

Contract for the sale and purchase of land 2022 edition

TERM	MEANING OF TERM	NSW DAN:
vendor's agent	CLK First National Real Estate Echuca Moama 172 Hare Street Echuca, VIC 3564	phone: (03) 5482 2111
co-agent		
vendor	Murray River Council 20 Tualka Terrace, Moulamein, NSW 2733	
vendor's solicitor	EC Property Lawyers Level 1, 410 Church Street, NORTH PARRAMATTA, NSW 2151	phone: 02 9890 2788 email: karl@ecls.net.au ref: 24150326
date for completion	42days after the contract date	(clause 15)
land (address, plan details and title reference)	WOOLSHED RD MATHOURA NSW 2710 Lot 7 DEPOSITED PLAN 111270 Folio Identifier 7/111270	
improvements	<input checked="" type="checkbox"/> VACANT POSSESSION <input type="checkbox"/> subject to existing tenancies <input type="checkbox"/> HOUSE <input type="checkbox"/> garage <input type="checkbox"/> carport <input type="checkbox"/> home unit <input type="checkbox"/> carspace <input type="checkbox"/> storage space <input type="checkbox"/> none <input type="checkbox"/> other:	
attached copies	<input type="checkbox"/> documents in the List of Documents as marked or as numbered: <input type="checkbox"/> other documents:	

A real estate agent is permitted by legislation to fill up the items in this box in a sale of residential property.

inclusions	<input type="checkbox"/> air conditioning <input type="checkbox"/> clothes line <input type="checkbox"/> fixed floor coverings <input type="checkbox"/> range hood <input type="checkbox"/> blinds <input type="checkbox"/> curtains <input type="checkbox"/> insect screens <input type="checkbox"/> solar panels <input type="checkbox"/> built-in wardrobes <input type="checkbox"/> dishwasher <input type="checkbox"/> light fittings <input type="checkbox"/> stove <input type="checkbox"/> ceiling fans <input type="checkbox"/> EV charger <input type="checkbox"/> pool equipment <input type="checkbox"/> TV antenna <input type="checkbox"/> other:
exclusions	
purchaser	
purchaser's solicitor	
price	
deposit	_____ (10% of the price, unless otherwise stated)
balance	
contract date	(if not stated, the date this contract was made)

Where there is more than one purchaser JOINT TENANTS
 tenants in common in unequal shares, specify:

GST AMOUNT (optional) The price includes GST of: \$

buyer's agent

Note: Clause 20.15 provides "Where this contract provides for choices, a choice in BLOCK CAPITALS applies unless a different choice is marked."

SIGNING PAGE

VENDOR	PURCHASER
<p>Signed by</p> <p>_____</p> <p>Vendor</p> <p>_____</p> <p>Vendor</p>	<p>Signed by</p> <p>_____</p> <p>Purchaser</p> <p>_____</p> <p>Purchaser</p>
VENDOR (COMPANY)	PURCHASER (COMPANY)
<p>Signed by in accordance with s127(1) of the Corporations Act 2001 by the authorised person(s) whose signature(s) appear(s) below:</p> <p>_____</p> <p>Signature of authorised person</p> <p>_____</p> <p>Signature of authorised person</p> <p>_____</p> <p>Name of authorised person</p> <p>_____</p> <p>Name of authorised person</p> <p>_____</p> <p>Office held</p> <p>_____</p> <p>Office held</p>	<p>Signed by in accordance with s127(1) of the Corporations Act 2001 by the authorised person(s) whose signature(s) appear(s) below:</p> <p>_____</p> <p>Signature of authorised person</p> <p>_____</p> <p>Signature of authorised person</p> <p>_____</p> <p>Name of authorised person</p> <p>_____</p> <p>Name of authorised person</p> <p>_____</p> <p>Office held</p> <p>_____</p> <p>Office held</p>

Choices

Vendor agrees to accept a **deposit-bond** NO yes

Nominated *Electronic Lodgment Network (ELN)* (clause 4) PEXA

Manual transaction (clause 30) NO yes
 (if yes, vendor must provide further details, including any applicable exemption, in the space below):

Tax information (the parties promise this is correct as far as each party is aware)

Land tax is adjustable NO yes

GST: Taxable supply NO yes in full yes to an extent

Margin scheme will be used in making the taxable supply NO yes

This sale is not a taxable supply because (one or more of the following may apply) the sale is:

- not made in the course or furtherance of an enterprise that the vendor carries on (section 9-5(b))
- by a vendor who is neither registered nor required to be registered for GST (section 9-5(d))
- GST-free because the sale is the supply of a going concern under section 38-325
- GST-free because the sale is subdivided farm land or farm land supplied for farming under Subdivision 38-O
- input taxed because the sale is of eligible residential premises (sections 40-65, 40-75(2) and 195-1)

Purchaser must make an **GSTRW payment** NO yes (if yes, vendor must provide details)
 (GST residential withholding payment)

If the details below are not fully completed at the contract date, the vendor must provide all these details in a separate notice at least 7 days before the date for completion.

GSTRW payment (GST residential withholding payment) – details

Frequently the supplier will be the vendor. However, sometimes further information will be required as to which entity is liable for GST, for example, if the supplier is a partnership, a trust, part of a GST group or a participant in a GST joint venture.

Supplier's name:

Supplier's ABN:

Supplier's GST branch number (if applicable):

Supplier's business address:

Supplier's representative:

Supplier's contact phone number:

Supplier's proportion of **GSTRW payment**:

If more than one supplier, provide the above details for each supplier.

Amount purchaser must pay – price multiplied by the **GSTRW rate** (residential withholding rate): \$

Amount must be paid: AT COMPLETION at another time (specify):

Is any of the consideration not expressed as an amount in money? NO yes

If "yes", the GST inclusive market value of the non-monetary consideration: \$

Other details (including those required by regulation or the ATO forms):

List of Documents

General	Strata or community title (clause 23 of the contract)
<input checked="" type="checkbox"/> 1 property certificate for the land <input checked="" type="checkbox"/> 2 plan of the land <input type="checkbox"/> 3 unregistered plan of the land <input type="checkbox"/> 4 plan of land to be subdivided <input type="checkbox"/> 5 document that is to be lodged with a relevant plan <input type="checkbox"/> 6 section 10.7(2) planning certificate under Environmental Planning and Assessment Act 1979 <input type="checkbox"/> 7 additional information included in that certificate under section 10.7(5) <input type="checkbox"/> 8 sewerage infrastructure location diagram (service location diagram) <input type="checkbox"/> 9 sewer lines location diagram (sewerage service diagram) <input type="checkbox"/> 10 document that created or may have created an easement, profit à prendre, restriction on use or positive covenant disclosed in this contract <input type="checkbox"/> 11 <i>planning agreement</i> <input type="checkbox"/> 12 section 88G certificate (positive covenant) <input type="checkbox"/> 13 survey report <input type="checkbox"/> 14 building information certificate or building certificate given under <i>legislation</i> <input type="checkbox"/> 15 occupation certificate <input type="checkbox"/> 16 lease (with every relevant memorandum or variation) <input type="checkbox"/> 17 other document relevant to tenancies <input type="checkbox"/> 18 licence benefiting the land <input type="checkbox"/> 19 old system document <input type="checkbox"/> 20 Crown purchase statement of account <input type="checkbox"/> 21 building management statement <input type="checkbox"/> 22 form of requisitions <input type="checkbox"/> 23 <i>clearance certificate</i> <input type="checkbox"/> 24 land tax certificate	<input type="checkbox"/> 33 property certificate for strata common property <input type="checkbox"/> 34 plan creating strata common property <input type="checkbox"/> 35 strata by-laws <input type="checkbox"/> 36 strata development contract or statement <input type="checkbox"/> 37 strata management statement <input type="checkbox"/> 38 strata renewal proposal <input type="checkbox"/> 39 strata renewal plan <input type="checkbox"/> 40 leasehold strata - lease of lot and common property <input type="checkbox"/> 41 property certificate for neighbourhood property <input type="checkbox"/> 42 plan creating neighbourhood property <input type="checkbox"/> 43 neighbourhood development contract <input type="checkbox"/> 44 neighbourhood management statement <input type="checkbox"/> 45 property certificate for precinct property <input type="checkbox"/> 46 plan creating precinct property <input type="checkbox"/> 47 precinct development contract <input type="checkbox"/> 48 precinct management statement <input type="checkbox"/> 49 property certificate for community property <input type="checkbox"/> 50 plan creating community property <input type="checkbox"/> 51 community development contract <input type="checkbox"/> 52 community management statement <input type="checkbox"/> 53 document disclosing a change of by-laws <input type="checkbox"/> 54 document disclosing a change in a development or management contract or statement <input type="checkbox"/> 55 document disclosing a change in boundaries <input type="checkbox"/> 56 information certificate under Strata Schemes Management Act 2015 <input type="checkbox"/> 57 information certificate under Community Land Management Act 2021 <input type="checkbox"/> 58 disclosure statement - off the plan contract <input type="checkbox"/> 59 other document relevant to the off the plan contract Other <input checked="" type="checkbox"/> 60 Special Conditions
Home Building Act 1989 <input type="checkbox"/> 25 insurance certificate <input type="checkbox"/> 26 brochure or warning <input type="checkbox"/> 27 evidence of alternative indemnity cover Swimming Pools Act 1992 <input type="checkbox"/> 28 certificate of compliance <input type="checkbox"/> 29 evidence of registration <input type="checkbox"/> 30 relevant occupation certificate <input type="checkbox"/> 31 certificate of non-compliance <input type="checkbox"/> 32 detailed reasons of non-compliance	

HOLDER OF STRATA OR COMMUNITY SCHEME RECORDS – Name, address, email address and telephone number

IMPORTANT NOTICE TO VENDORS AND PURCHASERS

Before signing this contract you should ensure that you understand your rights and obligations, some of which are not written in this contract but are implied by law.

WARNING—SMOKE ALARMS

The owners of certain types of buildings and strata lots must have smoke alarms, or in certain cases heat alarms, installed in the building or lot in accordance with regulations under the *Environmental Planning and Assessment Act 1979*. It is an offence not to comply. It is also an offence to remove or interfere with a smoke alarm or heat alarm. Penalties apply.

WARNING—LOOSE-FILL ASBESTOS INSULATION

Before purchasing land that includes residential premises, within the meaning of the *Home Building Act 1989*, Part 8, Division 1A, built before 1985, a purchaser is strongly advised to consider the possibility that the premises may contain loose-fill asbestos insulation, within the meaning of the *Home Building Act 1989*, Part 8, Division 1A. In particular, a purchaser should—

- (a) search the Register required to be maintained under the *Home Building Act 1989*, Part 8, Division 1A, and
- (b) ask the relevant local council whether it holds records showing that the residential premises contain loose-fill asbestos insulation.

For further information about loose-fill asbestos insulation, including areas in which residential premises have been identified as containing loose-fill asbestos insulation, contact NSW Fair Trading.

Cooling off period (purchaser's rights)

- 1 This is the statement required by the *Conveyancing Act 1919*, section 66X. This statement applies to a contract for the sale of residential property.
- 2 **EXCEPT** in the circumstances listed in paragraph 3, the purchaser may rescind the contract before 5pm on—
 - (a) for an off the plan contract—the tenth business day after the day on which the contract was made, or
 - (b) in any other case—the fifth business day after the day on which the contract was made.
- 3 There is **NO COOLING OFF PERIOD**—
 - (a) if, at or before the time the contract is made, the purchaser gives to the vendor, or the vendor's solicitor or agent, a certificate that complies with the Act, section 66W, or
 - (b) if the property is sold by public auction, or
 - (c) if the contract is made on the same day as the property was offered for sale by public auction but passed in, or
 - (d) if the contract is made in consequence of the exercise of an option to purchase the property, other than an option that is void under the Act, section 66ZG.
- 4 A purchaser exercising the right to cool off by rescinding the contract forfeits 0.25% of the purchase price of the property to the vendor.
- 5 The vendor is entitled to recover the forfeited amount from an amount paid by the purchaser as a deposit under the contract. The purchaser is entitled to a refund of any balance.

DISPUTES

If you get into a dispute with the other party, the Law Society and Real Estate Institute encourage you to use informal procedures such as negotiation, independent expert appraisal, the Law Society Conveyancing Dispute Resolution Scheme or mediation (for example mediation under the Law Society Mediation Program).

AUCTIONS

Regulations made under the Property and Stock Agents Act 2002 prescribe a number of conditions applying to sales by auction.

WARNINGS

1. **Various Acts of Parliament and other matters can affect the rights of the parties to this contract. Some important matters are actions, claims, decisions, licences, notices, orders, proposals or rights of way involving:**

APA Group Australian Taxation Office Council County Council Department of Planning and Environment Department of Primary Industries Electricity and gas Land and Housing Corporation Local Land Services	NSW Department of Education NSW Fair Trading Owner of adjoining land Privacy Public Works Advisory Subsidence Advisory NSW Telecommunications Transport for NSW Water, sewerage or drainage authority
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If you think that any of these matters affects the property, tell your solicitor.
2. **A lease may be affected by the Agricultural Tenancies Act 1990, the Residential Tenancies Act 2010 or the Retail Leases Act 1994.**
3. **If any purchase money is owing to the Crown, it will become payable before obtaining consent, or if no consent is needed, when the transfer is registered.**
4. **If a consent to transfer is required under legislation, see clause 27 as to the obligations of the parties.**
5. **The vendor should continue the vendor's insurance until completion. If the vendor wants to give the purchaser possession before completion, the vendor should first ask the insurer to confirm this will not affect the insurance.**
6. **Most purchasers will have to pay transfer duty (and, sometimes, if the purchaser is not an Australian citizen, surcharge purchaser duty) on this contract. Some purchasers may be eligible to choose to pay first home buyer choice property tax instead of transfer duty. If a payment is not made on time, interest and penalties may be incurred.**
7. **If the purchaser agrees to the release of deposit, the purchaser's right to recover the deposit may stand behind the rights of others (for example the vendor's mortgagee).**
8. **The purchaser should arrange insurance as appropriate.**
9. **Some transactions involving personal property may be affected by the Personal Property Securities Act 2009.**
10. **A purchaser should be satisfied that finance will be available at the time of completing the purchase.**
11. **Where the market value of the property is at or above a legislated amount, the purchaser may have to comply with a foreign resident capital gains withholding payment obligation (even if the vendor is not a foreign resident). If so, this will affect the amount available to the vendor on completion.**
12. **Purchasers of some residential properties may have to withhold part of the purchase price to be credited towards the GST liability of the vendor. If so, this will also affect the amount available to the vendor. More information is available from the ATO.**

The vendor sells and the purchaser buys the *property* for the price under these provisions instead of Schedule 3 Conveyancing Act 1919, subject to any *legislation* that cannot be excluded.

1 Definitions (a term in italics is a defined term)

1.1	In this contract, these terms (in any form) mean –
<i>adjustment date</i>	the earlier of the giving of possession to the purchaser or completion;
<i>adjustment figures</i>	details of the adjustments to be made to the price under clause 14;
<i>authorised Subscriber</i>	a <i>Subscriber</i> (not being a <i>party's solicitor</i>) named in a notice <i>served</i> by a <i>party</i> as being authorised for the purposes of clause 20.6.8;
<i>bank</i>	the Reserve Bank of Australia or an authorised deposit-taking institution which is a bank, a building society or a credit union;
<i>business day</i>	any day except a bank or public holiday throughout NSW or a Saturday or Sunday;
<i>cheque</i>	a cheque that is not postdated or stale;
<i>clearance certificate</i>	a certificate within the meaning of s14-220 of Schedule 1 to the <i>TA Act</i> , that covers one or more days falling within the period from and including the contract date to completion;
<i>completion time</i>	the time of day at which completion is to occur;
<i>conveyancing rules</i>	the rules made under s12E of the Real Property Act 1900;
<i>deposit-bond</i>	a deposit bond or guarantee with each of the following approved by the vendor – <ul style="list-style-type: none"> ● the issuer; ● the expiry date (if any); and ● the amount;
<i>depositholder</i>	vendor's agent (or if no vendor's agent is named in this contract, the vendor's <i>solicitor</i> , or if no vendor's <i>solicitor</i> is named in this contract, the buyer's agent);
<i>discharging mortgagee</i>	any discharging mortgagee, chargee, covenant chargee or caveator whose provision of a <i>Digitally Signed</i> discharge of mortgage, discharge of charge or withdrawal of caveat is required in order for unencumbered title to the <i>property</i> to be transferred to the purchaser;
<i>document of title</i>	document relevant to the title or the passing of title;
<i>ECNL</i>	the Electronic Conveyancing National Law (NSW);
<i>electronic document</i>	a dealing as defined in the Real Property Act 1900 which may be created and <i>Digitally Signed</i> in an <i>Electronic Workspace</i> ;
<i>electronic transaction</i>	a <i>Conveyancing Transaction</i> to be conducted for the <i>parties</i> by their legal representatives as <i>Subscribers</i> using an <i>ELN</i> and in accordance with the <i>ECNL</i> and the <i>participation rules</i> ;
<i>electronic transfer</i>	a transfer of land under the Real Property Act 1900 for the <i>property</i> to be prepared and <i>Digitally Signed</i> in the <i>Electronic Workspace</i> established for the purposes of the <i>parties' Conveyancing Transaction</i> ;
<i>FRCGW percentage</i>	the percentage mentioned in s14-200(3)(a) of Schedule 1 to the <i>TA Act</i> (12.5% as at 1 July 2017);
<i>FRCGW remittance</i>	a remittance which the purchaser must make under s14-200 of Schedule 1 to the <i>TA Act</i> , being the lesser of the <i>FRCGW percentage</i> of the price (inclusive of GST, if any) and the amount specified in a <i>variation served</i> by a <i>party</i> ;
<i>GST Act</i>	A New Tax System (Goods and Services Tax) Act 1999;
<i>GST rate</i>	the rate mentioned in s4 of A New Tax System (Goods and Services Tax Imposition - General) Act 1999 (10% as at 1 July 2000);
<i>GSTRW payment</i>	a payment which the purchaser must make under s14-250 of Schedule 1 to the <i>TA Act</i> (the price multiplied by the <i>GSTRW rate</i>);
<i>GSTRW rate</i>	the rate determined under ss14-250(6), (8) or (9) of Schedule 1 to the <i>TA Act</i> (as at 1 July 2018, usually 7% of the price if the margin scheme applies, 1/11 th if not);
<i>incoming mortgagee</i>	any mortgagee who is to provide finance to the purchaser on the security of the <i>property</i> and to enable the purchaser to pay the whole or part of the price;
<i>legislation</i>	an Act or a by-law, ordinance, regulation or rule made under an Act;
<i>manual transaction</i>	a <i>Conveyancing Transaction</i> in which a dealing forming part of the <i>Lodgment Case</i> at or following completion cannot be <i>Digitally Signed</i> ;
<i>normally</i>	subject to any other provision of this contract;
<i>participation rules</i>	the participation rules as determined by the <i>ECNL</i> ;
<i>party</i>	each of the vendor and the purchaser;
<i>property</i>	the land, the improvements, all fixtures and the inclusions, but not the exclusions;
<i>planning agreement</i>	a valid voluntary agreement within the meaning of s7.4 of the Environmental Planning and Assessment Act 1979 entered into in relation to the <i>property</i> ;
<i>populate</i>	to complete data fields in the <i>Electronic Workspace</i> ;

