

Purchasers Guide

Obtaining Information

Go to www.yourland.com to download copies of availability, plans and covenants for allotments in any of our developments.

Choose Your Favourite Allotment

Contact YourLand to discuss and answer any questions you may have.

YourLand Sales Contact is:

Rebecca Cooper
0418 579 991
rebecca@yourland.com

Details Required

Once your purchase has been negotiated with Rebecca, she will request the sales particulars required to arrange contracts.

Payment of Deposit

At this stage you will be required to pay a deposit into the trust account of YourLand's solicitors. To enable our solicitors to apply the deposit to the correct file, when you pay the deposit please use the reference "Lot Number and Estate" (e.g. Lot 101 Top Paddock).

Deposit Trust Account Details:

Beck Legal Trust Account
BSB: 633 000
ACC: 149574600

Signing of Contract

For your convenience contracts, can be signed with Rebecca in our office by appointment or can be forwarded to your conveyancer. From there, your conveyancer should make an appointment for you to meet with them and discuss your contractual obligations. Once contracts are signed by yourselves they will be sent to our solicitor for signing by the vendor.

Conveyancer Information

A conveyancer will organise your settlement, transfer of land, title searches and liaise with your finance provider. You will need a conveyancer to act on your behalf throughout the purchase process. It is important that you appoint a conveyancer as soon as possible (preferably before you sign the contracts). Please let Rebecca know if you require contact details for a local conveyancer who can assist you.

Finances

If your contract is subject to finance, you must obtain an unconditional finance approval letter from a finance provider. This can be done by lodging an application for finance with your bank or finance broker. Please let Rebecca know if you require contact details for a local mortgage broker who can assist you.

Settlement

Your settlement will be organised between your conveyancer and our solicitor. You should contact your conveyancer if you have any questions between signing contracts and settlement.

Developers Approval

In line with the covenant requirements of your block all YourLand estates typically require developer approval of plans for construction of your home and shed. Please ensure you contact our office to obtain approval prior to commencing works.

Bendigo Head Office

57A Queen Street
Bendigo VIC 3550
Ph. 03 5445 7800

Ready to buy, but don't have enough deposit?

You might not need it as much as you think

Saving for a deposit can be difficult, but there are a few options out there that might help you into your new home sooner

Guarantor Loans

You can enter the property market with the assistance of a family member who has equity within their home. Guarantor loans allow you to borrow enough funds to cover the purchase amount of your new home, plus, any related fees and charges. Normally, you'd pay mortgage insurance, but with this style of loan the fee is waived because you have guarantors behind your loan.

Guarantor loans aren't like they used to be - there was a time when the guarantor was exposed against your complete debt. Now guarantors are only exposed to the debt amount above 80% of the value of your new home. Most lenders will request the guarantors to have their mortgage with the same bank as your new loan. This doesn't always work but the good news is there are also lenders that are happy for the guarantor to remain with their current lender and for you to go with someone else.

Removal of the genuine savings requirement

Genuine savings of 5% over three months is a common requirement from the banks. If you have been renting through a real estate or property manager for more than six months and your rental history has always been up to date, some lenders will remove the 3 months savings rule and let the 5% be from another source like the sale of an asset or gift.

Gifting

This is a great option if you are just falling short of the funds you need. We'll let you know more about the funds you need and where they can come from.

Sale of an asset

You might have sold a car or motorbike, but not all banks will let these funds be used as your deposit. We can advise you which lenders will let these funds be used.

Loan to Value Ratio

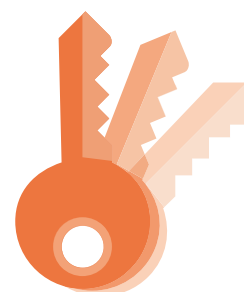
This is the amount of debt as a percentage against the value of your new home. There are some lenders that may only allow you to borrow 90% against your home where others may lend up to 98%. This percentage difference could allow you to get into your home quicker than first thought.

Equity from other property

If you already have property, don't feel that you have to have traditional 'savings' in a bank account. We can look at the equity within your existing property and use this as your deposit if there's enough.

Government grants and incentives

You might be eligible for a Government grant or incentive. We can use the majority of these to your advantage and have these funds as a part of your deposit.



For more information on home finance or the home loan that's right for you, call your local brokers at The Broker Team Bendigo.

P: (03) 4433 1090

E: info@thebrokerteam.com.au

W: thebrokerteam.com.au

First Home Owner Grant for regional Victoria



For contracts signed between 1 July 2017 and 30 June 2020, the First Home Owner Grant (FHOG) for regional new home purchases is \$20,000.

How does it work?

FHOG is currently a \$10,000 grant for first home buyers that purchase new homes throughout Victoria. From July 1st, 2017 the FHOG increased to **\$20,000 for regional new home purchases.**

First home buyers of new homes in metropolitan Melbourne will continue to receive the \$10,000 FHOG.

