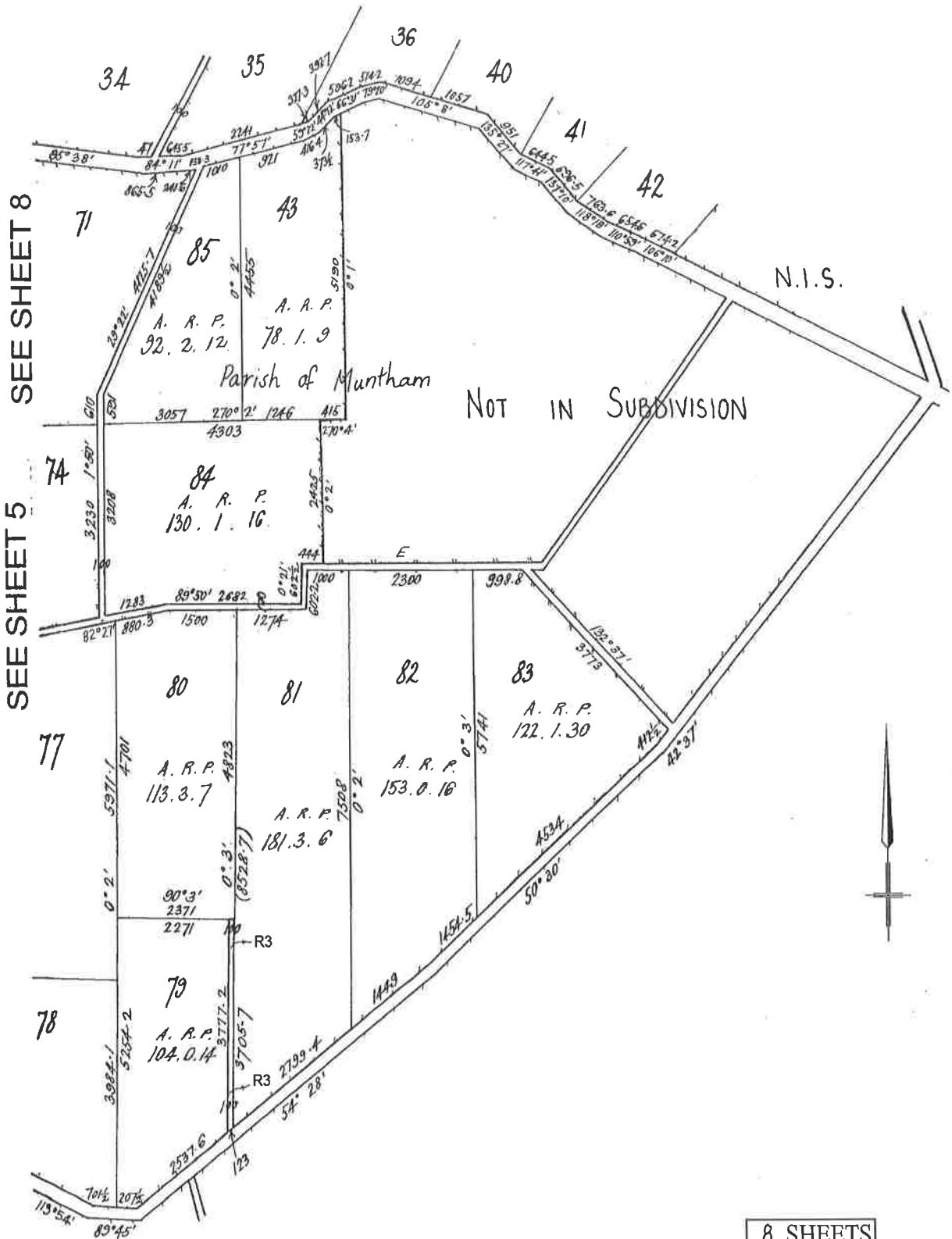
LP 4440

6 SHEETS  
SHEET 3

SEE SHEET 2



SEE SHEET 3



8 SHEETS  
SHEET 4

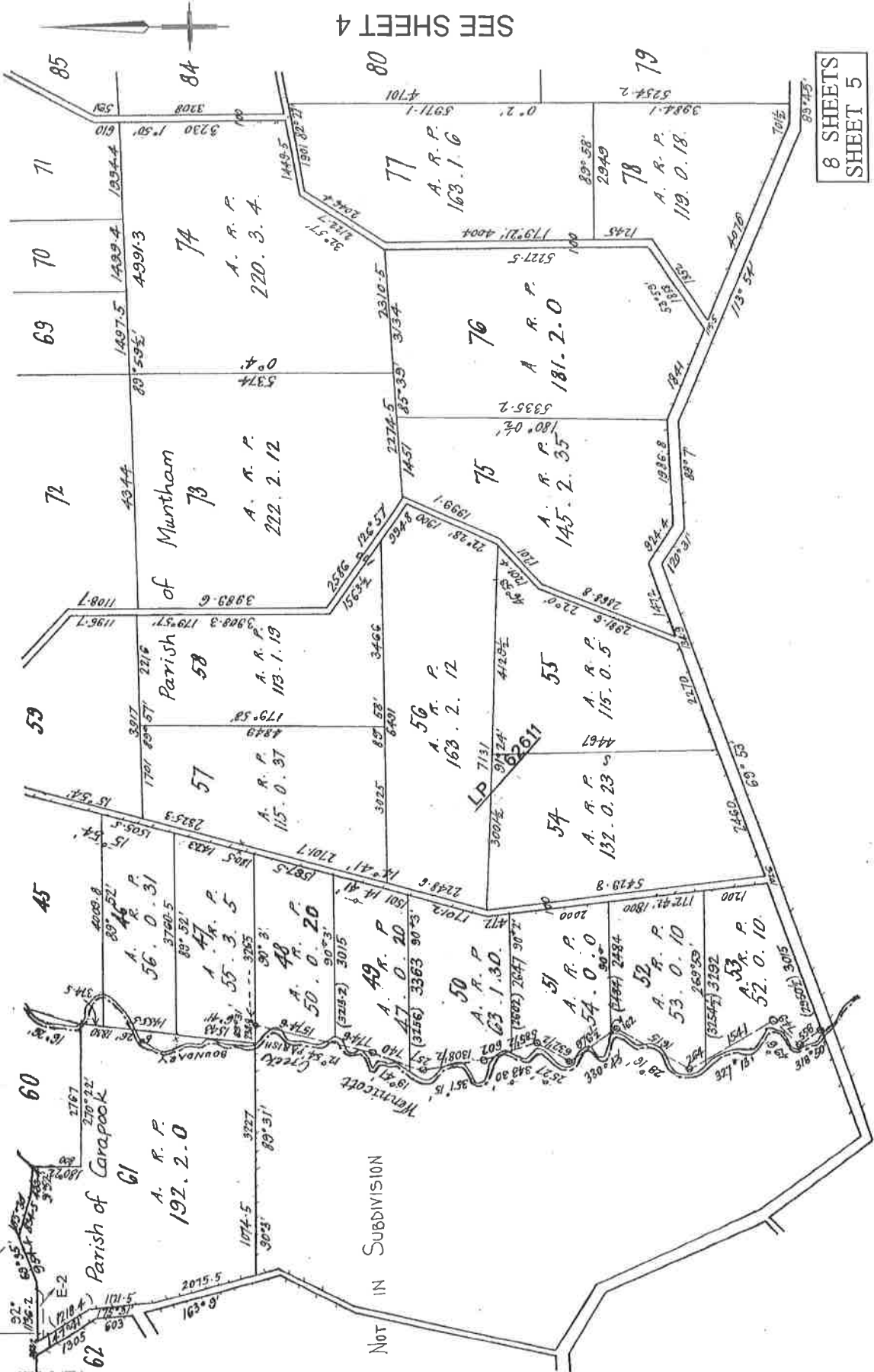
LP 4440

SEE SHEET 8

SEE SHEET 7

SEE ENLARGEMENT  
NOT TO SCALE

SEE SHEET 6



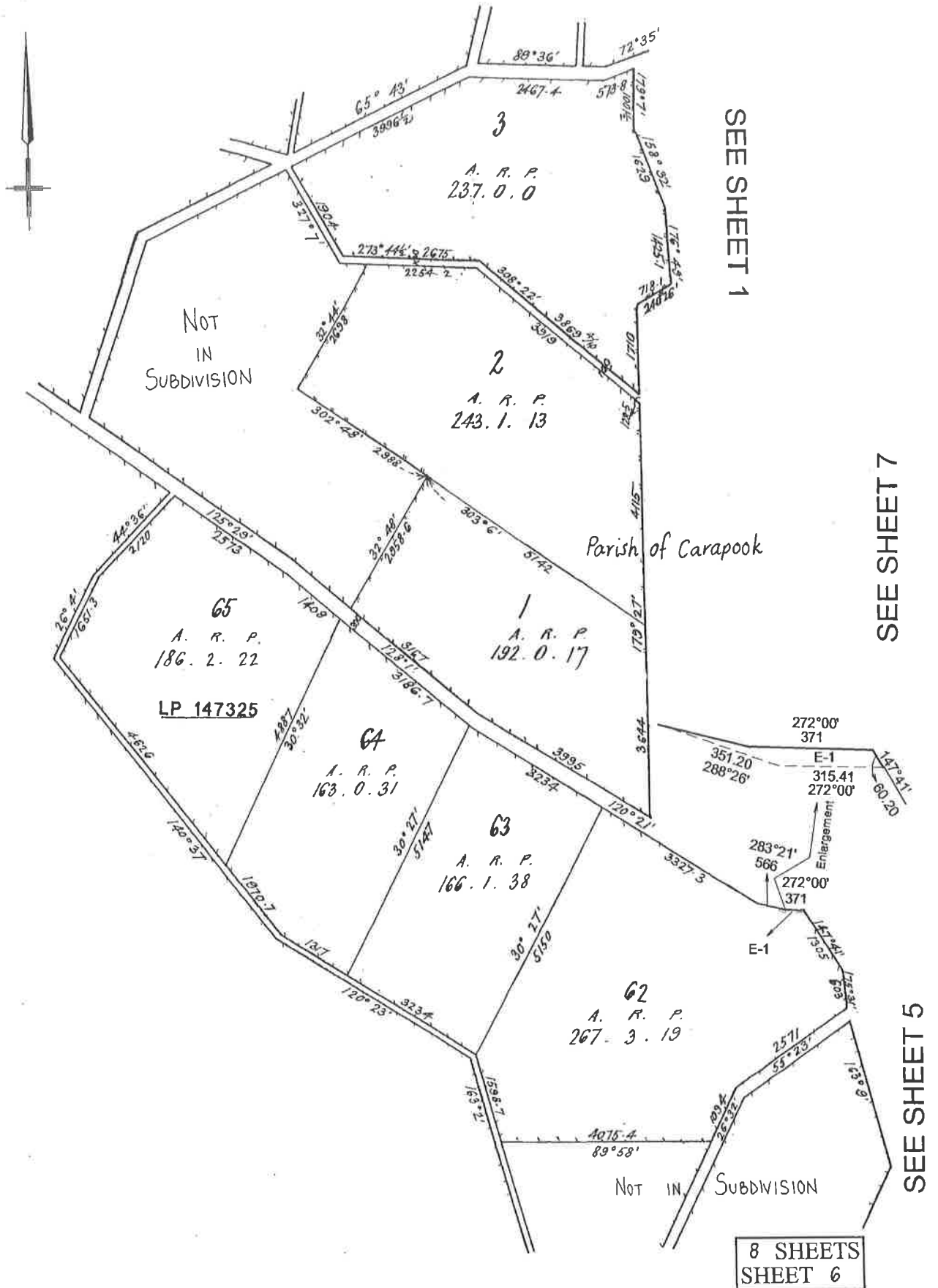
NOT IN SUBDIVISION

SEE SHEET 4

8 SHEETS  
SHEET 5



LP 4440

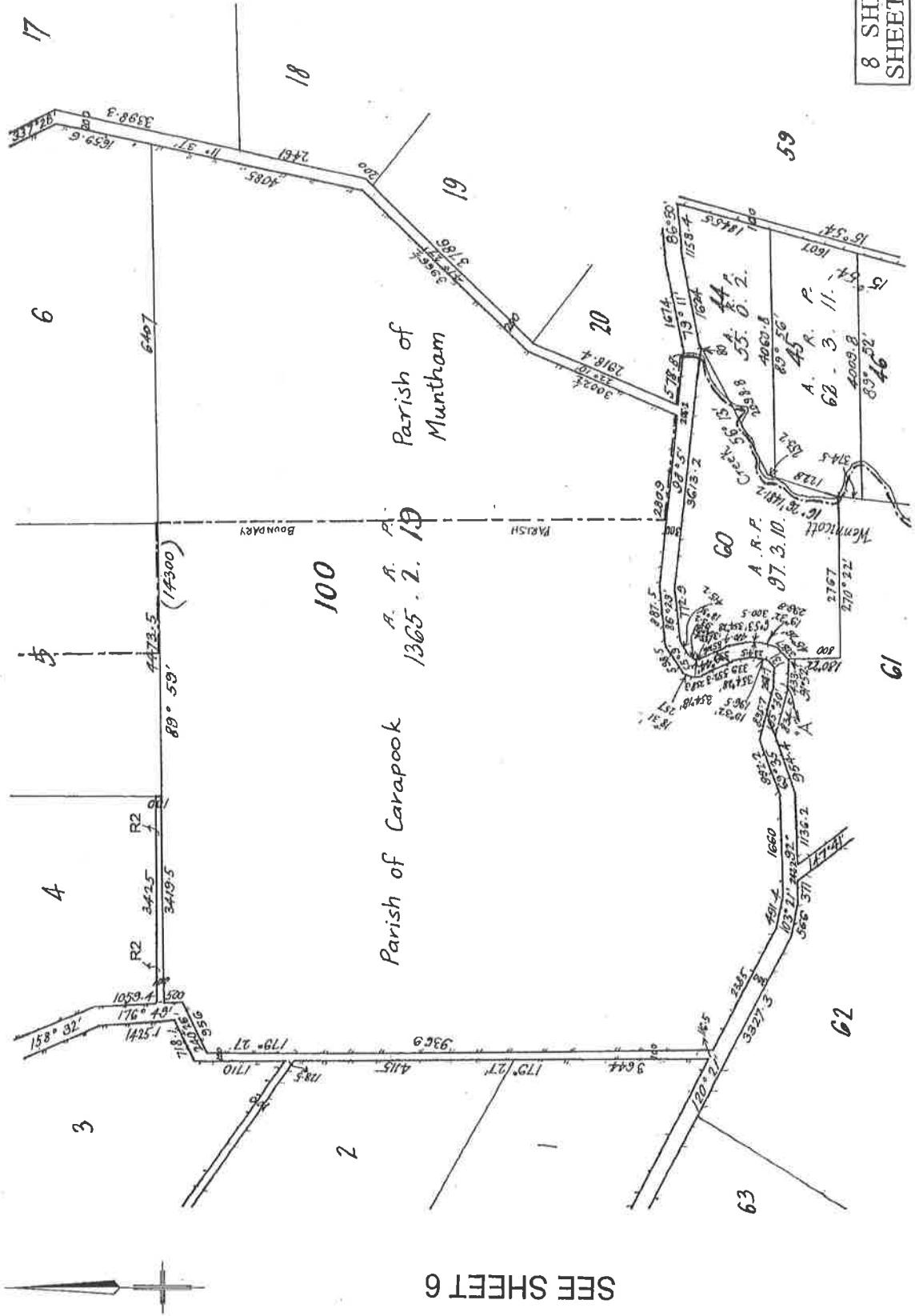


LP 4440

SEE SHEET 8

8 SHEETS  
SHEET 7

SEE SHEET 1

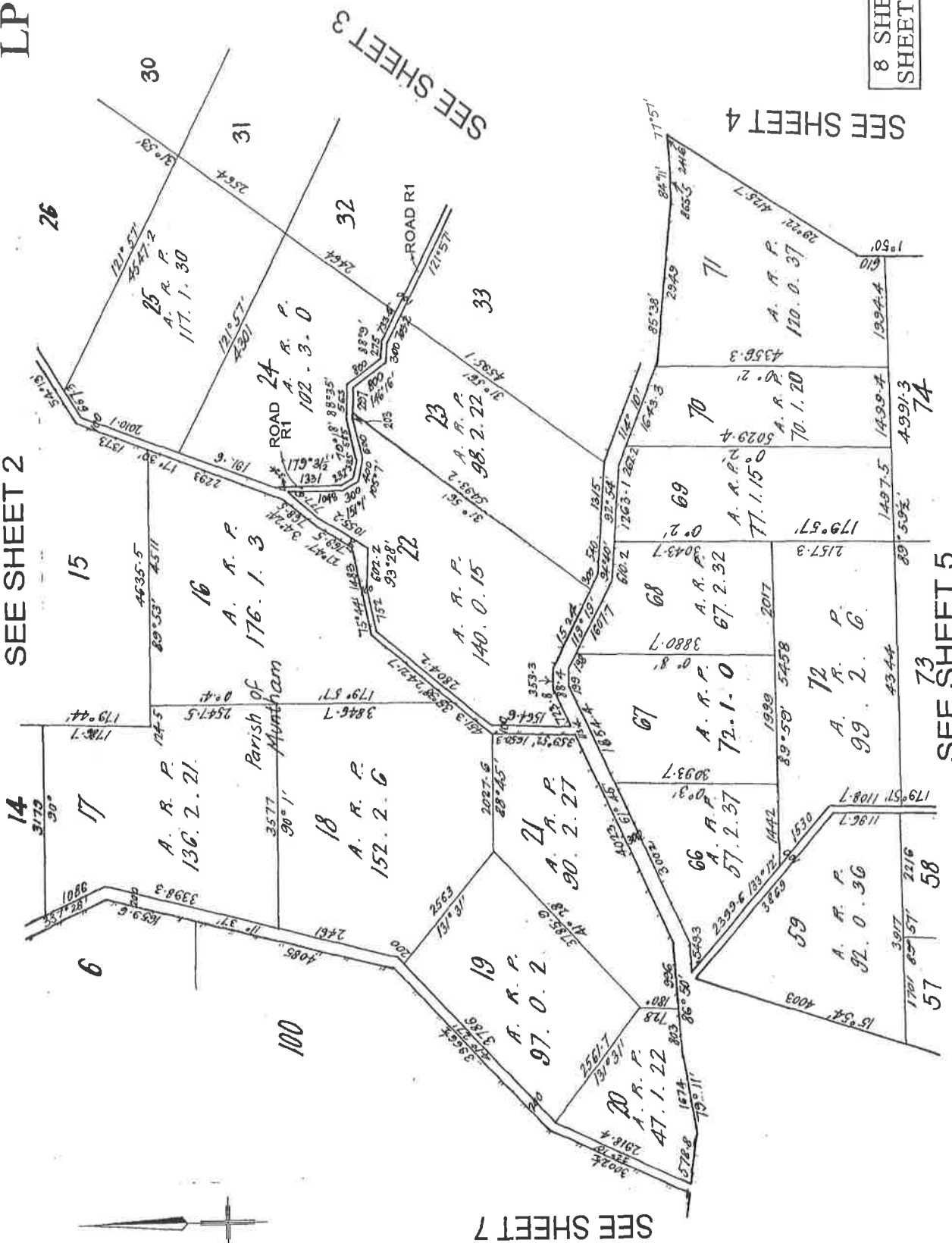


SEE SHEET 6

SEE SHEET 5

LP 4440

SEE SHEET 2



SEE SHEET 7

SEE SHEET 4

SEE SHEET 3

8 SHEETS  
SHEET 8

SEE SHEET 5



# Due diligence checklist

## What you need to know before buying a residential property

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

## Urban living

### Moving to the inner city?

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

### Is the property subject to an owners corporation?

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

## Growth areas

### Are you moving to a growth area?

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

## Flood and fire risk

### Does this property experience flooding or bushfire?

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

## Rural properties

### Moving to the country?

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

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

### Can you build new dwellings?

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

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

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

## Soil and groundwater contamination

### Has previous land use affected the soil or groundwater?

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

(04/10/2016)

## Land boundaries

### **Do you know the exact boundary of the property?**

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

## Planning controls

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

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

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

### **Are there any proposed or granted planning permits?**

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

## Safety

### **Is the building safe to live in?**

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

## Building permits

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

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

### **Are any recent building or renovation works covered by insurance?**

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

## Utilities and essential services

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

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

## Buyers' rights

### **Do you know your rights when buying a property?**

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

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