<i>requisition</i>	an objection, question or requisition (but the term does not include a claim);
<i>rescind</i>	rescind this contract from the beginning;
<i>serve</i>	serve in writing on the other <i>party</i> ;
<i>settlement cheque</i>	an unendorsed <i>cheque</i> made payable to the person to be paid and – <ul style="list-style-type: none"> • issued by a <i>bank</i> and drawn on itself; or • if authorised in writing by the vendor or the vendor's <i>solicitor</i>, some other <i>cheque</i>;
<i>solicitor</i>	in relation to a <i>party</i> , the <i>party's</i> solicitor or licensed conveyancer named in this contract or in a notice <i>served</i> by the <i>party</i> ;
<i>TA Act</i>	Taxation Administration Act 1953;
<i>terminate</i>	terminate this contract for breach;
<i>title data</i>	the details of the title to the <i>property</i> made available to the <i>Electronic Workspace</i> by the <i>Land Registry</i> ;
<i>variation</i>	a variation made under s14-235 of Schedule 1 to the <i>TA Act</i> ;
<i>within</i>	in relation to a period, at any time before or during the period; and
<i>work order</i>	a valid direction, notice or order that requires work to be done or money to be spent on or in relation to the <i>property</i> or any adjoining footpath or road (but the term does not include a notice under s22E of the Swimming Pools Act 1992 or clause 22 of the Swimming Pools Regulation 2018).

- 1.2 Words and phrases used in this contract (italicised and in Title Case, such as *Conveyancing Transaction*, *Digitally Signed*, *Electronic Workspace*, *ELN*, *ELNO*, *Land Registry*, *Lodgment Case* and *Subscriber*) have the meanings given in the *participation rules*.

2 Deposit and other payments before completion

- 2.1 The purchaser must pay the deposit to the *depositholder* as stakeholder.
- 2.2 *Normally*, the purchaser must pay the deposit on the making of this contract, and this time is essential.
- 2.3 If this contract requires the purchaser to pay any of the deposit by a later time, that time is also essential.
- 2.4 The purchaser can pay any of the deposit by –
- 2.4.1 giving cash (up to \$2,000) to the *depositholder*;
- 2.4.2 unconditionally giving a *cheque* to the *depositholder* or to the vendor, vendor's agent or vendor's *solicitor* for sending to the *depositholder*; or
- 2.4.3 electronic funds transfer to the *depositholder's* nominated account and, if requested by the vendor or the *depositholder*, providing evidence of that transfer.
- 2.5 The vendor can *terminate* if –
- 2.5.1 any of the deposit is not paid on time;
- 2.5.2 a *cheque* for any of the deposit is not honoured on presentation; or
- 2.5.3 a payment under clause 2.4.3 is not received in the *depositholder's* nominated account by 5.00 pm on the third *business day* after the time for payment.
- This right to *terminate* is lost as soon as the deposit is paid in full.
- 2.6 If the vendor accepts a *deposit-bond* for the deposit, clauses 2.1 to 2.5 do not apply.
- 2.7 If the vendor accepts a *deposit-bond* for part of the deposit, clauses 2.1 to 2.5 apply only to the balance.
- 2.8 If any of the deposit or of the balance of the price is paid before completion to the vendor or as the vendor directs, it is a charge on the land in favour of the purchaser until *termination* by the vendor or completion, subject to any existing right.
- 2.9 If each *party* tells the *depositholder* that the deposit is to be invested, the *depositholder* is to invest the deposit (at the risk of the *party* who becomes entitled to it) with a *bank*, in an interest-bearing account in NSW, payable at call, with interest to be reinvested, and pay the interest to the *parties* equally, after deduction of all proper government taxes and financial institution charges and other charges.

3 Deposit-bond

- 3.1 This clause applies only if the vendor accepts a *deposit-bond* for the deposit (or part of it).
- 3.2 The purchaser must provide the *deposit-bond* to the vendor's *solicitor* (or if no solicitor the *depositholder*) at or before the making of this contract and this time is essential.
- 3.3 If the *deposit-bond* has an expiry date and completion does not occur by the date which is 14 days before the expiry date, the purchaser must *serve* a replacement *deposit-bond* at least 7 days before the expiry date. The time for service is essential.
- 3.4 The vendor must approve a replacement *deposit-bond* if –
- 3.4.1 it is from the same issuer and for the same amount as the earlier *deposit-bond*; and
- 3.4.2 it has an expiry date at least three months after its date of issue.
- 3.5 A breach of clauses 3.2 or 3.3 entitles the vendor to *terminate*. The right to *terminate* is lost as soon as –
- 3.5.1 the purchaser *serves* a replacement *deposit-bond*; or
- 3.5.2 the deposit is paid in full under clause 2.
- 3.6 Clauses 3.3 and 3.4 can operate more than once.

- 3.7 If the purchaser *serves* a replacement *deposit-bond*, the vendor must *serve* the earlier *deposit-bond*.
- 3.8 The amount of any *deposit-bond* does not form part of the price for the purposes of clause 16.5.
- 3.9 The vendor must give the purchaser any original *deposit-bond* –
- 3.9.1 on completion; or
- 3.9.2 if this contract is *rescinded*.
- 3.10 If this contract is *terminated* by the vendor –
- 3.10.1 *normally*, the vendor can immediately demand payment from the issuer of the *deposit-bond*; or
- 3.10.2 if the purchaser *serves* prior to *termination* a notice disputing the vendor's right to *terminate*, the vendor must forward any original *deposit-bond* (or its proceeds if called up) to the *depositholder* as stakeholder.
- 3.11 If this contract is *terminated* by the purchaser –
- 3.11.1 *normally*, the vendor must give the purchaser any original *deposit-bond*; or
- 3.11.2 if the vendor *serves* prior to *termination* a notice disputing the purchaser's right to *terminate*, the vendor must forward any original *deposit-bond* (or its proceeds if called up) to the *depositholder* as stakeholder.
- 4 Electronic transaction**
- 4.1 This *Conveyancing Transaction* is to be conducted as an *electronic transaction* unless –
- 4.1.1 the contract says this transaction is a *manual transaction*, giving the reason, or
- 4.1.2 a *party* *serves* a notice stating why the transaction is a *manual transaction*, in which case the *parties* do not have to complete earlier than 14 days after *service* of the notice, and clause 21.3 does not apply to this provision,
- and in both cases clause 30 applies.
- 4.2 If, because of clause 4.1.2, this *Conveyancing Transaction* is to be conducted as a *manual transaction* –
- 4.2.1 each *party* must –
- bear equally any disbursements or fees; and
 - otherwise bear that *party's* own costs;
- incurred because this *Conveyancing Transaction* was to be conducted as an *electronic transaction*; and
- 4.2.2 if a *party* has paid all of a disbursement or fee which, by reason of this clause, is to be borne equally by the *parties*, that amount must be adjusted under clause 14.
- 4.3 The *parties* must conduct the *electronic transaction* –
- 4.3.1 in accordance with the *participation rules* and the *ECNL*; and
- 4.3.2 using the nominated *ELN*, unless the *parties* otherwise agree. This clause 4.3.2 does not prevent a *party* using an *ELN* which can interoperate with the nominated *ELN*.
- 4.4 A *party* must pay the fees and charges payable by that *party* to the *ELNO* and the *Land Registry*.
- 4.5 *Normally*, the vendor must *within 7 days* of the contract date create and *populate* an *Electronic Workspace* with *title data* and the date for completion, and invite the purchaser to the *Electronic Workspace*.
- 4.6 If the vendor has not created an *Electronic Workspace* in accordance with clause 4.5, the purchaser may create and *populate* an *Electronic Workspace* and, if it does so, the purchaser must invite the vendor to the *Electronic Workspace*.
- 4.7 The *parties* must, as applicable to their role in the *Conveyancing Transaction* and the steps taken under clauses 4.5 or 4.6 –
- 4.7.1 promptly join the *Electronic Workspace* after receipt of an invitation;
- 4.7.2 create and *populate* an *electronic transfer*;
- 4.7.3 invite any *discharging mortgagee* or *incoming mortgagee* to join the *Electronic Workspace*; and
- 4.7.4 *populate* the *Electronic Workspace* with a nominated *completion time*.
- 4.8 If the transferee in the *electronic transfer* is not the purchaser, the purchaser must give the vendor a direction signed by the purchaser personally for that transfer.
- 4.9 The vendor can require the purchaser to include a covenant or easement in the *electronic transfer* only if this contract contains the wording of the proposed covenant or easement, and a description of the land burdened and benefited.
- 4.10 If the purchaser must make a *GSTRW payment* or an *FRCGW remittance*, the purchaser must *populate* the *Electronic Workspace* with the payment details for the *GSTRW payment* or *FRCGW remittance* payable to the Deputy Commissioner of Taxation at least 2 *business days* before the date for completion.
- 4.11 Before completion, the *parties* must ensure that –
- 4.11.1 all *electronic documents* which a *party* must *Digitally Sign* to complete the *electronic transaction* are *populated* and *Digitally Signed*;
- 4.11.2 all certifications required by the *ECNL* are properly given; and
- 4.11.3 they do everything else in the *Electronic Workspace* which that *party* must do to enable the *electronic transaction* to proceed to completion.
- 4.12 If the computer systems of any of the *Land Registry*, the *ELNO*, Revenue NSW or the Reserve Bank of Australia are inoperative for any reason at the *completion time* agreed by the *parties*, a failure to complete this contract for that reason is not a default under this contract on the part of either *party*.

- 4.13 If the computer systems of the *Land Registry* are inoperative for any reason at the *completion time* agreed by the *parties*, and the *parties* choose that financial settlement is to occur despite this, then on financial settlement occurring –
- 4.13.1 all *electronic documents Digitally Signed* by the vendor and any discharge of mortgage, withdrawal of caveat or other *electronic document* forming part of the *Lodgment Case* for the *electronic transaction* are taken to have been unconditionally and irrevocably delivered to the purchaser or the purchaser's mortgagee at the time of financial settlement together with the right to deal with the land; and
- 4.13.2 the vendor is taken to have no legal or equitable interest in the *property*.
- 4.14 If the *parties* do not agree about the delivery before completion of one or more documents or things that cannot be delivered through the *Electronic Workspace*, the *party* required to deliver the documents or things –
- 4.14.1 holds them on completion in escrow for the benefit of; and
- 4.14.2 must immediately after completion deliver the documents or things to, or as directed by; the *party* entitled to them.

5 Requisitions

- 5.1 If a form of *requisitions* is attached to this contract, the purchaser is taken to have made those *requisitions*.
- 5.2 If the purchaser is or becomes entitled to make any other *requisition*, the purchaser can make it only by *servicing* it –
- 5.2.1 if it arises out of this contract or it is a general question about the *property* or title - *within 21 days* after the contract date;
- 5.2.2 if it arises out of anything *served* by the vendor - *within 21 days* after the later of the contract date and that *service*; and
- 5.2.3 in any other case - *within* a reasonable time.

6 Error or misdescription

- 6.1 *Normally*, the purchaser can (but only before completion) claim compensation for an error or misdescription in this contract (as to the *property*, the title or anything else and whether substantial or not).
- 6.2 This clause applies even if the purchaser did not take notice of or rely on anything in this contract containing or giving rise to the error or misdescription.
- 6.3 However, this clause does not apply to the extent the purchaser knows the true position.

7 Claims by purchaser

- Normally*, the purchaser can make a claim (including a claim under clause 6) before completion only by *servicing* it with a statement of the amount claimed, and if the purchaser makes one or more claims before completion –
- 7.1 the vendor can *rescind* if in the case of claims that are not claims for delay –
- 7.1.1 the total amount claimed exceeds 5% of the price;
- 7.1.2 the vendor *serves* notice of intention to *rescind*; and
- 7.1.3 the purchaser does not *serve* notice waiving the claims *within 14 days* after that *service*; and
- 7.2 if the vendor does not *rescind*, the *parties* must complete and if this contract is completed –
- 7.2.1 the lesser of the total amount claimed and 10% of the price must be paid out of the price to and held by the *depositholder* until the claims are finalised or lapse;
- 7.2.2 the amount held is to be invested in accordance with clause 2.9;
- 7.2.3 the claims must be finalised by an arbitrator appointed by the *parties* or, if an appointment is not made *within 1 month* of completion, by an arbitrator appointed by the President of the Law Society at the request of a *party* (in the latter case the *parties* are bound by the terms of the Conveyancing Arbitration Rules approved by the Law Society as at the date of the appointment);
- 7.2.4 the purchaser is not entitled, in respect of the claims, to more than the total amount claimed and the costs of the purchaser;
- 7.2.5 net interest on the amount held must be paid to the *parties* in the same proportion as the amount held is paid; and
- 7.2.6 if the *parties* do not appoint an arbitrator and neither *party* requests the President to appoint an arbitrator *within 3 months* after completion, the claims lapse and the amount belongs to the vendor.

8 Vendor's rights and obligations

- 8.1 The vendor can *rescind* if –
- 8.1.1 the vendor is, on reasonable grounds, unable or unwilling to comply with a *requisition*;
- 8.1.2 the vendor *serves* a notice of intention to *rescind* that specifies the *requisition* and those grounds; and
- 8.1.3 the purchaser does not *serve* a notice waiving the *requisition within 14 days* after that *service*.

- 8.2 If the vendor does not comply with this contract (or a notice under or relating to it) in an essential respect, the purchaser can *terminate* by *servicing* a notice. After the *termination* –
- 8.2.1 the purchaser can recover the deposit and any other money paid by the purchaser under this contract;
- 8.2.2 the purchaser can sue the vendor to recover damages for breach of contract; and
- 8.2.3 if the purchaser has been in possession a *party* can claim for a reasonable adjustment.

9 Purchaser's default

- If the purchaser does not comply with this contract (or a notice under or relating to it) in an essential respect, the vendor can *terminate* by *servicing* a notice. After the *termination* the vendor can –
- 9.1 keep or recover the deposit (to a maximum of 10% of the price);
- 9.2 hold any other money paid by the purchaser under this contract as security for anything recoverable under this clause –
- 9.2.1 for 12 months after the *termination*; or
- 9.2.2 if the vendor commences proceedings under this clause *within* 12 months, until those proceedings are concluded; and
- 9.3 sue the purchaser either –
- 9.3.1 where the vendor has resold the *property* under a contract made *within* 12 months after the *termination*, to recover –
- the deficiency on resale (with credit for any of the deposit kept or recovered and after allowance for any capital gains tax or goods and services tax payable on anything recovered under this clause); and
 - the reasonable costs and expenses arising out of the purchaser's non-compliance with this contract or the notice and of resale and any attempted resale; or
- 9.3.2 to recover damages for breach of contract.

10 Restrictions on rights of purchaser

- 10.1 The purchaser cannot make a claim or *requisition* or *rescind* or *terminate* in respect of –
- 10.1.1 the ownership or location of any fence as defined in the Dividing Fences Act 1991;
- 10.1.2 a service for the *property* being a joint service or passing through another property, or any service for another property passing through the *property* ('service' includes air, communication, drainage, electricity, garbage, gas, oil, radio, sewerage, telephone, television or water service);
- 10.1.3 a wall being or not being a party wall in any sense of that term or the *property* being affected by an easement for support or not having the benefit of an easement for support;
- 10.1.4 any change in the *property* due to fair wear and tear before completion;
- 10.1.5 a promise, representation or statement about this contract, the *property* or the title, not set out or referred to in this contract;
- 10.1.6 a condition, exception, reservation or restriction in a Crown grant;
- 10.1.7 the existence of any authority or licence to explore or prospect for gas, minerals or petroleum;
- 10.1.8 any easement or restriction on use the substance of either of which is disclosed in this contract or any non-compliance with the easement or restriction on use; or
- 10.1.9 anything the substance of which is disclosed in this contract (except a caveat, charge, mortgage, priority notice or writ).
- 10.2 The purchaser cannot *rescind* or *terminate* only because of a defect in title to or quality of the inclusions.
- 10.3 *Normally*, the purchaser cannot make a claim or *requisition* or *rescind* or *terminate* or require the vendor to change the nature of the title disclosed in this contract (for example, to remove a caution evidencing qualified title, or to lodge a plan of survey as regards limited title).