As with the current arrangements, the FHOG will only be available to purchases valued up to \$750,000.

Who will qualify?

- The increased FHOG will be available for regional first home buyer purchasers of new homes valued up to \$750,000.
- The purchaser and the purchaser's partner must be first home buyers, consistent with the definition under the First Home Owner Grant Act 2000.
- The purchased property must be used as the purchaser(s)'s primary place of residence for a continuous period of 12 months, commencing within 12 months of possession of the purchased property.
- Prospective first home buyers can contact the State Revenue Office to find out more about their eligibility.

How is it paid?

In most circumstances, the grant will be released at 'slab stage' of the new home. This may not always be the case however, so be sure to discuss this with your broker and solicitor, or contact The State Revenue Office on 13 21 61.

Abolishing stamp duty for first home buyers

The exemption of stamp duty is available for new and established purchases and will be applicable to contracts signed from 1 July 2017.

What are the criteria to qualify for an exemption or concession?

- The home must have a dutiable amount of less than \$600,000.
- A concession applies on a sliding scale for purchases with a dutiable amount between \$600,000 and \$750,000.
- The dutiable amount of a property is generally the greater of the purchase price or market value, minus any deductions (such as a deduction for an off-the-plan purchase).
- The purchaser and the purchaser's partner must be first home buyers, consistent with the definition under the First Home Owner Grant Act 2000.



For more information on home finance, or to find out if you could be in your new home sooner, please call The Broker Team Bendigo.

P: (03) 5444 0104

E: brendensparke@thebrokerteam.com.au

W: thebrokerteam.com.au

Monthly Repayments Guide



This table shows how different property prices and interest rates will impact your home loan repayments.

It's a handy tool that helps you narrow down the properties you might be able to afford, and is a great tool when starting your property search.

Monthly repayments (principal and interest)
 *other fees and charges may apply

Loan Amount	150k	200k	250k	300k	350k	400k	450k	500k	550k	600k	650k	700k	750k
3.00%	\$632	\$843	\$1,054	\$1,265	\$1,476	\$1,686	\$1,897	\$2,108	\$2,319	\$2,530	\$2,740	\$2,951	\$3,162
3.25%	\$653	\$870	\$1,088	\$1,306	\$1,523	\$1,741	\$1,958	\$2,176	\$2,394	\$2,611	\$2,829	\$3,046	\$3,264
3.50%	\$674	\$898	\$1,123	\$1,347	\$1,572	\$1,796	\$2,021	\$2,245	\$2,470	\$2,694	\$2,919	\$3,143	\$3,368
3.75%	\$695	\$926	\$1,158	\$1,389	\$1,621	\$1,852	\$2,084	\$2,316	\$2,547	\$2,779	\$3,010	\$3,242	\$3,473
4.00%	\$716	\$955	\$1,194	\$1,432	\$1,671	\$1,910	\$2,148	\$2,387	\$2,626	\$2,864	\$3,103	\$3,342	\$3,581
4.25%	\$738	\$984	\$1,230	\$1,476	\$1,722	\$1,968	\$2,214	\$2,460	\$2,706	\$2,952	\$3,198	\$3,444	\$3,690
4.50%	\$760	\$1,013	\$1,267	\$1,520	\$1,773	\$2,027	\$2,280	\$2,533	\$2,787	\$3,040	\$3,293	\$3,547	\$3,800
4.75%	\$782	\$1,043	\$1,304	\$1,565	\$1,826	\$2,087	\$2,347	\$2,608	\$2,869	\$3,130	\$3,391	\$3,652	\$3,912
5.00%	\$805	\$1,074	\$1,342	\$1,610	\$1,879	\$2,147	\$2,416	\$2,684	\$2,953	\$3,221	\$3,489	\$3,758	\$4,026
5.25%	\$828	\$1,104	\$1,381	\$1,657	\$1,933	\$2,209	\$2,485	\$2,761	\$3,037	\$3,313	\$3,589	\$3,865	\$4,142
5.50%	\$852	\$1,136	\$1,419	\$1,703	\$1,987	\$2,271	\$2,555	\$2,839	\$3,123	\$3,407	\$3,691	\$3,975	\$4,258
5.75%	\$875	\$1,167	\$1,459	\$1,751	\$2,043	\$2,334	\$2,626	\$2,918	\$3,210	\$3,501	\$3,793	\$4,085	\$4,377
6.00%	\$899	\$1,199	\$1,499	\$1,799	\$2,098	\$2,398	\$2,698	\$2,998	\$3,298	\$3,597	\$3,897	\$4,197	\$4,497
6.25%	\$924	\$1,231	\$1,539	\$1,847	\$2,155	\$2,463	\$2,771	\$3,079	\$3,386	\$3,694	\$4,002	\$4,310	\$4,618
6.50%	\$948	\$1,264	\$1,580	\$1,896	\$2,212	\$2,528	\$2,844	\$3,160	\$3,476	\$3,792	\$4,108	\$4,424	\$4,741
6.75%	\$973	\$1,297	\$1,621	\$1,946	\$2,270	\$2,594	\$2,919	\$3,243	\$3,567	\$3,892	\$4,216	\$4,540	\$4,864
7.00%	\$998	\$1,331	\$1,663	\$1,996	\$2,329	\$2,661	\$2,994	\$3,327	\$3,659	\$3,992	\$4,324	\$4,657	\$4,990
7.25%	\$1,023	\$1,364	\$1,705	\$2,047	\$2,388	\$2,729	\$3,070	\$3,411	\$3,752	\$4,093	\$4,434	\$4,775	\$5,116
7.50%	\$1,049	\$1,398	\$1,748	\$2,098	\$2,447	\$2,797	\$3,146	\$3,496	\$3,846	\$4,195	\$4,545	\$4,895	\$5,244
7.75%	\$1,075	\$1,433	\$1,791	\$2,149	\$2,507	\$2,866	\$3,224	\$3,582	\$3,940	\$4,298	\$4,657	\$5,015	\$5,373
8.00%	\$1,101	\$1,468	\$1,834	\$2,201	\$2,568	\$2,935	\$3,302	\$3,669	\$4,036	\$4,403	\$4,769	\$5,136	\$5,503
8.25%	\$1,127	\$1,503	\$1,878	\$2,254	\$2,629	\$3,005	\$3,381	\$3,756	\$4,132	\$4,508	\$4,883	\$5,259	\$5,634
8.50%	\$1,153	\$1,538	\$1,922	\$2,307	\$2,691	\$3,076	\$3,460	\$3,845	\$4,229	\$4,613	\$4,998	\$5,382	\$5,767