11 Compliance with work orders

- 11.1 *Normally*, the vendor must by completion comply with a *work order* made on or before the contract date and if this contract is completed the purchaser must comply with any other *work order*.
- 11.2 If the purchaser complies with a *work order*, and this contract is *rescinded* or *terminated*, the vendor must pay the expense of compliance to the purchaser.

12 Certificates and inspections

- The vendor must do everything reasonable to enable the purchaser, subject to the rights of any tenant –
- 12.1 to have the *property* inspected to obtain any certificate or report reasonably required;
- 12.2 to apply (if necessary in the name of the vendor) for –
- 12.2.1 any certificate that can be given in respect of the *property* under *legislation*; or
- 12.2.2 a copy of any approval, certificate, consent, direction, notice or order in respect of the *property* given under *legislation*, even if given after the contract date; and
- 12.3 to make 1 inspection of the *property* in the 3 days before a time appointed for completion.

13 Goods and services tax (GST)

- 13.1 Terms used in this clause which are not defined elsewhere in this contract and have a defined meaning in the *GST Act* have the same meaning in this clause.
- 13.2 *Normally*, if a *party* must pay the price or any other amount to the other *party* under this contract, GST is not to be added to the price or amount.
- 13.3 If under this contract a *party* must make an adjustment or payment for an expense of another party or pay an expense payable by or to a third party (for example, under clauses 14 or 20.7) –
- 13.3.1 the *party* must adjust or pay on completion any GST added to or included in the expense; but
- 13.3.2 the amount of the expense must be reduced to the extent the party receiving the adjustment or payment (or the representative member of a GST group of which that party is a member) is entitled to an input tax credit for the expense; and
- 13.3.3 if the adjustment or payment under this contract is consideration for a taxable supply, an amount for GST must be added at the *GST rate*.
- 13.4 If this contract says this sale is the supply of a going concern –
- 13.4.1 the *parties* agree the supply of the *property* is a supply of a going concern;
- 13.4.2 the vendor must, between the contract date and completion, carry on the enterprise conducted on the land in a proper and business-like way;
- 13.4.3 if the purchaser is not registered by the date for completion, the *parties* must complete and the purchaser must pay on completion, in addition to the price, an amount being the price multiplied by the *GST rate* ("the retention sum"). The retention sum is to be held by the *depositholder* and dealt with as follows –
- if *within* 3 months of completion the purchaser *serves* a letter from the Australian Taxation Office stating the purchaser is registered with a date of effect of registration on or before completion, the *depositholder* is to pay the retention sum to the purchaser; but
 - if the purchaser does not *serve* that letter *within* 3 months of completion, the *depositholder* is to pay the retention sum to the vendor; and
- 13.4.4 if the vendor, despite clause 13.4.1, *serves* a letter from the Australian Taxation Office stating the vendor has to pay GST on the supply, the purchaser must pay to the vendor on demand the amount of GST assessed.
- 13.5 *Normally*, the vendor promises the margin scheme will not apply to the supply of the *property*.
- 13.6 If this contract says the margin scheme is to apply in making the taxable supply, the *parties* agree that the margin scheme is to apply to the sale of the *property*.
- 13.7 If this contract says the sale is not a taxable supply –
- 13.7.1 the purchaser promises that the *property* will not be used and represents that the purchaser does not intend the *property* (or any part of the *property*) to be used in a way that could make the sale a taxable supply to any extent; and
- 13.7.2 the purchaser must pay the vendor on completion in addition to the price an amount calculated by multiplying the price by the *GST rate* if this sale is a taxable supply to any extent because of –
- a breach of clause 13.7.1; or
 - something else known to the purchaser but not the vendor.
- 13.8 If this contract says this sale is a taxable supply in full and does not say the margin scheme applies to the *property*, the vendor must pay the purchaser on completion an amount of one-eleventh of the price if –
- 13.8.1 this sale is not a taxable supply in full; or
- 13.8.2 the margin scheme applies to the *property* (or any part of the *property*).
- 13.9 If this contract says this sale is a taxable supply to an extent –
- 13.9.1 clause 13.7.1 does not apply to any part of the *property* which is identified as being a taxable supply; and
- 13.9.2 the payments mentioned in clauses 13.7 and 13.8 are to be recalculated by multiplying the relevant payment by the proportion of the price which represents the value of that part of the *property* to which the clause applies (the proportion to be expressed as a number between 0 and 1). Any evidence of value must be obtained at the expense of the vendor.
- 13.10 *Normally*, on completion the vendor must give the recipient of the supply a tax invoice for any taxable supply by the vendor by or under this contract.
- 13.11 The vendor does not have to give the purchaser a tax invoice if the margin scheme applies to a taxable supply.
- 13.12 If the vendor is liable for GST on rents or profits due to issuing an invoice or receiving consideration before completion, any adjustment of those amounts must exclude an amount equal to the vendor's GST liability.
- 13.13 If the vendor *serves* details of a *GSTRW payment* which the purchaser must make, the purchaser does not have to complete earlier than 5 *business days* after that *service* and clause 21.3 does not apply to this provision.
- 13.14 If the purchaser must make a *GSTRW payment* the purchaser must, at least 2 *business days* before the date for completion, *serve* evidence of submission of a *GSTRW payment* notification form to the Australian Taxation Office by the purchaser or, if a direction under either clause 4.8 or clause 30.4 has been given, by the transferee named in the transfer the subject of that direction.

14 Adjustments

- 14.1 *Normally*, the vendor is entitled to the rents and profits and will be liable for all rates, water, sewerage and drainage service and usage charges, land tax, levies and all other periodic outgoings up to and including the *adjustment date* after which the purchaser will be entitled and liable.
- 14.2 The *parties* must make any necessary adjustment on completion, and –
- 14.2.1 the purchaser must provide the vendor with *adjustment figures* at least 2 *business days* before the date for completion; and
- 14.2.2 the vendor must confirm the *adjustment figures* at least 1 *business day* before the date for completion.
- 14.3 If an amount that is adjustable under this contract has been reduced under *legislation*, the *parties* must on completion adjust the reduced amount.
- 14.4 The *parties* must not adjust surcharge land tax (as defined in the Land Tax Act 1956) but must adjust any other land tax for the year current at the *adjustment date* –
- 14.4.1 only if land tax has been paid or is payable for the year (whether by the vendor or by a predecessor in title) and this contract says that land tax is adjustable;
- 14.4.2 by adjusting the amount that would have been payable if at the start of the year –
- the person who owned the land owned no other land;
 - the land was not subject to a special trust or owned by a non-concessional company; and
 - if the land (or part of it) had no separate taxable value, by calculating its separate taxable value on a proportional area basis.
- 14.5 The *parties* must not adjust any first home buyer choice property tax.
- 14.6 If any other amount that is adjustable under this contract relates partly to the land and partly to other land, the *parties* must adjust it on a proportional area basis.
- 14.7 If on completion the last bill for a water, sewerage or drainage usage charge is for a period ending before the *adjustment date*, the vendor is liable for an amount calculated by dividing the bill by the number of days in the period then multiplying by the number of unbilled days up to and including the *adjustment date*.
- 14.8 The vendor is liable for any amount recoverable for work started on or before the contract date on the *property* or any adjoining footpath or road.

15 Date for completion

The *parties* must complete by the date for completion and, if they do not, a *party* can serve a notice to complete if that *party* is otherwise entitled to do so.

16 Completion

• Vendor

- 16.1 *Normally*, on completion the vendor must cause the legal title to the *property* (being the estate disclosed in this contract) to pass to the purchaser free of any charge, mortgage or other interest, subject to any necessary registration.
- 16.2 The legal title to the *property* does not pass before completion.
- 16.3 If the vendor gives the purchaser a document (other than the transfer) that needs to be lodged for registration, the vendor must pay the lodgment fee to the purchaser.
- 16.4 If a *party* serves a land tax certificate showing a charge on any of the land, by completion the vendor must do all things and pay all money required so that the charge is no longer effective against the land.

• Purchaser

- 16.5 On completion the purchaser must pay to the vendor –
- 16.5.1 the price less any –
- deposit paid;
 - *FRCGW remittance* payable;
 - *GSTRW payment*; and
 - amount payable by the vendor to the purchaser under this contract; and
- 16.5.2 any other amount payable by the purchaser under this contract.
- 16.6 If any of the deposit is not covered by a *deposit-bond*, at least 1 *business day* before the date for completion the purchaser must give the vendor an order signed by the purchaser authorising the *depositholder* to account to the vendor for the deposit, to be held by the vendor in escrow until completion.
- 16.7 On completion the deposit belongs to the vendor.

17 Possession

- 17.1 *Normally*, the vendor must give the purchaser vacant possession of the *property* on completion.
- 17.2 The vendor does not have to give vacant possession if –
- 17.2.1 this contract says that the sale is subject to existing tenancies; and
- 17.2.2 the contract discloses the provisions of the tenancy (for example, by attaching a copy of the lease and any relevant memorandum or variation).
- 17.3 *Normally*, the purchaser can claim compensation (before or after completion) or *rescind* if any of the land is affected by a protected tenancy (a tenancy affected by Schedule 2, Part 7 of the Residential Tenancies Act 2010).

18 Possession before completion

- 18.1 This clause applies only if the vendor gives the purchaser possession of the *property* before completion.
- 18.2 The purchaser must not before completion –
- 18.2.1 let or part with possession of any of the *property*;
 - 18.2.2 make any change or structural alteration or addition to the *property*; or
 - 18.2.3 contravene any agreement between the *parties* or any direction, document, *legislation*, notice or order affecting the *property*.
- 18.3 The purchaser must until completion –
- 18.3.1 keep the *property* in good condition and repair having regard to its condition at the giving of possession; and
 - 18.3.2 allow the vendor or the vendor's authorised representative to enter and inspect it at all reasonable times.
- 18.4 The risk as to damage to the *property* passes to the purchaser immediately after the purchaser enters into possession.
- 18.5 If the purchaser does not comply with this clause, then without affecting any other right of the vendor –
- 18.5.1 the vendor can before completion, without notice, remedy the non-compliance; and
 - 18.5.2 if the vendor pays the expense of doing this, the purchaser must pay it to the vendor with interest at the rate prescribed under s101 Civil Procedure Act 2005.
- 18.6 If this contract is *rescinded* or *terminated* the purchaser must immediately vacate the *property*.
- 18.7 If the *parties* or their *solicitors* on their behalf do not agree in writing to a fee or rent, none is payable.

19 Rescission of contract

- 19.1 If this contract expressly gives a *party* a right to *rescind*, the *party* can exercise the right –
- 19.1.1 only by *servicing* a notice before completion; and
 - 19.1.2 in spite of any making of a claim or *requisition*, any attempt to satisfy a claim or *requisition*, any arbitration, litigation, mediation or negotiation or any giving or taking of possession.
- 19.2 *Normally*, if a *party* exercises a right to *rescind* expressly given by this contract or any *legislation* –
- 19.2.1 the deposit and any other money paid by the purchaser under this contract must be refunded;
 - 19.2.2 a *party* can claim for a reasonable adjustment if the purchaser has been in possession;
 - 19.2.3 a *party* can claim for damages, costs or expenses arising out of a breach of this contract; and
 - 19.2.4 a *party* will not otherwise be liable to pay the other *party* any damages, costs or expenses.

20 Miscellaneous

- 20.1 The *parties* acknowledge that anything stated in this contract to be attached was attached to this contract by the vendor before the purchaser signed it and is part of this contract.
- 20.2 Anything attached to this contract is part of this contract.
- 20.3 An area, bearing or dimension in this contract is only approximate.
- 20.4 If a *party* consists of 2 or more persons, this contract benefits and binds them separately and together.
- 20.5 A *party's solicitor* can receive any amount payable to the *party* under this contract or direct in writing that it is to be paid to another person.
- 20.6 A document under or relating to this contract is –
- 20.6.1 signed by a *party* if it is signed by the *party* or the *party's solicitor* (apart from a direction under clause 4.8 or clause 30.4);
 - 20.6.2 *served* if it is *served* by the *party* or the *party's solicitor*;
 - 20.6.3 *served* if it is *served* on the *party's solicitor*, even if the *party* has died or any of them has died;
 - 20.6.4 *served* if it is *served* in any manner provided in s170 of the Conveyancing Act 1919;
 - 20.6.5 *served* if it is sent by email or fax to the *party's solicitor*, unless in either case it is not received;
 - 20.6.6 *served* on a person if it (or a copy of it) comes into the possession of the person;
 - 20.6.7 *served* at the earliest time it is *served*, if it is *served* more than once; and
 - 20.6.8 *served* if it is provided to or by the *party's solicitor* or an *authorised Subscriber* by means of an *Electronic Workspace* created under clause 4. However, this does not apply to a notice making an obligation essential, or a notice of *rescission* or *termination*.
- 20.7 An obligation to pay an expense of another *party* of doing something is an obligation to pay –
- 20.7.1 if the *party* does the thing personally - the reasonable cost of getting someone else to do it; or
 - 20.7.2 if the *party* pays someone else to do the thing - the amount paid, to the extent it is reasonable.
- 20.8 Rights under clauses 4, 11, 13, 14, 17, 24, 30 and 31 continue after completion, whether or not other rights continue.
- 20.9 The vendor does not promise, represent or state that the purchaser has any cooling off rights.
- 20.10 The vendor does not promise, represent or state that any attached survey report is accurate or current.
- 20.11 A reference to any *legislation* (including any percentage or rate specified in *legislation*) is also a reference to any corresponding later *legislation*.
- 20.12 Each *party* must do whatever is necessary after completion to carry out the *party's* obligations under this contract.
- 20.13 Neither taking possession nor *servicing* a transfer of itself implies acceptance of the *property* or the title.

- 20.14 The details and information provided in this contract (for example, on pages 1 - 4) are, to the extent of each *party's* knowledge, true, and are part of this contract.
- 20.15 Where this contract provides for choices, a choice in BLOCK CAPITALS applies unless a different choice is marked.
- 20.16 Each *party* consents to –
- 20.16.1 any *party* signing this contract electronically; and
- 20.16.2 the making of this contract by the exchange of counterparts delivered by email, or by such other electronic means as may be agreed in writing by the *parties*.
- 20.17 Each *party* agrees that electronic signing by a *party* identifies that *party* and indicates that *party's* intention to be bound by this contract.

21 Time limits in these provisions

- 21.1 If the time for something to be done or to happen is not stated in these provisions, it is a reasonable time.
- 21.2 If there are conflicting times for something to be done or to happen, the latest of those times applies.
- 21.3 The time for one thing to be done or to happen does not extend the time for another thing to be done or to happen.
- 21.4 If the time for something to be done or to happen is the 29th, 30th or 31st day of a month, and the day does not exist, the time is instead the last day of the month.
- 21.5 If the time for something to be done or to happen is a day that is not a *business day*, the time is extended to the next *business day*, except in the case of clauses 2 and 3.2.
- 21.6 *Normally*, the time by which something must be done is fixed but not essential.

22 Foreign Acquisitions and Takeovers Act 1975

- 22.1 The purchaser promises that the Commonwealth Treasurer cannot prohibit and has not prohibited the transfer under the Foreign Acquisitions and Takeovers Act 1975.
- 22.2 This promise is essential and a breach of it entitles the vendor to *terminate*.

23 Strata or community title

• Definitions and modifications

- 23.1 This clause applies only if the land (or part of it) is a lot in a strata, neighbourhood, precinct or community scheme (or on completion is to be a lot in a scheme of that kind).
- 23.2 In this contract –
- 23.2.1 'change', in relation to a scheme, means –
- a registered or registrable change from by-laws set out in this contract;
 - a change from a development or management contract or statement set out in this contract; or
 - a change in the boundaries of common property;
- 23.2.2 'common property' includes association property for the scheme or any higher scheme;
- 23.2.3 'contribution' includes an amount payable under a by-law;
- 23.2.4 'information certificate' includes a certificate under s184 Strata Schemes Management Act 2015 and s171 Community Land Management Act 2021;
- 23.2.5 'interest notice' includes a strata interest notice under s22 Strata Schemes Management Act 2015 and an association interest notice under s20 Community Land Management Act 2021;
- 23.2.6 'normal expenses', in relation to an owners corporation for a scheme, means normal operating expenses usually payable from the administrative fund of an owners corporation for a scheme of the same kind;
- 23.2.7 'owners corporation' means the owners corporation or the association for the scheme or any higher scheme;
- 23.2.8 'the *property*' includes any interest in common property for the scheme associated with the lot; and
- 23.2.9 'special expenses', in relation to an owners corporation, means its actual, contingent or expected expenses, except to the extent they are –
- normal expenses;
 - due to fair wear and tear;
 - disclosed in this contract; or
 - covered by moneys held in the capital works fund.
- 23.3 Clauses 11, 14.8 and 18.4 do not apply to an obligation of the owners corporation, or to property insurable by it.
- 23.4 Clauses 14.4.2 and 14.6 apply but on a unit entitlement basis instead of an area basis.
- ### • Adjustments and liability for expenses
- 23.5 The *parties* must adjust under clause 14.1 –
- 23.5.1 a regular periodic contribution;
- 23.5.2 a contribution which is not a regular periodic contribution but is disclosed in this contract; and
- 23.5.3 on a unit entitlement basis, any amount paid by the vendor for a normal expense of the owners corporation to the extent the owners corporation has not paid the amount to the vendor.

- 23.6 If a contribution is not a regular periodic contribution and is not disclosed in this contract –
- 23.6.1 the vendor is liable for it if it was determined on or before the contract date, even if it is payable by instalments; and
- 23.6.2 the purchaser is liable for all contributions determined after the contract date.
- 23.7 The vendor must pay or allow to the purchaser on completion the amount of any unpaid contributions for which the vendor is liable under clause 23.6.1.
- 23.8 *Normally*, the purchaser cannot make a claim or *requisition* or *rescind* or *terminate* in respect of –
- 23.8.1 an existing or future actual, contingent or expected expense of the owners corporation;
- 23.8.2 a proportional unit entitlement of the lot or a relevant lot or former lot, apart from a claim under clause 6; or
- 23.8.3 a past or future change in the scheme or a higher scheme.
- 23.9 However, the purchaser can *rescind* if –
- 23.9.1 the special expenses of the owners corporation at the later of the contract date and the creation of the owners corporation when calculated on a unit entitlement basis (and, if more than one lot or a higher scheme is involved, added together), less any contribution paid by the vendor, are more than 1% of the price;
- 23.9.2 in the case of the lot or a relevant lot or former lot in a higher scheme, a proportional unit entitlement for the lot is disclosed in this contract but the lot has a different proportional unit entitlement at the contract date or at any time before completion;
- 23.9.3 a change before the contract date or before completion in the scheme or a higher scheme materially prejudices the purchaser and is not disclosed in this contract; or
- 23.9.4 a resolution is passed by the owners corporation before the contract date or before completion to give to the owners in the scheme for their consideration a strata renewal plan that has not lapsed at the contract date and there is not attached to this contract a strata renewal proposal or the strata renewal plan.
- **Notices, certificates and inspections**
- 23.10 Before completion, the purchaser must *serve* a copy of an interest notice addressed to the owners corporation and signed by the purchaser.
- 23.11 After completion, the purchaser must insert the date of completion in the interest notice and send it to the owners corporation.
- 23.12 The vendor can complete and send the interest notice as agent for the purchaser.
- 23.13 The vendor must *serve* at least 7 days before the date for completion, an information certificate for the lot, the scheme or any higher scheme which relates to a period in which the date for completion falls.
- 23.14 The purchaser does not have to complete earlier than 7 days after *service* of the information certificate and clause 21.3 does not apply to this provision. On completion the purchaser must pay the vendor the prescribed fee for the information certificate.
- 23.15 The vendor authorises the purchaser to apply for the purchaser's own information certificate.
- 23.16 The vendor authorises the purchaser to apply for and make an inspection of any record or other document in the custody or control of the owners corporation or relating to the scheme or any higher scheme.
- **Meetings of the owners corporation**
- 23.17 If a general meeting of the owners corporation is convened before completion –
- 23.17.1 if the vendor receives notice of it, the vendor must immediately notify the purchaser of it; and
- 23.17.2 after the expiry of any cooling off period, the purchaser can require the vendor to appoint the purchaser (or the purchaser's nominee) to exercise any voting rights of the vendor in respect of the lot at the meeting.

24 Tenancies

- 24.1 If a tenant has not made a payment for a period preceding or current at the *adjustment date* –
- 24.1.1 for the purposes of clause 14.2, the amount is to be treated as if it were paid; and
- 24.1.2 the purchaser assigns the debt to the vendor on completion and will if required give a further assignment at the vendor's expense.
- 24.2 If a tenant has paid in advance of the *adjustment date* any periodic payment in addition to rent, it must be adjusted as if it were rent for the period to which it relates.
- 24.3 If the *property* is to be subject to a tenancy on completion or is subject to a tenancy on completion –
- 24.3.1 the vendor authorises the purchaser to have any accounting records relating to the tenancy inspected and audited and to have any other document relating to the tenancy inspected;
- 24.3.2 the vendor must *serve* any information about the tenancy reasonably requested by the purchaser before or after completion; and
- 24.3.3 *normally*, the purchaser can claim compensation (before or after completion) if –
- a disclosure statement required by the Retail Leases Act 1994 was not given when required;
 - such a statement contained information that was materially false or misleading;
 - a provision of the lease is not enforceable because of a non-disclosure in such a statement; or
 - the lease was entered into in contravention of the Retail Leases Act 1994.

- 24.4 If the *property* is subject to a tenancy on completion –
- 24.4.1 the vendor must allow or transfer –
- any remaining bond money or any other security against the tenant's default (to the extent the security is transferable);
 - any money in a fund established under the lease for a purpose and compensation for any money in the fund or interest earned by the fund that has been applied for any other purpose; and
 - any money paid by the tenant for a purpose that has not been applied for that purpose and compensation for any of the money that has been applied for any other purpose;
- 24.4.2 if the security is not transferable, each *party* must do everything reasonable to cause a replacement security to issue for the benefit of the purchaser and the vendor must hold the original security on trust for the benefit of the purchaser until the replacement security issues;
- 24.4.3 the vendor must give to the purchaser –
- at least 2 *business days* before the date for completion, a proper notice of the transfer (an attornment notice) addressed to the tenant, to be held by the purchaser in escrow until completion;
 - any certificate given under the Retail Leases Act 1994 in relation to the tenancy;
 - a copy of any disclosure statement given under the Retail Leases Act 1994;
 - a copy of any document served on the tenant under the lease and written details of its service, if the document concerns the rights of the landlord or the tenant after completion; and
 - any document served by the tenant under the lease and written details of its service, if the document concerns the rights of the landlord or the tenant after completion;
- 24.4.4 the vendor must comply with any obligation to the tenant under the lease, to the extent it is to be complied with by completion; and
- 24.4.5 the purchaser must comply with any obligation to the tenant under the lease, to the extent that the obligation is disclosed in this contract and is to be complied with after completion.
- 25 Qualified title, limited title and old system title**
- 25.1 This clause applies only if the land (or part of it) –
- 25.1.1 is under qualified, limited or old system title; or
- 25.1.2 on completion is to be under one of those titles.
- 25.2 The vendor must *serve* a proper abstract of title *within 7 days* after the contract date.
- 25.3 If an abstract of title or part of an abstract of title is attached to this contract or has been lent by the vendor to the purchaser before the contract date, the abstract or part is *served* on the contract date.
- 25.4 An abstract of title can be or include a list of documents, events and facts arranged (apart from a will or codicil) in date order, if the list in respect of each document –
- 25.4.1 shows its date, general nature, names of parties and any registration number; and
- 25.4.2 has attached a legible photocopy of it or of an official or registration copy of it.
- 25.5 An abstract of title –
- 25.5.1 must start with a good root of title (if the good root of title must be at least 30 years old, this means 30 years old at the contract date);
- 25.5.2 in the case of a leasehold interest, must include an abstract of the lease and any higher lease;
- 25.5.3 *normally*, need not include a Crown grant; and
- 25.5.4 need not include anything evidenced by the Register kept under the Real Property Act 1900.
- 25.6 In the case of land under old system title –
- 25.6.1 in this contract 'transfer' means conveyance;
- 25.6.2 the purchaser does not have to *serve* the transfer until after the vendor has *served* a proper abstract of title; and
- 25.6.3 each vendor must give proper covenants for title as regards that vendor's interest.
- 25.7 In the case of land under limited title but not under qualified title –
- 25.7.1 *normally*, the abstract of title need not include any document which does not show the location, area or dimensions of the land (for example, by including a metes and bounds description or a plan of the land);
- 25.7.2 clause 25.7.1 does not apply to a document which is the good root of title; and
- 25.7.3 the vendor does not have to provide an abstract if this contract contains a delimitation plan (whether in registrable form or not).
- 25.8 On completion the vendor must give the purchaser any *document of title* that relates only to the *property*.
- 25.9 If on completion the vendor has possession or control of a *document of title* that relates also to other property, the vendor must produce it as and where necessary.
- 25.10 The vendor must give a proper covenant to produce where relevant.
- 25.11 The vendor does not have to produce or covenant to produce a document that is not in the possession of the vendor or a mortgagee.
- 25.12 If the vendor is unable to produce an original document in the chain of title, the purchaser will accept a photocopy from the *Land Registry* of the registration copy of that document.

26 Crown purchase money

- 26.1 This clause applies only if purchase money is payable to the Crown, whether or not due for payment.
 26.2 The vendor is liable for the money, except to the extent this contract says the purchaser is liable for it.
 26.3 To the extent the vendor is liable for it, the vendor is liable for any interest until completion.
 26.4 To the extent the purchaser is liable for it, the *parties* must adjust any interest under clause 14.

27 Consent to transfer

- 27.1 This clause applies only if the land (or part of it) cannot be transferred without consent under *legislation* or a *planning agreement*.
 27.2 The purchaser must properly complete and then *serve* the purchaser's part of an application for consent to transfer of the land (or part of it) *within 7 days* after the contract date.
 27.3 The vendor must apply for consent *within 7 days* after *service* of the purchaser's part.
 27.4 If consent is refused, either *party* can *rescind*.
 27.5 If consent is given subject to one or more conditions that will substantially disadvantage a *party*, then that *party* can *rescind within 7 days* after receipt by or *service* upon the *party* of written notice of the conditions.
 27.6 If consent is not given or refused –
 27.6.1 *within 42 days* after the purchaser *serves* the purchaser's part of the application, the purchaser can *rescind*; or
 27.6.2 *within 30 days* after the application is made, either *party* can *rescind*.
 27.7 Each period in clause 27.6 becomes 90 days if the land (or part of it) is –
 27.7.1 under a *planning agreement*; or
 27.7.2 in the Western Division.
 27.8 If the land (or part of it) is described as a lot in an unregistered plan, each time in clause 27.6 becomes the later of the time and 35 days after creation of a separate folio for the lot.
 27.9 The date for completion becomes the later of the date for completion and 14 days after *service* of the notice granting consent to transfer.

28 Unregistered plan

- 28.1 This clause applies only if some of the land is described as a lot in an unregistered plan.
 28.2 The vendor must do everything reasonable to have the plan registered *within 6 months* after the contract date, with or without any minor alteration to the plan or any document to be lodged with the plan validly required or made under *legislation*.
 28.3 If the plan is not registered *within* that time and in that manner –
 28.3.1 the purchaser can *rescind*; and
 28.3.2 the vendor can *rescind*, but only if the vendor has complied with clause 28.2 and with any *legislation* governing the rescission.
 28.4 Either *party* can *serve* notice of the registration of the plan and every relevant lot and plan number.
 28.5 The date for completion becomes the later of the date for completion and 21 days after *service* of the notice.
 28.6 Clauses 28.2 and 28.3 apply to another plan that is to be registered before the plan is registered.

29 Conditional contract

- 29.1 This clause applies only if a provision says this contract or completion is conditional on an event.
 29.2 If the time for the event to happen is not stated, the time is 42 days after the contract date.
 29.3 If this contract says the provision is for the benefit of a *party*, then it benefits only that *party*.
 29.4 If anything is necessary to make the event happen, each *party* must do whatever is reasonably necessary to cause the event to happen.
 29.5 A *party* can *rescind* under this clause only if the *party* has substantially complied with clause 29.4.
 29.6 If the event involves an approval and the approval is given subject to a condition that will substantially disadvantage a *party* who has the benefit of the provision, the *party* can *rescind within 7 days* after either *party* *serves* notice of the condition.
 29.7 If the *parties* can lawfully complete without the event happening –
 29.7.1 if the event does not happen *within* the time for it to happen, a *party* who has the benefit of the provision can *rescind within 7 days* after the end of that time;
 29.7.2 if the event involves an approval and an application for the approval is refused, a *party* who has the benefit of the provision can *rescind within 7 days* after either *party* *serves* notice of the refusal; and
 29.7.3 the date for completion becomes the later of the date for completion and 21 days after the earliest of –
 ● either *party* *serving* notice of the event happening;
 ● every *party* who has the benefit of the provision *serving* notice waiving the provision; or
 ● the end of the time for the event to happen.

- 29.8 If the *parties* cannot lawfully complete without the event happening –
- 29.8.1 if the event does not happen *within* the time for it to happen, either *party* can *rescind*;
- 29.8.2 if the event involves an approval and an application for the approval is refused, either *party* can *rescind*;
- 29.8.3 the date for completion becomes the later of the date for completion and 21 days after either *party* serves notice of the event happening.
- 29.9 A *party* cannot *rescind* under clauses 29.7 or 29.8 after the event happens.

30 Manual transaction

- 30.1 This clause applies if this transaction is to be conducted as a *manual transaction*.
- **Transfer**
- 30.2 *Normally*, the purchaser must *serve* the transfer at least 7 days before the date for completion.
- 30.3 If any information needed for the transfer is not disclosed in this contract, the vendor must *serve* it.
- 30.4 If the purchaser *serves* a transfer and the transferee is not the purchaser, the purchaser must give the vendor a direction signed by the purchaser personally for that transfer.
- 30.5 The vendor can require the purchaser to include a covenant or easement in the transfer only if this contract contains the wording of the proposed covenant or easement, and a description of the land burdened and benefited.
- **Place for completion**
- 30.6 *Normally*, the *parties* must complete at the completion address, which is –
- 30.6.1 if a special completion address is stated in this contract - that address; or
- 30.6.2 if none is stated, but a first mortgagee is disclosed in this contract and the mortgagee would usually discharge the mortgage at a particular place - that place; or
- 30.6.3 in any other case - the vendor's *solicitor's* address stated in this contract.
- 30.7 The vendor by reasonable notice can require completion at another place, if it is in NSW, but the vendor must pay the purchaser's additional expenses, including any agency or mortgagee fee.
- 30.8 If the purchaser requests completion at a place that is not the completion address, and the vendor agrees, the purchaser must pay the vendor's additional expenses, including any agency or mortgagee fee.
- **Payments on completion**
- 30.9 On completion the purchaser must pay to the vendor the amounts referred to in clauses 16.5.1 and 16.5.2, by cash (up to \$2,000) or *settlement cheque*.
- 30.10 *Normally*, the vendor can direct the purchaser to produce a *settlement cheque* on completion to pay an amount adjustable under this contract and if so –
- 30.10.1 the amount is to be treated as if it were paid; and
- 30.10.2 the *cheque* must be forwarded to the payee immediately after completion (by the purchaser if the *cheque* relates only to the *property* or by the vendor in any other case).
- 30.11 If the vendor requires more than 5 *settlement cheques*, the vendor must pay \$10 for each extra *cheque*.
- 30.12 If the purchaser must make a *GSTRW payment* the purchaser must –
- 30.12.1 produce on completion a *settlement cheque* for the *GSTRW payment* payable to the Deputy Commissioner of Taxation;
- 30.12.2 forward the *settlement cheque* to the payee immediately after completion; and
- 30.12.3 *serve* evidence of receipt of payment of the *GSTRW payment* and a copy of the settlement date confirmation form submitted to the Australian Taxation Office.
- 30.13 If the purchaser must pay an *FRCGW remittance*, the purchaser must –
- 30.13.1 produce on completion a *settlement cheque* for the *FRCGW remittance* payable to the Deputy Commissioner of Taxation;
- 30.13.2 forward the *settlement cheque* to the payee immediately after completion; and
- 30.13.3 *serve* evidence of receipt of payment of the *FRCGW remittance*.

31 Foreign Resident Capital Gains Withholding

- 31.1 This clause applies only if –
- 31.1.1 the sale is not an excluded transaction within the meaning of s14-215 of Schedule 1 to the *TA Act*; and
- 31.1.2 a *clearance certificate* in respect of every vendor is not attached to this contract.
- 31.2 If the vendor *serves* any *clearance certificate* or *variation*, the purchaser does not have to complete earlier than 5 *business days* after that *service* and clause 21.3 does not apply to this provision.
- 31.3 The purchaser must at least 2 *business days* before the date for completion, *serve* evidence of submission of a purchaser payment notification to the Australian Taxation Office by the purchaser or, if a direction under either clause 4.8 or clause 30.4 has been given, by the transferee named in the transfer the subject of that direction.
- 31.4 The vendor cannot refuse to complete if the purchaser complies with clause 31.3 and, as applicable, clauses 4.10 or 30.13.
- 31.5 If the vendor *serves* in respect of every vendor either a *clearance certificate* or a *variation* to 0.00 percent, clauses 31.3 and 31.4 do not apply.

32 Residential off the plan contract

- 32.1 This clause applies if this contract is an off the plan contract within the meaning of Division 10 of Part 4 of the Conveyancing Act 1919 (the Division).
- 32.2 No provision of this contract has the effect of excluding, modifying or restricting the operation of the Division.
- 32.3 If the purchaser makes a claim for compensation under the terms prescribed by sections 4 to 6 of Schedule 3 to the Conveyancing (Sale of Land) Regulation 2022 –
- 32.3.1 the purchaser cannot make a claim under this contract about the same subject matter, including a claim under clauses 6 or 7; and
 - 32.3.2 the claim for compensation is not a claim under this contract.

WOOLSHED RD MATHOURA NSW 2710

SPECIAL CONDITIONS

These are the special conditions to the contract for the sale of land

BETWEEN MURRAY RIVER COUNCIL (Vendor) and the Purchaser(s).

1. Notice to complete

In the event of either party failing to complete this contract within the time specified herein, then the other shall be entitled at any time thereafter to serve a notice to complete, requiring the other to complete within 14 days from the date of service of the notice, and this time period is considered reasonable by both parties. For the purpose of this contract, such notice to complete shall be deemed both at law and in equity sufficient to make time of the essence of this contract.

2. Death or incapacity

Notwithstanding any rule of law or equity to the contrary, should either party, or if more than one any one of them, prior to completion die or become mentally ill, as defined in the Mental Health Act, or become bankrupt, or if a company go into liquidation, then either party may rescind this contract by notice in writing forwarded to the other party and thereupon this contract shall be at an end and the provisions of clause 19 hereof shall apply.

3. Purchaser acknowledgements

The purchaser acknowledges that they are purchasing the property:

- (a) In its present condition and state of repair;
- (b) Subject to all defects latent and patent;
- (c) Subject to any infestations and dilapidation;
- (d) Subject to all existing water, sewerage, drainage and plumbing services and connections in respect of the property; and
- (e) Subject to any non-compliance, that is disclosed herein, with the Local Government Act or any Ordinance under that Act in respect of any building on the land.

The purchaser agrees not to seek to, terminate rescind or make any objection requisition or claim for compensation arising out of any of the matters covered by this clause.

4. Late completion

In the event that completion is not effected on the nominated day due to the purchaser's default, the purchaser shall pay to the vendor on completion, in addition to the balance of the purchase price, 10% interest per annum calculated daily on the balance of the purchase price from the date nominated for completion until and including the actual day of completion, provided always that there shall be an abatement of interest during any time that the purchaser is ready, willing and able to complete and the vendor is not.

5. Agent

The purchaser warrants that they were not introduced to the vendor or the property by or through the medium of any real estate agent or any employee of any real estate agent or any person having any connection with a real estate agent who may be entitled to claim commission as a result of this sale other than the vendors agent, if any, referred to in this contract, and the purchaser agrees that they will at all times indemnify and keep indemnified the vendor from and against any claim whatsoever for commission, which may be made by any real estate agent or other person arising out of or in connection with the purchasers breach of this warranty, and it is hereby agreed and declared that this clause shall not merge in the transfer upon completion, or be extinguished by completion of this contract, and shall continue in full force, and effect, notwithstanding completion.

6. Deposit bond

- (a) The word bond means the deposit bond issued to the vendor at the request of the purchaser by the bond provider.
- (b) Subject to the following clauses the delivery of the bond on exchange to the person nominated in this contract to hold the deposit or the vendor's solicitor will be deemed to be payment of the deposit in accordance with this contract.
- (c) The purchaser must pay the amount stipulated in the bond to the vendor in cash or by unendorsed bank cheque on completion or at such other time as may be provided for the deposit to be accounted to the vendor.
- (d) If the vendor serves on the purchaser a written notice claiming to forfeit the deposit then to the extent that the amount has not already been paid by the bond provider under the bond, the purchaser must immediately pay the deposit or so much of the deposit as has not been paid to the person nominated in this contract to hold the deposit.

7. Electronic settlement

- (a) The parties agree to settle this sale electronically in accordance and compliance with the Electronic Conveyancing National Law.
- (b) The provisions of this contract continue to apply as modified by the electronic settlement procedures.
- (c) Within 7 days of exchange the vendor will open and populate the electronic workspace, including the date and time of settlement and invite the purchaser and any discharging mortgagee to join, failing which the purchaser may do so.
- (d) Within 7 days of receipt of the invitation the purchaser must join and create an electronic transfer and invite any incoming mortgagee to join.
- (e) Settlement takes place when the financial settlement takes place.
- (f) Anything that cannot be delivered electronically must be given to the relevant party immediately following settlement.
- (g) If time is of the essence of the transaction and settlement fails to proceed due to a system failure then neither party will be in default. The parties must

settle as soon as possible but no later than 3 working days after the initial electronic failure unless otherwise agreed.

- (h) Any notice served on a party in the electronic workspace must also be served in accordance with the condition of this contract relating to service of notices.
-

- 8. a) The Purchaser acknowledges that the Council is the Vendor is authorised under section 713 of the Local Government Act 1993 ("the Act") to sell the property for unpaid rates and charges.
-

b) The Purchaser acknowledges that pursuant to section 722 of the Act, on payment to the Vendor of the full settlement monies, the Vendor will convey or transfer the land to the Purchaser without any other authority than that conferred by the Act.

c) The Purchaser acknowledges that, pursuant to section 723 of the Act, a conveyance or transfer vests the land in the Purchaser for an estate in fee simple freed and discharged from all trusts, obligations, estates, interests, contracts and charges, and rates and charges under the Act or any other Act, but subject to (a) any reservations or conditions for the benefit of the Crown affecting the land, and (b) any easements, restrictive covenants, positive public covenants created in accordance with section 88D or 88e of the Conveyancing Act 1919 and public rights of way affecting the land.

d) The Purchaser acknowledges that the transfer does not operate at law until it is registered under the Real Property Act 1900 NSW.

- 9. Paragraph 8.2.2 of the 2022 Contract of Sale for Land 2022 is deleted. The purchaser's rights following any termination is limited to recovery of the deposit and any other money paid by the purchaser under this contract, and otherwise in accordance with clauses 8.2.1 and 8.2.3 only.
-

- 10. Where land is sold by auction, the auctioneer may refuse to accept any registration for bidding at the auction, or may refuse to accept any bid that, in the auctioneer's opinion, is not in the best interests of the vendor.

The auctioneer is not required to furnish to any person reasons for any such refusal.

- 11. The vendor may refuse to accept any bid or any offer to purchase the property and is not required to furnish to any person reasons for any such refusal.



FOLIO: 7/111270

SEARCH DATE	TIME	EDITION NO	DATE
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17/5/2024	12:53 PM	3	1/9/2018

LAND

LOT 7 IN DEPOSITED PLAN 111270
LOCAL GOVERNMENT AREA MURRAY RIVER
PARISH OF MOIRA COUNTY OF CADELL
TITLE DIAGRAM DP111270

FIRST SCHEDULE

GILLIAN MARY GRIFFITHS

SECOND SCHEDULE (2 NOTIFICATIONS)

- 1 LAND EXCLUDES MINERALS AND IS SUBJECT TO RESERVATIONS AND
CONDITIONS IN FAVOUR OF THE CROWN - SEE CROWN GRANT(S)
- 2 V25227 MORTGAGE TO AUSTRALIA AND NEW ZEALAND BANKING
GROUP LIMITED

NOTATIONS

UNREGISTERED DEALINGS: NIL

*** END OF SEARCH ***

S 5/102

STAMP DUTY



-7 MAR 1984



NEW SOUTH WALES
 \$ = 06.00
 STAMP DUTY

MORTGAGE
 REAL PROPERTY ACT, 1900
 (To be lodged in duplicate)

P
6 M

B 1 of 1
 S 8 / 20

\$90 lodgt
 \$30 c/w

DESCRIPTION OF LAND
 Note (a)

TORRENS TITLE REFERENCE	If part only, delete WHOLE and give details	LOCATION
VOL. 10037 FOL. 102	WHOLE	Ph. Moira Co. Cadell
VOL. 10901 FOL. 23	WHOLE	Ph. Moira Co. Cadell
VOL. 9477 FOL. 248	WHOLE	Ph. Moira Co. Cadell
VOL. 10929 FOL. 180	WHOLE	Ph. Moira Co. Cadell
VOL. 8389 FOL. 25	WHOLE	Ph. Gulpa Co. Cadell
VOL. 10879 FOL. 62	WHOLE	Ph. Gulpa Co. Cadell

MORTGAGOR
 Note (b)

GILLIAN MARY GRIFFITHS of 56 Streeton Crescent East Ivanhoe VICTORIA
 Medical Practitioner

Note (c)

hereinafter referred to as "the MORTGAGOR" being registered or entitled to be registered as the proprietor of an estate in fee simple in the land hereinafter described subject to the encumbrances liens and interests notified hereunder DOTH for the purpose of securing to the under-mentioned Bank the payment in manner hereinafter mentioned of all the principal interest and other monies herein covenanted or agreed to be paid to the Bank hereby mortgage to

MORTGAGEE
 Note (b)

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED whose registered office in the State of New South Wales is at 20 Martin Place Sydney	OFFICE USE ONLY OVER
---	-----------------------------

PRIOR ENCUMBRANCES
 Note (d)

hereinafter referred to as "the BANK" all the Mortgagor's estate and interest as such registered proprietor as aforesaid in ALL those lands comprised in the schedule above subject however to the following PRIOR ENCUMBRANCES 1. R911596(C/TVOL 10037 FOL.102,VOL.10901FOL.23) 2. Q830145(C/T VOL.9477 FOL.248,VOL.10929 FOL 180) 3. S 234147(C/T VOL 8389 FOL.25,VOL.10879 FOL.62)

Note (e)

IN CONSIDERATION of all or any loans advances credits or banking accommodation whether made created or given on the signing hereof or that may hereafter be made created or given in its discretion by the Bank to for or on account of the Mortgagor and/or to for or on account of G.D.B. CONSTRUCTIONS PTY LTD WHOSE REGISTERED OFFICE IS AT 633 BRUNSWICK STREET, FITZROY IN THE STATE OF VICTORIA

(hereinafter referred to as "the Customer") or at the request of either the Mortgagor or the Customer by any means whatsoever and/or of forbearance on the part of the Bank to immediately demand and sue for payment of any moneys now owing by the Mortgagor and/or the Customer to the Bank and/or for other valuable consideration moving from the Bank to the Mortgagor and/or the Customer (as the Mortgagor doth hereby admit) AND for the consideration aforesaid the Mortgagor hereby covenants and agrees with the Bank in manner hereinafter appearing:-

COLLATERAL SECURITY FOR ADVANCES
 of \$ 40200
 STAMP DUTIES OFFICE
 VICTORIA

TO BE COMPLETED BY LODGING PARTY
 Notes (f) & (g)

LODGED BY AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED, Address: 20 MARTIN PLACE, SYDNEY 2000 388 Collins St Melb		LOCATION OF DOCUMENTS CT OTHER STAT DEC Herewith. In R.G.O. with Produced by John McCharles	
Delivery Box Number: 20 S Phone No.: 231 9911		16	
Checked STSI Signed mb	Passed Extra Fee	REGISTERED 26-3-1984 Registrar General	DUP. LP. UPDATE LAND DESCRIPTION STAMP. NOV 10879-62. 6 CT'S TO 545D 6 CT'S. 545D.

CT'S PRODUCED - For Stat. Dec. & Consent

Mortgagor Principal Debtor

Notwithstanding anything in this Clause contained the Mortgagor shall be considered principal debtor to the Bank for the monies intended to be hereby secured.

Indulgence to Customer

4. THAT the giving by the Bank of any time or any other indulgence to or the entering into any arrangement or negotiation with or the taking of any bill of exchange or promissory note or other security from or accepting any composition from or any dividend in or upon the estate of or releasing wholly or partially or in any manner dealing with the Customer or any other person now or at any time hereafter liable to the Bank for or in respect of the principal interest and other moneys secured hereby or any part thereof or the abandoning or releasing wholly or partially or exchanging varying giving up or in any way dealing with any security whatsoever which the Bank now holds or which the Bank may hereafter hold in respect of the principal interest and other moneys hereby secured or any part thereof shall not in anywise discharge the Mortgagor from any liability under the covenants herein contained or implied or otherwise prejudice this Mortgage and the Mortgagor hereby waives all defences (whether or not of the aforesaid description) of a surety.

Insurance

5. THAT the Mortgagor will insure all buildings fences fixtures and other improvements which shall for the time being be erected on the said land and which shall be of a nature or kind capable of being so insured against fire in their full value and against such other risks as the Bank may from time to time require in the name of the Bank and the Bank alone shall have the power to settle compromise and recover any claim against any Insurance Company PROVIDED THAT for the purpose of construing this Clause the words "and such other risks as the Mortgagee or his executors administrators or assigns may from time to time require" shall be deemed to be inserted after the words "against loss or damage by fire" in the form of words set out and numbered two in the first column of part one of the fourth Schedule of the Conveyancing Act, 1919 and the words "fences fixtures and other improvements" shall be deemed to be inserted after the word "buildings" twice appearing in such Schedule and the words "either of the principal money hereby secured or" shall be deemed to be deleted from such Schedule.

Rates, Taxes

6. THAT the Mortgagor will at all times during the continuance of this security promptly and duly pay or cause to be paid all taxes rates assessments impositions and outgoing whatsoever now or at any time hereafter payable or chargeable in respect of the mortgaged property or any part thereof AND all principal interest and other moneys payable under any mortgage or encumbrance noted herein as an encumbrance and will perform and observe all Mortgagor's covenants conditions and agreements contained or implied in any such mortgage or encumbrance AND also will at the expense of the Mortgagor comply with all Acts Statutes and Ordinances regulations and requirements now or hereafter in force in the State of New South Wales (hereinafter referred to as "the said State") affecting the mortgaged property and all regulations requirements by-laws and orders heretofore or which may hereafter be made by any Public Municipal or other Authorities or Bodies in respect of the mortgaged property and now or at any time hereafter in force in the said State And that upon any breach or non-observance of this Covenant the Bank shall be at liberty (but without any obligation so to do) at any time and from time to time to make and do all or any of such payments acts and things as aforesaid on behalf of the Mortgagor.

Compliance with Acts

Title

7. THAT the Mortgagor has or is entitled to an absolute and indefeasible title to all and every part of the mortgaged property subject only to the encumbrances notified hereon and that no other person has any right title estate or interest in the mortgaged property or any part thereof as purchaser nor is any part of the mortgaged property subject to any right subsisting under any adverse possession of such mortgaged property or to any easements or to any rights or claims whatsoever excepting only such easements rights or claims (if any) as are expressly contained in the Crown Grant(s) and/or Certificate(s) of Title and/or Lease(s) of the mortgaged property or are notified as aforesaid.

Further Assurance

8. THAT the Mortgagor and every person having or claiming any estate right title or interest in or to the mortgaged property or any part thereof (otherwise than by virtue of some encumbrance notified hereon) will at all times hereafter at the request of the Bank and until foreclosure or sale at the cost of the Mortgagor and afterwards at the cost of the person or persons requiring the same execute every such document deed instrument or assurance and do every such thing for further or more effectually securing the rights or interests of the Bank to the mortgaged property or any part thereof pursuant to these presents as shall by the Bank be from time to time required AND the Mortgagor authorises the Bank or any of the Officers of the Bank for and on behalf of the Mortgagor to sign or execute every such document deed instrument and assurance and do every such thing so as to perfect or attempt to perfect the security intended to be hereby given and also for and on behalf of the Mortgagor to comply with all or any requisitions of the Registrar-General.

Not to Prejudice Other Security

9. THAT nothing herein contained or implied shall discharge abate or prejudice any other security now held or which may hereafter be held or taken by the Bank or any other right or remedy which the Bank now has or may hereafter have for payment of the principal interest and other moneys hereby secured or any part thereof or waive extinguish prejudice or affect any claim or demand which the Bank now has or may hereafter have against the Mortgagor and/or the Customer or any other person whatsoever or whatsoever as surety for or party to any bill of exchange or promissory note or other negotiable or other security or guarantee or otherwise nor shall any other security abate or prejudice this Mortgage or any of the powers and provisions herein contained or implied nor shall the Mortgagor and/or the Customer having given or hereafter giving any bill of exchange promissory note or other negotiable or other security or guarantee to the Bank operate as a payment of the principal interest and other moneys hereby secured or any part thereof until the same shall have been actually paid in cash And that this Mortgage and the covenant for payment herein contained shall be a collateral security only and shall not operate as a merger of the remedy upon any negotiable or other security or guarantee as aforesaid or upon any simple contract And that all the powers and authorities herein contained or implied may respectively be exercised notwithstanding the currency of any such negotiable or other security or guarantee or simple contract as aforesaid And notwithstanding any judgment or order being obtained in respect of the principal interest and other moneys hereby secured or any part thereof the Mortgagor will pay to the Bank interest at the rate or rates and calculated in the manner and with the rests aforesaid on the amount of the principal money for the time being remaining unpaid under this Mortgage.

Non Merger

Continuing Security.

10. THAT until finally discharged this Mortgage shall be and remain a continuing security for the due payment of all the principal interest and other moneys hereby secured and for the time being remaining unpaid irrespective of any sums which may from time to time be paid to the credit of any account of the Mortgagor and/or the Customer with the Bank and that notwithstanding the account of the Mortgagor and/or the Customer may at any time appear to be in credit and notwithstanding any settlement of account or any other matter or thing whatsoever And the Bank shall be at liberty without any notice to or consent of the Mortgagor to apply in or towards satisfaction of any of the moneys hereby secured all or any moneys which may from time to time be paid in or may be standing to the credit of any current account of the Mortgagor and/or the Customer with the Bank And Also that nothing herein contained or implied shall render it in any way obligatory upon the Bank to make any further advances or give any further credits or banking accommodation and this whether any agreed limit of overdraft has or has not been reached.

Powers after Default

11. THAT if default shall be made by the Mortgagor in payment of the principal interest and other moneys hereby secured or any part thereof upon demand as aforesaid or in the performance or observance of any of the covenants conditions or agreements herein contained or implied and on the part of the Mortgagor to be performed or observed it shall be lawful for but not obligatory upon the Bank or any of the Officers of the Bank immediately thereupon or at any time or times thereafter and notwithstanding any previous neglect or waiver of any right to sooner exercise any of the powers herein mentioned or any act of abandonment or waiver whatsoever by the Bank and notwithstanding any acceptance by the Bank of any money or interest or any negotiations between or on behalf of the Customer and/or the Mortgagor and the Bank after the happening of any such default as aforesaid and notwithstanding the currency of any promissory note or bill of exchange or any other negotiable or other security or guarantee that now is or may at any time hereafter be held by the Bank on account of any part of the moneys hereby secured all of which promissory notes bills of exchange and other negotiable or other securities and guarantees shall immediately on the happening of any such default as aforesaid and for the purpose of these presents be considered to become immediately due and payable and notwithstanding any other matter or thing whatsoever and without the necessity of any further consent or concurrence on the part of the Mortgagor and without the necessity of any notice being given to the Mortgagor to enter upon and take possession of the mortgaged property or any part or parts thereof in the name of the whole and into receipt of the rents and profits thereof and to manage the mortgaged property or any part thereof with power to erect make remove or alter any fences buildings or other improvements or additions whatsoever upon the mortgaged property and with liberty at any time to abandon such possession and also to sell or otherwise dispose of any produce of the mortgaged property and to do all such acts and purchase all such things as may be necessary for the efficient working of the mortgaged property or for deriving or obtaining an income or return therefrom and at the risk of the Mortgagor to carry on any business for the time being carried on thereon or any other business which the Bank may think proper and for all such purposes to employ such managers overseers workmen servants or agents and to expend such money as the Bank may think fit and from time to time either with or without entering into such possession or after abandoning such possession to let or demise the same or any part thereof either with or without an option of renewal to any person for any term at such rent with such powers and subject to such covenants and conditions as the Bank shall think fit and either with or without taking any fine or premium and either for the purpose of occupation building agriculture grazing mining or for any other purpose whatsoever and either together with or separately from any other property comprised in any other security for the time being held by the Bank from the Mortgagor or otherwise for all or any part of the same moneys as are intended to be hereby secured And further the Bank shall be at liberty in case any other property than that comprised in these presents shall be included in any such lease to apportion the costs and expenses of such lease and the rent between the properties leased And to accept surrenders of any leases or tenancies now existing or which may hereafter be created of such mortgaged property or any part thereof and also to determine such leases and tenancies or any of them and to compromise with or make any concessions or arrangements with the lessees or tenants or occupiers thereof or with the holders of any encumbrances liens or charges whatsoever over the mortgaged property or any part thereof or with any caveator or person claiming any charge or interest over or in respect of the mortgaged property or any part thereof or over or in respect of any rents or profits or income derived therefrom in all cases as the Bank may from time to time think fit and so as to bind the Mortgagor and all persons claiming through or under the Mortgagor AND that the powers hereby conferred upon the Bank shall be in addition to or enlargement of the powers conferred upon Mortgages by any Act of Parliament now or at any time hereafter in force in the said State and affecting the mortgaged property or any part thereof AND ALSO that during the continuance of this security none of the restrictions imposed upon Mortgages under or by virtue of any such Act as aforesaid shall apply to these presents and the Mortgagor shall not be entitled to exercise any powers of leasing or of accepting surrenders of leases which are or may be conferred by any such Act as aforesaid And that any Receiver appointed under Section 109 of the Conveyancing Act, 1919 shall in addition to the powers conferred by such Act have power in his own name but as the Agent of the Mortgagor to manage the mortgaged property and in the course of such management from time to time to grant any such leases or tenancies or to accept surrenders of any such leases or tenancies as aforesaid and that for any purpose within the powers of the Receiver the Bank may at his request advance to him such moneys as the Bank thinks fit and all moneys so advanced shall be deemed cash advanced at the request of the Mortgagor and shall form part of the principal money hereby secured and bear interest at such rate or rates as may from time to time be determined by the Bank being a rate or rates not exceeding the highest of the rates for the time being charged on any other part of the principal money hereby secured.

Enter and Take Possession Manage

Carry on Business Lease

Mortgagor Not to Lease Receiver

Power of Attorney

12. THAT for the purpose of giving full effect to this Mortgage the Mortgagor doth hereby irrevocably during the continuance of this security appoint the Bank and each of the Officers of the Bank jointly and each of them severally the Attorneys and Attorney of the Mortgagor for and on behalf of the Mortgagor and without the Bank being liable as Mortgagee in possession to enter into and execute all such documents deeds instruments assurances agreements and leases and to do all such acts matters deeds and things as such Attorneys or Attorney may deem expedient for carrying out all or any of the powers or authorities herein contained or conferred upon the Bank and also to demand sue for recover and receive all or any rents or sums of money from time to time owing to the Mortgagor in respect of the mortgaged property under any present or future tenancy and to accept surrenders and make concessions to or compromise with tenants upon terms or gratuitously and otherwise with respect to such tenancies and lands to have all the powers of an absolute owner And the Mortgagor hereby ratifies and agrees to ratify all and whatsoever the said Attorneys or Attorney shall lawfully do or cause to be done in or about the premises under or by virtue of these presents.

Statutory Charge

24. THAT the Mortgagee shall not without the previous written consent of the Bank during the continuance of this security apply for or obtain from the Crown or any Statutory Authority any moneys or material or otherwise do or suffer anything whereby any charge liability or encumbrance shall or might be imposed upon the mortgaged property or any part thereof in priority to or in derogation of this security.

Documents of Title

25. THAT the several documents of title to the mortgaged property shall at all times during the continuance of this security remain in the custody of the Bank but subject to the right of any prior mortgagee or encumbrance (if any) to hold the same during the currency of any prior mortgage or encumbrance.

Death, Lunacy

26. THAT this Mortgage shall not be discharged or affected by the death lunacy mental incapacity or bankruptcy of the Customer or any one or more of them (if more than one) or any principal debtor or by the death lunacy mental incapacity or bankruptcy of the Mortgagee or any one or more of them (if more than one) or by any change which may take place in the persons or person now or hereafter comprising any partnership or Firm for the time being constituting the Customer or the Mortgagee and notwithstanding the incorporation of such partnership or Firm and notwithstanding also (if the Customer or the Mortgagee is a company) any reconstruction or other change in the constitution of such company or its amalgamation with or its absorption of or by any other company or by any change which may take place in the constitution of the Bank or by any other circumstance or event but shall continue to be operative until actually discharged by the Bank. And that in the event of there being more than one Mortgagee the Bank may give such release discharge or indulgence to any one or more of them as the Bank may think fit and such release discharge or indulgence shall not discharge or affect in any way the rights and remedies of the Bank under these presents or otherwise against the other or others of them.

Bankruptcy

Partnerships

Bank not Concerned to Enquire into Powers of Customer, Servants or Agents.

27. THAT the Bank shall not in any event or in any circumstances be concerned to enquire into the power of the Customer (being a Company) or its Officer or Officers or other person or persons purporting to act on its behalf and no objection shall be taken by the Mortgagee with regard to the liability of the Customer to the Bank or with regard to the liability of the Mortgagee to the Bank on the ground of the borrowing or other act in respect of which any demand or claim of the Bank may be made having been outside or in excess of the powers of the Customer or of any such Officer or other person as aforesaid or having been in any way irregular defective or informal and that this security and the liability of the Mortgagee hereunder shall extend to all advances made or to be made by the Bank as aforesaid and to all other moneys or accommodation made available to the Customer or any such person or persons as aforesaid notwithstanding that the Bank may have no legal right or claim to recover from the Customer all or any of such advances moneys or accommodation.

Costs and Expenses

28. THAT all costs charges expenses and outgoings which may be incurred by the Bank in or about the preparation completion stamping and registration and the discharge or partial discharge of this Mortgage and all securities collateral herewith or in or about any consent to any transfer or other dealing with the mortgaged property or any part thereof or in or about any survey valuation or report of or concerning the mortgaged property or any part thereof pursuant to or for the purpose of giving effect to this Mortgage or any security collateral herewith or in consequence of any default which may be made in the payment of any moneys intended to be hereby secured or in the performance or observance of any covenant or agreement on the part of the Mortgagee and/or the Customer expressed or implied in this Mortgage or any security or securities collateral herewith or which may be incurred in or about or in relation to the ascertainment exercise or enforcement or attempted ascertainment exercise or enforcement of any of the powers rights or remedies conferred on the Bank hereunder or by any such collateral security or securities as aforesaid or by any Act or Acts now or at any time hereafter in force in the said State shall from the time of payment of the same sums respectively be treated as if they were now advanced by the Bank to the Mortgagee and/or the Customer under this Mortgage and bear interest at such rate or rates as may from time to time be determined by the Bank being a rate or rates not exceeding the highest of the rates for the time being charged on any other part of the principal money hereby secured and the same sums and all interest thereon shall be a charge upon the mortgaged property and shall be considered as principal money secured with such interest by this Mortgage and may be placed by the Bank to the debit of any account of the Mortgagee secured hereby and all costs chargeable under this or any other provision of this mortgage (including costs of and incidental to any proceedings in any Court) shall be computed as between solicitor and own client.

Part of Principal Debt and Bear Interest

Demands and Notices

29. THAT any demand or notice required to be given to the Mortgagee under or by virtue of these presents may be signed by any of the Officers of the Bank or by the Solicitors of the Bank or by any servant or agent of the Bank expressly or impliedly authorised to sign the same or whose authority so to do may be subsequently ratified by the Bank and shall in the case of a notice pursuant to Section 57(2) (b) of the Real Property Act, 1900 be served upon the Mortgagee in the manner authorised by Section 170 of the Conveyancing Act, 1919 and may in any other case be served upon the Mortgagee by being delivered personally to the Mortgagee or any one or more of them (if more than one) or by leaving the same upon the mortgaged property or by posting the same in a registered letter at any public Post Office addressed to the Mortgagee or any one or more of them (if more than one) at his or their address or the address of any of them above appearing or at his or their place of abode or business or the place of abode or business of any of them last recorded in the books of the Bank or addressed to other the then registered proprietor of the mortgaged property at his address appearing in the Register Book and the production of the receipt of the Post Office for such registered letter shall be conclusive proof of the service of any demand or notice so sent at the time when the same ought to be delivered in due course of post and although such letter may be returned through the Post Office undelivered and every such demand or notice shall be sufficient and bind the person or persons entitled to any right equity of redemption or benefit in or to the mortgaged property or any part thereof if so served left or posted as aforesaid.

Covenants in Lease(s)

30. THAT if or in so far as the mortgaged property is leasehold the Lease or Leases under which it is held are now valid and subsisting and that the Mortgagee has not done committed or suffered any act or thing whereby or in consequence whereof the said Lease or any of them (if more than one) may be or become void or voidable. And that the rent fees and/or instalments of purchase money and interest and all other moneys (if any) payable under all the covenants and conditions contained in the said Lease or Leases and on the part of the lessee or the purchaser to be paid observed or performed have been paid observed and performed up to the day of the date of this Mortgage. And that the Mortgagee now has power to mortgage the same. And also that the Mortgagee will at all times during the continuance of this security pay the rent fees or instalments of purchase money and interest and other moneys payable under the said Lease or Leases and every renewal or extension thereof on the first day on which the same shall be payable and will within seven days after each day on which the same shall become due deliver to the Bank the receipt for the same and will observe and perform all and every the covenants and conditions in the said Lease or Leases and every renewal or extension thereof contained and on the part of the lessee or the purchaser to be observed and performed and will keep the Bank indemnified against all actions suits proceedings costs damages claims and demands which may be incurred or sustained by reason of the non-payment of the said rent fees or instalments and purchase money and interest and other moneys or any part thereof or by the breach or non-observance or non-performance of the said covenants and conditions or any of them. And that upon any breach or non-observance of this covenant the Bank shall be at liberty (but without any obligation so to do) at any time and from time to time to make and do all or any of such payments acts and things as aforesaid on behalf of the Mortgagee.

New Lease(s)

31. THAT if at the date on which any new Lease of the mortgaged property or any part thereof is capable of being granted to or acquired by the Mortgagee pursuant to the provisions of any Lease or Leases of the mortgaged property or any part thereof there are any moneys secured hereby then the Mortgagee will if required by the Bank forthwith at his own expense apply for and endeavour to obtain such new Lease. And whenever any new Lease has been granted to or acquired by the Mortgagee he will when requested by the Bank execute at his own cost and expense a Mortgage in favour of the Bank over such Lease to further secure the moneys hereby secured. And such Mortgage shall be in the usual printed form of Mortgage then used by the Bank in respect of lands of a similar tenure.

Collateral Security and Crop(s)

32. THAT the Mortgagee will at his own cost at any time or times during the continuance of this security when required by the Bank so to do execute and give to the Bank by way of collateral security for any part of the principal money hereby secured a preferable lien or preferable liens over the then next ensuing crop or crops to be harvested from the mortgaged property every such lien to contain a power to sell and agreement to insure and such other provisions and be in such form as the Bank shall think fit.

Powers

33. THAT the powers hereby conferred on the Bank shall be in addition to any powers conferred on Mortgagees by the Conveyancing Act, 1919 and the provisions of such Act regulating the exercise of the powers thereby conferred shall be deemed to be varied or extended as the case may require in the manner and to the extent provided by these presents. And in particular sub-sections 3, 5, 6, 7 and 8 of Section 106 of the said Act shall not nor shall any of the conditions and restrictions of the Bank's power of leasing contained in such section apply to any lease granted by the Bank under the powers of leasing conferred on it by the said Act or by this instrument. And also that the Mortgagee shall not be entitled to exercise the statutory power of leasing or of accepting Surrenders of Leases conferred by such section without the previous written consent of the Bank.

Strata Title

34. THAT in the event of the mortgaged property or any part thereof being a unit on any registered plan under the Strata Titles Act, 1973:
- (a) The Mortgagee will duly and punctually comply with and observe the by-laws of the Body Corporate from time to time in force and will duly and punctually pay all amounts which may be demanded from time to time by the Body Corporate pursuant to the provisions of section 68 of the Strata Titles Act, 1973 and will if requested by the Bank so to do hand to the Bank every receipt relating thereto. And that upon any breach or non-observance of this covenant the Bank shall be at liberty (but without any obligation so to do) at any time and from time to time to make and do all or any of such acts things and payments as aforesaid on behalf of the Mortgagee.
 - (b) The Mortgagee will give to the Bank written notice of each meeting of the Body Corporate forthwith upon being notified of such meeting.
 - (c) The Mortgagee doth hereby irrevocably during the continuance of this security appoint the Bank and each of the Officers of the Bank severally to be the Attorney of the Mortgagee to attend and vote on his behalf or to appoint by a proper instrument of proxy any person to attend and vote on his behalf at any meeting of the Body Corporate in the same manner in all respects as the Mortgagee himself could do if he were personally present and voting. And the Mortgagee doth further covenant and agree with the Bank that if any of the said Attorneys or any proxy appointed by any such Attorney or by the Mortgagee at the request of the Bank or of any Officer of the Bank is present at any such meeting the Mortgagee shall not exercise his right to vote (if any) but such right shall be exercised on his behalf by such Attorney or proxy PROVIDED THAT nothing herein contained shall render it obligatory upon any of the said Attorneys or proxies to attend or vote at any such meeting and the Mortgagee declares that the Bank shall not be answerable or accountable to the Mortgagee by reason of any exercise or failure to exercise such power of voting or attend any meeting. And the Mortgagee further agrees that he will from time to time whenever requested by the Bank execute an instrument of proxy in proper form in relation to any such meeting of the Body Corporate in favour of such person or persons as the Bank may nominate and deliver the same to the Bank or as the Bank shall direct.
 - (d) The Mortgagee will not without the prior consent in writing of the Bank or any of the Officers of the Bank concur or agree to any dealing with the common property or any part thereof or vote in favour of any resolution of the Body Corporate in respect of any matter which pursuant to the provisions of the Strata Titles Act, 1973 requires to be passed by a unanimous resolution or which adds to amends or repeals all or any of the by-laws in the First Schedule to the Strata Titles Act, 1973 or any addition or amendment to such by-laws nor will the Mortgagee without such consent lodge or join in lodging with the Registrar for approval any plan of redevelopment or make or join in making or vote in favour of any resolution of the Body Corporate authorising the Body Corporate to make or join in making any application to the Registrar or the Court under the provisions of the Strata Titles Act, 1973.
 - (e) The Mortgagee will effect and during the continuance of this security maintain in force a policy of insurance in respect of destruction of or damage to the mortgaged property pursuant to Section 80 of the Strata Titles Act, 1973 in some public insurance office to be approved of by the Bank to the amount of the liability of the Mortgagee hereunder and will deposit with the Bank the policy of such insurance and at least seven days before each premium is payable the receipt for such premium. And in the event of any breach or non-observance of this covenant

Where executed in foreign country --an Australian or British Consular Officer exercising his functions in that country, commissioned officer in the Defence Force of the Commonwealth of Australia, commissioner for taking affidavits, judge, justice of the peace, magistrate, mayor or other chief officer of any local government corporation, officer in charge of a police station, notary public, town or shire clerk or other executive officer administering local government.

SIGNED in my presence by the Mortgagor who is personally known to me

Signature of Witness

Name of Witness (BLOCK LETTERS)

Address and Occupation of Witness

Mortgagor

Repeat attestation for additional parties if required.

The Common Seal of

NOTE.--When the Mortgagor is a Company care should be taken to see that the attestation clause is correctly filled in in accordance with the Company's Articles of Association.

SIGNED in my presence for and on behalf of AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED by

GARRY CYRIL TETLEY
who is personally known to me.

G. J. Richards

Signature of Witness

GILLIAN IRENE RICHARDS
29 MARTIN PLACE, SYDNEY

Name of Witness (BLOCK LETTERS)

BANK OFFICER

Address and Occupation of Witness

For and on behalf of AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

Tetley

Manager.

FIRST SCHEDULE DIRECTIONS			
(A) FOLIO IDENTIFIER	(B) DIRECTION	(C) NAME	(D) DIRECTION
9477 - 248	ON	GILLIAN MARY GRIFFITHS.	
10929 - 180			
SECOND SCHEDULE & OTHER DIRECTIONS			
		(H) DETAILS	(I) DEALING NUMBER
			V25227
			M
			ON
			V25227

84 6600D

OFFICE USE ONLY

- The following instructions relate to the side notes on the mortgage form.
- Description of land.
 - TORRENS TITLE REFERENCE
Insert the current Folio Identifier or Volume and Folio of the Certificate of Title/Crown Grant for the land being mortgaged, e.g. 136/SP12345 or Vol. 8614 Fol. 126.
 - PART/WHOLE
If part only of the land in the folio of the Registrar is being mortgaged, delete the word "WHOLE" and insert the lot and plan number, portion, etc. See also sections 327 and 327A of the Local Government Act, 1919.
 - LOCATION
Insert the locality shown on the Certificate of Title/Crown Grant, e.g. at Chullora. If no locality is shown insert the Parish and County, e.g. Ph. Lismore Co. Rouss.
 - Show the full name, address and occupation or description.
(i) If a lease estate strike out "in fee simple" and interline the required alteration. If the Mortgage is over leasehold delete "an estate in fee simple" and insert "a leasehold estate" and have the alteration initialed.
 - In the memorandum of prior encumbrances, state only the registered number of any mortgage, lease, charge or writ to which this mortgage is subject.
(c) Insert name(s) address(es) occupation(s) registered office of Customer in full. If the account is in the name of a firm insert "the firm of _____". If in a business name used by a sole trader insert "carrying on business under the name of _____" after the name and description of the borrower.
 - Insert the name, postal address, Document Exchange reference, telephone number and delivery box number of the lodging party.
(f) The lodging party is to complete the LOCATION OF DOCUMENTS panel. Place a tick in the appropriate box to indicate the whereabouts of the Certificate of Title. List, in an abbreviated form, other documents lodged, e.g. stat. dec. for statutory declaration, pbe. for probate, L/A. for letters of administration.
- Rate up all blanks.

SECTION 10.7(2) PLANNING CERTIFICATE

Issued under the [Environmental Planning and Assessment Act 1979](#)

Certificate No: 1057-2324c
Certificate Date: 22 May 2024
Receipt No: MAR3091
Applicant: InfoTrack
Email: ecertificates@infotrack.com.au
Your Reference: 24150326
Assessment No: 11246525
Address of Property: Woolshed Road Mathoura
Description of Land: Lot 7 DP 111270
Owner: Gillian Mary Griffiths

The following information is provided in respect of the abovementioned land pursuant to Section 10.7(2) of the [Environmental Planning and Assessment Act 1979](#), (the Act):

1. Names of relevant planning instruments and development control plans

<p>(1) The name of each environmental planning instrument and development control plan that applies to the carrying out of development on the land.</p>	<p>Murray Local Environmental Plan 2011 The Murray Local Environmental Plan 2011 is the principal statutory planning document prepared by Council to guide planning decisions within the Murray River Local Government Area. An electronic version is available at: www.legislation.nsw.gov.au.</p> <p>State Environmental Planning Policies – Refer to Appendix ‘B’</p> <p>Murray Development Control Plan 2012: Amendment 5 The Murray Development Control Plan 2012 contains detailed planning controls which set out the guidelines and considerations against which development applications can be consistently measured and assessed for determination purposes within the Murray River Local Government Area.</p>
<p>(2) The name of each proposed environmental planning instrument and draft development control plan, which is or has been subject to community consultation or public exhibition under the Act, that will apply to the carrying out of development on the land.</p>	<p>Proposed Murray LEP 2011 - Planning Proposals Planning Proposal PP-2023-2004 Planning Proposal PP-2023-1523</p>

(3) Subsection (2) does not apply in relation to a proposed environmental planning instrument or draft development control plan if— (a) it has been more than 3 years since the end of the public exhibition period for the proposed instrument or draft plan, or (b) for a proposed environmental planning instrument—the Planning Secretary has notified the council that the making of the proposed instrument has been deferred indefinitely or has not been approved.	Noted.
(4) In this section— proposed environmental planning instrument means a draft environmental planning instrument and includes a planning proposal for a local environmental plan.	

2. Zoning and land use under relevant planning instruments

The following matters for each environmental planning instrument or draft environmental planning instrument that includes the land in a zone, however described—

(a) the identity of the zone, whether by reference to— (i) a name, such as “Residential Zone” or “Heritage Area”, or (ii) a number, such as “Zone No 2 (a)”,	RU1 Primary Production
(b) the purposes for which development in the zone— (i) may be carried out without development consent, and (ii) may not be carried out except with development consent, and (iii) is prohibited,	Refer to Appendix ‘A’
(c) whether additional permitted uses apply to the land,	Not applicable.
(d) whether development standards applying to the land fix minimum land dimensions for the erection of a dwelling house on the land and, if so, the fixed minimum land dimensions,	See Appendix A
(e) whether the land is in an area of outstanding biodiversity value under the <i>Biodiversity Conservation Act 2016</i> ,	Not known to.
(f) whether the land is in a conservation area, however described,	No
(g) whether an item of environmental heritage, however described, is located on the land.	No

3. Contributions plans

(1) The name of each contributions plan under the Act, Division 7.1 applying to the land, including draft contributions plans.	Section 7.12 (formally Section 94A) Levy Development Contributions Plan, December 2011 as amended This plan details charges to be levied on development in relation to meeting the cost of provision or augmentation of public facilities.
(2) If the land is in a special contributions area under the Act, Division 7.1, the name of the area.	Not applicable.

4. Complying development

<p>Whether or not the land is land on which complying development may be carried out under each of the complying development codes under <u>State Environmental Planning Policy (Exempt and Complying Development Codes) 2008</u>, because of that Policy, clause 1.17A(1)(c)–(e), (2), (3) or (4), 1.18(1)(c3) or 1.19. If complying development may not be carried out on the land because of 1 of those clauses, the reasons why it may not be carried out under the clause.</p>	<p><u>Part 3 Housing Code</u> Not applicable.</p> <p><u>Part 3A Rural Housing Code</u> Complying development may not be carried out on this land or a part of this land as the land is affected by the following restriction/s:</p> <ul style="list-style-type: none">• land identified by an environmental planning instrument as being—<ul style="list-style-type: none">○ within an ecologically sensitive area, or○ environmentally sensitive land. <p>A restriction applies to the land, but it may not apply to all of the land, whilst the council does not have sufficient information to ascertain the extent to which complying development may or may not be carried out on the land.</p> <p>Please note the complying development codes are not varied under clause 1.12 of the State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p> <p><u>Part 3B Low Rise Housing Diversity Code</u> Not applicable.</p> <p><u>Part 3C Greenfield Housing Code</u> Not applicable.</p> <p><u>Part 3D Inland Code</u> Complying development may not be carried out on this land or a part of this land as the land is affected by the following restriction/s:</p> <ul style="list-style-type: none">• land identified by an environmental planning instrument as being—<ul style="list-style-type: none">○ within an ecologically sensitive area, or○ environmentally sensitive land. <p>A restriction applies to the land, but it may not apply to all of the land, whilst the council does not have sufficient information to ascertain the extent to which complying development may or may not be carried out on the land.</p> <p>Please note the complying development codes are not varied under clause 1.12 of the State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p> <p><u>Part 4 Housing Alterations Code</u> Complying development may be carried out under the Housing Alterations Code under State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p> <p><u>Part 4A General Development Code</u> Complying development may be carried out under the General Development Code under State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p> <p><u>Part 5 Industrial and Business Alterations Code</u> Complying development may be carried out under the Industrial and Business Alterations Code under State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p> <p><u>Part 5A Industrial and Business Buildings Code</u> Not applicable.</p> <p><u>Part 5B Container Recycling Facilities Code</u> Complying development may be carried out under the Container Recycling Facilities Code under State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p>
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	<p><u>Part 6 Subdivisions Code</u> Complying development may be carried out under the Subdivisions Code under State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p> <p><u>Part 7 Demolition Code</u> Complying development may be carried out under the Demolition Code under State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p> <p><u>Part 8 Fire Safety Code</u> Complying development may be carried out under the Fire Safety Code under State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p>
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Disclaimer: This certificate only addresses matters raised in Clauses 1.17A(1)(c)–(e), (2), (3), (4), 1.18(1)(c3) and 1.19 of the Codes SEPP. It is your responsibility to ensure compliance with any other requirements of the Codes SEPP. Failure to comply with these provisions may result in a Complying Development Certificate issued under the provisions of the Codes SEPP being invalidated by the Land and Environment Court of NSW.

5. Exempt development

<p>Whether or not the land is land on which exempt development may be carried out under each of the exempt development codes under <u>State Environmental Planning Policy (Exempt and Complying Development Codes) 2008</u>, because of that Policy, clause 1.16(1)(b1)–(d) or 1.16A. If exempt development may not be carried out on the land because of 1 of those clauses, the reasons why it may not be carried out under the clause.</p>	<p>Exempt development may be carried out under each of the exempt development codes under State Environmental Planning Policy (Exempt and Complying Development Codes) 2008.</p>
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Disclaimer: This certificate only addresses matters raised in Clause 1.16(1)(b1)–(d) and Clause 1.16A of the Codes SEPP. It is your responsibility to ensure compliance with any other requirements of the Codes SEPP prior to undertaking development. Failure to comply with these provisions may result in compliance action being taken against the landowner/developer.

6. Affected building notices and building product rectification orders

<p>(1) Whether the council is aware that—</p> <p>(a) an affected building notice is in force in relation to the land, or</p> <p>(b) a building product rectification order is in force in relation to the land that has not been fully complied with, or</p> <p>(c) a notice of intention to make a building product rectification order given in relation to the land is outstanding.</p> <p>(2) In this section— affected building notice has the same meaning as in the <u>Building Products (Safety) Act 2017</u>, Part 4. building product rectification order has the same meaning as in the <u>Building Products (Safety) Act 2017</u>.</p>	<p>None that Council is aware of.</p> <p>None that Council is aware of.</p> <p>None that Council is aware of.</p>
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7. Land reserved for acquisition

Whether an environmental planning instrument or proposed environmental planning instrument referred to in section 1 makes provision in relation to the acquisition of the land by an authority of the State, as referred to in the Act, section 3.15.	Not known to be reserved.
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8. Road widening and road realignment

Whether the land is affected by road widening or road realignment under— (a) the <i>Roads Act 1993</i> , Part 3, Division 2, or (b) an environmental planning instrument, or (c) a resolution of the council.	Not known to be affected.
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9. Flood related development controls

(1) If the land or part of the land is within the flood planning area and subject to flood related development controls. No	
(2) If the land or part of the land is between the flood planning area and the probable maximum flood and subject to flood related development controls. No	
(3) In this section— flood planning area has the same meaning as in the Flood Risk Management Manual. Flood Risk Management Manual means the <i>Flood Risk Management Manual, ISBN 978-1-923076-17-4, published by the NSW Government in June 2023.</i> probable maximum flood has the same meaning as in the Flood Risk Management Plan.	
Council warns of the potential that flood related development controls may be introduced which may adversely affect future development applications and building plans. It is highly recommended that potential purchasers make any further inquiries as may be necessary, including but not limited to visiting Echuca-Moama-Torrumbarry Flood Study - Online Map (arcgis.com) and Flood studies and plans Murray River Council (nsw.gov.au).	

10. Council and other public authorities policies on hazard risk restrictions

(1) Whether any of the land is affected by an adopted policy that restricts the development of the land because of the likelihood of land slip, bush fire, tidal inundation, subsidence, acid sulfate soils, contamination, aircraft noise, salinity, coastal hazards, sea level rise or another risk, other than flooding. (2) In this section— adopted policy means a policy adopted— (a) by the council, or (b) by another public authority, if the public authority has notified the council that the policy will be included in a planning certificate issued by the council.	
No	

11. Bush fire prone land

(1) If any of the land is bush fire prone land, designated by the Commissioner of the NSW Rural Fire Service under the Act, section 10.3, a statement that all or some of the land is bush fire prone land. (2) If none of the land is bush fire prone land, a statement to that effect.	None apply.
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12. Loose-fill asbestos insulation

If the land includes residential premises, within the meaning of the <i>Home Building Act 1989</i> , Part 8, Division 1A, that are listed on the Register kept under that Division, a statement to that effect.	None apply.
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13. Mine subsidence

Whether the land is declared to be a mine subsidence district, within the meaning of the <i>Coal Mine Subsidence Compensation Act 2017</i> .	This land is not declared to be a mine subsidence district within the meaning of the <i>Coal Mine Subsidence Compensation Act 2017</i> .
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14. Paper subdivision information

(1) The name of a development plan adopted by a relevant authority that— (a) applies to the land, or (b) is proposed to be subject to a ballot. (2) The date of a subdivision order that applies to the land. (3) Words and expressions used in this section have the same meaning as in this Regulation, Part 10 and the Act, Schedule 7.	None apply.
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15. Property vegetation plans

If the land is land in relation to which a property vegetation plan is approved and in force under the <u>Native Vegetation Act 2003</u> , Part 4, a statement to that effect, but only if the council has been notified of the existence of the plan by the person or body that approved the plan under that Act.	None apply.
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16. Biodiversity stewardship sites

If the land is a biodiversity stewardship site under a biodiversity stewardship agreement under the <u>Biodiversity Conservation Act 2016</u> , Part 5, a statement to that effect, but only if the council has been notified of the existence of the agreement by the Biodiversity Conservation Trust. Note— Biodiversity stewardship agreements include biobanking agreements under the <u>Threatened Species Conservation Act 1995</u> , Part 7A that are taken to be biodiversity stewardship agreements under the <u>Biodiversity Conservation Act 2016</u> , Part 5.	None that Council is aware of.
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17. Biodiversity certified land

If the land is biodiversity certified land under the <u>Biodiversity Conservation Act 2016</u> , Part 8, a statement to that effect. Note— Biodiversity certified land includes land certified under the <u>Threatened Species Conservation Act 1995</u> , Part 7AA that is taken to be certified under the <u>Biodiversity Conservation Act 2016</u> , Part 8.	None that Council is aware of.
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18. Orders under Trees (Disputes Between Neighbours) Act 2006

Whether an order has been made under the <u>Trees (Disputes Between Neighbours) Act 2006</u> to carry out work in relation to a tree on the land, but only if the council has been notified of the order.	None apply.
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19. Annual charges under Local Government Act 1993 for coastal protection services that relate to existing coastal protection works

(1) If the <u>Coastal Management Act 2016</u> applies to the council, whether the owner, or a previous owner, of the land has given written consent to the land being subject to annual charges under the <u>Local Government Act 1993</u> , section 496B, for coastal protection services that relate to existing coastal protection works. (2) In this section— existing coastal protection works has the same meaning as in the <u>Local Government Act 1993</u> , section 553B. Note— Existing coastal protection works are works to reduce the impact of coastal hazards on land, such as seawalls, revetments, groynes and beach nourishment, that existed before 1 January 2011.	Not applicable.
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20. Western Sydney Aerotropolis

Whether under <u>State Environmental Planning Policy (Precincts—Western Parkland City) 2021</u> , Chapter 4 the land is— (a) in an ANEF or ANEC contour of 20 or greater, as referred to in that Chapter, section 4.17, or (b) shown on the Lighting Intensity and Wind Shear Map, or (c) shown on the Obstacle Limitation Surface Map, or (d) in the “public safety area” on the Public Safety Area Map, or (e) in the “3 kilometre wildlife buffer zone” or the “13 kilometre wildlife buffer zone” on the Wildlife Buffer Zone Map.	Not applicable.
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21. Development consent conditions for seniors housing

If <u>State Environmental Planning Policy (Housing) 2021</u> , Chapter 3, Part 5 applies to the land, any conditions of a development consent granted after 11 October 2007 in relation to the land that are of the kind set out in that Policy, section 88(2).	None apply.
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22. Site compatibility certificates and development consent conditions for affordable rental housing

<p>(1) Whether there is a current site compatibility certificate under <u>State Environmental Planning Policy (Housing) 2021</u>, or a former site compatibility certificate, of which the council is aware, in relation to proposed development on the land and, if there is a certificate—</p> <p>(a) the period for which the certificate is current, and</p> <p>(b) that a copy may be obtained from the Department.</p> <p>(2) If <u>State Environmental Planning Policy (Housing) 2021</u>, Chapter 2, Part 2, Division 1 or 5 applies to the land, any conditions of a development consent in relation to the land that are of a kind referred to in that Policy, section 21(1) or 40(1).</p> <p>(3) Any conditions of a development consent in relation to land that are of a kind referred to in <u>State Environmental Planning Policy (Affordable Rental Housing) 2009</u>, clause 17(1) or 38(1).</p> <p>(4) In this section—</p> <p>former site compatibility certificate means a site compatibility certificate issued under <u>State Environmental Planning Policy (Affordable Rental Housing) 2009</u>.</p>	None apply.
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Note: The following matters are prescribed by Section 59 (2) of the Contaminated Land Management Act 1997 as additional matters to be specified in a planning certificate.

(a) that the land to which the certificate relates is significantly contaminated land (within the meaning of the <u>Contaminated Land Management Act 1997</u>)—if the land (or part of the land) is significantly contaminated land at the date when the certificate is issued.	None apply.
(b) that the land to which the certificate relates is subject to a management order (within the meaning of the <u>Contaminated Land Management Act 1997</u>)—if it is subject to such an order at the date when the certificate is issued.	None apply.
(c) that the land to which the certificate relates is the subject of an approved voluntary management proposal (within the meaning of the <u>Contaminated Land Management Act 1997</u>)—if it is the subject of such an approved proposal at the date when the certificate is issued.	None apply.
(d) that the land to which the certificate relates is subject to an ongoing maintenance order (within the meaning of the <u>Contaminated Land Management Act 1997</u>)—if it is subject to such an order at the date when the certificate is issued.	None apply.
(e) that the land to which the certificate relates is the subject of a site audit statement (within the meaning of the <u>Contaminated Land Management Act 1997</u>)—if a copy of such a statement has been provided at any time to the local authority issuing the certificate.	None apply.

Murray River Council Contaminated Land Management Policy note

Council has adopted by resolution a policy on contaminated land which may restrict the development of the land. This policy is implemented when zoning or land use changes are proposed on lands which have previously been used for certain purposes. Council records do not have sufficient information about previous use of this land to determine whether the land is contaminated. Consideration of Council’s adopted policy and the application or provisions under relevant state legislation is warranted.

GENERAL COMMENTS

- See Appendix A for the objectives of the zones affecting the subject land.
- Environmental Planning Instruments and the *Murray Development Control Plan 2012: Amendment 5* impose various restrictions on the use of the land which are not attributable to the zoning or reservation of the land.
- The *Murray Development Control Plan 2012: Amendment 5* complements the provisions of the *Murray Local Environmental Plan 2011* and contains the detailed planning provisions relating to development standards and guidelines which will be considered by Council when assessing a development application.
- The above information has been taken from the Council's records but Council cannot accept responsibility for any omission or inaccuracy.
- The provisions of any covenant, agreement or instrument applying to this land purporting to restrict or prohibit certain development may be inconsistent with the provisions of a *Regional Plan, State Environmental Planning Policy, the Murray Local Environmental Plan 2011* or the *Murray Development Control Plan 2012: Amendment 5*. In these circumstances any such covenant, agreement or instrument may be overwritten under Section 1.9A of the *Murray Local Environmental Plan 2011*.

Any request for further information in connection with the above information should be marked to the attention of Council's Development Services Team or call 1300 087 004.



Rod Croft
Director Planning and Environment

MURRAY LOCAL ENVIRONMENTAL PLAN 2011

Appendix A

ZONE RU1 Primary Production

GENERAL REQUIREMENTS

DEVELOPMENT AND SUBDIVISION

LAND USE TABLE: RU1 PRIMARY PRODUCTION ZONE

1 Objectives of zone

- To encourage sustainable primary industry production by maintaining and enhancing the natural resource base.
- To encourage diversity in primary industry enterprises and systems appropriate for the area.
- To minimise the fragmentation and alienation of resource lands.
- To minimise conflict between land uses within this zone and land uses within adjoining zones.

2 Permitted without consent

Environmental protection works; Extensive agriculture; Forestry; Home occupations; Intensive plant agriculture

3 Permitted with consent

Air transport facilities; Airstrips; Animal boarding or training establishments; Aquaculture; Bed and breakfast accommodation; Boat building and repair facilities; Boat launching ramps; Boat sheds; Building identification signs; Business identification signs; Camping grounds; Cellar door premises; Cemeteries; Charter and tourism boating facilities; Community facilities; Correctional centres; Depots; Dwelling houses; Eco-tourist facilities; Environmental facilities; Extractive industries; Farm buildings; Farm stay accommodation; Flood mitigation works; Freight transport facilities; Heavy industries; Helipads; Home-based child care; Home businesses; Home industries; Home occupations (sex services); Information and education facilities; Intensive livestock agriculture; Jetties; Landscaping material supplies; Mooring pens; Moorings; Open cut mining; Plant nurseries; Recreation areas; Recreation facilities (major); Recreation facilities (outdoor); Roads; Roadside stalls; Rural industries; Rural workers' dwellings; Secondary dwellings; Storage premises; Turf farming; Veterinary hospitals; Water recreation structures; Water supply systems

4 Prohibited

Any development not specified in item 2 or 3

RELEVANT SPECIAL PROVISIONS

4.1 Minimum subdivision lot size

- (1) The objectives of this clause are as follows—
 - (a) to ensure that new subdivisions reflect lot sizes that are able to provide for adequate servicing of the land and respond to any topographic, physical or environmental constraints,
 - (b) to ensure that lot sizes are of a sufficient size and shape to accommodate development,
 - (c) to prevent the fragmentation of rural lands.
- (2) This clause applies to a subdivision of any land shown on the [Lot Size Map](#) that requires development consent and that is carried out after the commencement of this Plan.
- (3) The size of any lot resulting from a subdivision of land to which this clause applies is not to be less than the minimum size shown on the [Lot Size Map](#) in relation to that land.
- (4) This clause does not apply in relation to the subdivision of any land—
 - (a) by the registration of a strata plan or strata plan of subdivision under the [Strata Schemes Development Act 2015](#), or
 - (b) by any kind of subdivision under the [Community Land Development Act 2021](#).

4.1AA Minimum subdivision lot size for community title schemes

- (1) The objectives of this clause are as follows—
 - (a) to ensure that land to which this clause applies is not fragmented by subdivisions that would create additional dwelling entitlements.
 - (2) This clause applies to a subdivision (being a subdivision that requires development consent) under the [Community Land Development Act 2021](#) of land in any of the following zones—
 - (a) Zone RU1 Primary Production,
 - (b) Zone R2 Low Density Residential,
 - (c) Zone R5 Large Lot Residential,
 - (d) Zone C3 Environmental Management,but does not apply to a subdivision by the registration of a strata plan.
 - (3) The size of any lot resulting from a subdivision of land to which this clause applies (other than any lot comprising association property within the meaning of the [Community Land Development Act 2021](#)) is not to be less than the minimum size shown on the [Lot Size Map](#) in relation to that land.
 - (4) This clause applies despite clause 4.1.

4.1A Minimum subdivision lot size for strata plan schemes in certain rural, residential and conservation zones

- (1) The objective of this clause is to ensure that land to which this clause applies is not fragmented by subdivisions that would create additional dwelling entitlements.
- (2) This clause applies to land in the following zones that is used, or proposed to be used, for residential accommodation or tourist and visitor accommodation—
 - (a) Zone RU1 Primary Production,
 - (b) Zone R2 Low Density Residential,
 - (c) Zone R5 Large Lot Residential,
 - (d) Zone C3 Environmental Management.
- (3) The size of any lot resulting from a subdivision of land to which this clause applies for a strata plan scheme (other than any lot comprising common property within the meaning of the [Strata Schemes \(Freehold Development\) Act 1973](#) or [Strata Schemes \(Leasehold Development\) Act 1986](#)) is not to be less than the minimum size shown on the [Lot Size Map](#) in relation to that land.

4.1B Minimum subdivision lot sizes for certain split zones

- (1) The objectives of this clause are as follows—
 - (a) to provide for the subdivision of lots that are within more than one zone and cannot be subdivided under clause 4.1,
 - (b) to ensure that the subdivision occurs in a manner that promotes suitable land use and development.
- (2) This clause applies to each lot (an **original lot**) that contains—
 - (a) land in a residential, employment or special uses zone, and
 - (b) land in RU1 Primary Production or Zone C3 Environmental Management.
- (3) Despite clause 4.1, development consent may be granted to subdivide an original lot to create other lots (the **resulting lots**) if—
 - (a) one of the resulting lots will contain—
 - (i) land in a residential, employment or special uses zone that has an area that is not less than the minimum size shown on the [Lot Size Map](#) in relation to that land, and
 - (ii) all of the land in RU1 Primary Production or Zone C3 Environmental Management that was in the original lot, and
 - (b) all other resulting lots will contain land that has an area that is not less than the minimum size shown on the [Lot Size Map](#) in relation to that land.
- (4) For the purposes of this clause, land is in a residential, employment or special uses zone if it is in any of the following zones—
 - (a) Zone R1 General Residential,
 - (b) Zone R2 Low Density Residential,
 - (c) Zone R5 Large Lot Residential,
 - (d) Zone E2 Commercial Centre,
 - (e) Zone E3 Productivity Support,
 - (f) Zone SP1 Special Activities,
 - (g) Zone SP2 Infrastructure,
 - (h) Zone SP3 Tourist.

4.2 Rural subdivision

- (1) The objective of this clause is to provide flexibility in the application of standards for subdivision in rural zones to allow land owners a greater chance to achieve the objectives for development in the relevant zone.
- (2) This clause applies to the following rural zones—
 - (a) Zone RU1 Primary Production,
 - (b) Zone RU2 Rural Landscape,
 - (baa) Zone RU3 Forestry,
 - (c) Zone RU4 Primary Production Small Lots,
 - (d) Zone RU6 Transition.

Note—

When this Plan was made, it did not include Zone RU2 Rural Landscape, Zone RU4 Primary Production Small Lots or Zone RU6 Transition.

- (3) Land in a zone to which this clause applies may, with development consent, be subdivided for the purpose of primary production to create a lot of a size that is less than the minimum size shown on the [Lot Size Map](#) in relation to that land.
- (4) However, such a lot cannot be created if an existing dwelling would, as the result of the subdivision, be situated on the lot.
- (5) A dwelling cannot be erected on such a lot.

Note—

A dwelling includes a rural worker's dwelling (see definition of that term in the Dictionary).

4.2A Erection of dwelling houses on land in certain rural and conservation zones

- (1) The objectives of this clause are as follows—
 - (a) to minimise unplanned rural residential development,
 - (b) to enable the replacement of lawfully erected dwelling houses in rural and conservation zones.
- (2) This clause applies to land in the following zones—
 - (a) Zone RU1 Primary Production,
 - (b) Zone C3 Environmental Management.
- (3) Development consent must not be granted for the erection of a dwelling house on land in a zone to which this clause applies, and on which there is no existing dwelling house, unless the land is—
 - (a) a lot that is at least the minimum lot size specified for that land by the Lot Size Map, or
 - (b) a lot created under an environmental planning instrument before this Plan commenced and on which the erection of a dwelling house was permissible immediately before that commencement, or
 - (c) a lot resulting from a subdivision for which development consent (or equivalent) was granted before this Plan commenced and on which the erection of a dwelling house would have been permissible if the plan of subdivision had been registered before that commencement, or
 - (d) an existing holding.

Note—

A dwelling cannot be erected on a lot created under clause 9 of *State Environmental Planning Policy (Rural Lands) 2008* or clause 4.2. Land in Zone RU1 Primary Production cannot be subdivided to create a lot that is less than the minimum lot size for the purpose of residential accommodation (see clause 4.2C).

- (4) Land ceases to be an existing holding for the purposes of subclause (3) (d) if an application for development consent referred to in that subclause is not made in relation to that land within 12 months after the commencement of this Plan.
- (5) Despite subclause (3), development consent may be granted for the erection of a dwelling house on land to which this clause applies if—
 - (a) there is a lawfully erected dwelling house on the land and the dwelling house to be erected is intended only to replace the existing dwelling house, or
 - (b) the land would have been a lot or a holding referred to in subclause (3) had it not been affected by—
 - (i) a minor realignment of its boundaries that did not create an additional lot, or
 - (ii) a subdivision creating or widening a public road or public reserve or for another public purpose.
- (6) In this clause—

existing holding means land that—

- (a) was a holding on 5 January 1990, and
- (b) is a holding at the time the application for development consent referred to in subclause (3) is lodged,

whether or not there has been a change in the ownership of the holding since 5 January 1990, and includes any other land adjoining that land acquired by the owner since 5 January 1990.

holding means all adjoining land, even if separated by a road or railway, held by the same person or persons.

Note—

The owner in whose ownership all the land is at the time the application is lodged need not be the same person as the owner in whose ownership all the land was on 5 January 1990.

4.2B Rural workers' dwellings

- (1) The objective of this clause is to ensure the provision of adequate accommodation for permanent or temporary employees of existing agricultural or rural industries.
- (2) This clause applies to land in Zone RU1 Primary Production.
- (3) Development consent must not be granted to development for the purposes of a rural worker's dwelling on land to which this clause applies, unless—
 - (a) the dwelling is or is proposed to be located on the same lot as an existing lawfully erected dwelling house, and
 - (b) the consent authority is satisfied that—
 - (i) the development will not impair the use of the land for agricultural or rural industries, and
 - (ii) the agricultural or rural industry being carried out on the land has a demonstrated capacity to support the ongoing employment of rural workers, and
 - (iii) the development is necessary considering the nature of the agricultural or rural industry land use lawfully occurring on the land or as a result of the remote or isolated location of the land.

4.2C Exceptions to minimum lot sizes for certain rural subdivisions

- (1) The objective of this clause is to enable the subdivision of land in rural areas to create lots of an appropriate size to meet the needs of current permissible uses other than residential accommodation.
- (2) This clause applies to land in Zone RU1 Primary Production.
- (3) Land to which this clause applies may, with development consent, be subdivided to create a lot of a size that is less than the minimum size shown on the Lot Size Map in relation to that land, if the consent authority is satisfied that the use of the land after the subdivision will be the same use (other than residential accommodation) permitted under the existing development consent for the land.
- (4) Development consent must not be granted for the subdivision of land to which this clause applies unless the consent authority is satisfied that—
 - (a) the subdivision will not adversely affect the use of the surrounding land for agriculture, and
 - (b) the subdivision is necessary for the ongoing operation of the permissible use, and
 - (c) the subdivision will not increase rural land use conflict in the locality, and
 - (d) the subdivision is appropriate having regard to the natural and physical constraints affecting the land.

4.2D Boundary adjustments in Zones RU1 and C3

- (1) The objective of this clause is to facilitate boundary adjustments between lots where one or more of the lots created do not meet the minimum lot size shown on the Lot Size Map in relation to the land but the objectives of the relevant zone can be achieved.
- (2) This clause applies to land in the following zones—
 - (a) Zone RU1 Primary Production,
 - (b) Zone C3 Environmental Management.
- (3) Despite clause 4.1, development consent may be granted to subdivide land to which this clause applies by way of a boundary adjustment between adjoining lots where one or more of the lots created by the subdivision do not meet the minimum lot size shown on the Lot Size Map in relation to that land, if the consent authority is satisfied that—
 - (a) the subdivision will not create additional lots, and
 - (b) the number of dwelling houses or opportunities for dwelling houses on each lot after the subdivision will remain the same as before the subdivision, and
 - (c) the potential for land use conflict will not be increased as a result of the subdivision, and
 - (d) if the land is in Zone RU1 Primary Production—the subdivision will not have a significant adverse effect on the agricultural viability of the land, and
 - (e) if the land is in Zone C3 Environmental Management—the subdivision will result in the continued protection and long-term maintenance of the land, and
 - (f) the subdivision will not result in any increased bush fire risk to existing buildings.
- (4) In determining a development application for the subdivision of land under this clause, the consent authority must consider the following—
 - (a) the existing uses and approved uses of other land in the vicinity of the subdivision,

- (b) whether the subdivision is likely to have a significant impact on land uses that are likely to be preferred and the predominant land uses in the vicinity of the development,
 - (c) whether the subdivision is likely to be incompatible with a land use on any adjoining land,
 - (d) whether the subdivision is appropriate having regard to the natural and physical constraints affecting the land,
 - (e) whether the subdivision is likely to have a significant adverse impact on the environmental values of the land.
- (5) This clause does not apply—
- (a) in relation to the subdivision of lots in a strata plan or community title scheme, or
 - (b) if the subdivision would create a lot that could itself be subdivided in accordance with clause 4.1.

Appendix B

State Environmental Planning Policies

- State Environmental Planning Policy (Biodiversity and Conservation) 2021
- State Environmental Planning Policy (Exempt and Complying Development Codes) 2008
- State Environmental Planning Policy (Housing) 2021
- State Environmental Planning Policy (Industry and Employment) 2021
- State Environmental Planning Policy (Planning Systems) 2021
- State Environmental Planning Policy (Precincts—Regional) 2021
- State Environmental Planning Policy (Primary Production) 2021
- State Environmental Planning Policy (Resilience and Hazards) 2021
- State Environmental Planning Policy (Resources and Energy) 2021
- State Environmental Planning Policy (Sustainable Buildings) 2022
- State Environmental Planning Policy (Transport and Infrastructure) 2021

Assessment no: 11246525
Certificate application no1060-2324c
Applicant ref: 24150326
Receipt No: MAR3085

21 May 2024

Dear Sir/Madam

Re: Request for Certificates – Sewerage Diagram
Property: Woolshed Road Mathoura
Owner: Gillian Mary Griffiths

Please be advised that the abovementioned property does not have a diagram available for Council's sewer system.

Should you require further information, please contact Council on 1300 087 004.

Yours sincerely



Rod Croft
Director Planning & Environment