For more information on home finance or the home loan that's right for you, get in touch with one of our experts at The Broker Team Bendigo today.

P: (03) 4433 1090

E: info@thebrokerteam.com.au

W: thebrokerteam.com.au



EPSOM SAND & SOIL

YourLand
Developments



YourLand Buyer Exclusive Offer



Congratulations on your new land purchase.

We have an **EXCLUSIVE** offer for you being a
Your Land Buyer.

To help Beautify and Add Value to your new home, we'd like to offer you **10% Discount and Free Delivery** on purchases to landscape your new home.

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www.epsomsandandsoil.com.au or call our
office on **5448 8171.**

*Terms: Exclusive offer is available for redemption once only. 1m³ minimum.
Must supply subdivision name, Lot number and Street address for verification
before delivery will be made. Payment must be made prior to delivery.*

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452 Epsom - Barnadown Rd, Epsom VIC 3551

PH 03 5448 8171



www.epsomsandandsoil.com.au



Outdoor Steel Solutions

125 Breen Street
BENDIGO VIC 3550

Phone: 5442 8266

Domestic Builders Licence - DBL 30169

Exclusive Offer

- Sheds
- Garages
- Patios
- Pergolas
- Verandahs

Congratulations on your recent land purchase! As a YourLand client, we would like to offer to you an **EXCLUSIVE** offer. When you purchase Ranbuild Shed or Garage we will include a fully installed Merlin MYQ garage door opener valued at over \$1000.00.



www.outdoorsteelsolutions.com.au



Total Fencing Solutions

2018

5442 5421
7-9 Piper Road
East Bendigo VIC 3550
sales@scanloncontracting.com.au

Dear Landowner,

Please see below rates:

- ❖ **\$67.38** per metre for 1650mm high Colorbond fence + 150x50mm plinth
- ❖ **\$69.78** per metre for 1800mm high Colorbond fence + 150x50mm plinth
- ❖ **\$340** for 1800mm high person access gate (approx. 1mt wide) including 2x 65x65 powder coated posts and installation.
- ❖ **\$360** for 2mt high personal access gate (approx. 1mt wide) including 2x 65x65 powder coated posts and installation.
- ❖ **\$560** for 1800mm high double gate (approx. 3mt wide) including 2x 65x65 powder coated posts and installation.
- ❖ **\$610** for 2mt high double gate (approx. 3m2 wide) including 2x 65x65 powder coated posts and installation.
- ❖ **\$56** for 150-200mm infill panel from garage to fence.

All prices are GST inclusive. We look forward to working with you in the near future.

*Please Note: All Colorbond Steel products will have a 5% price increase as of the 1st of April 2018. Pricing is a guide for your budget. For a more accurate quotation please call 5442 5421 or email sales@scanloncontracting.com.au.

Kind Regards,

Glenn and Samantha Scanlon

Scanlon Contracting



Total Fencing Solutions

2018

5442 5421
7-9 Piper Road
East Bendigo VIC 3550
sales@scanloncontracting.com.au

Dear Landowner,

Congratulations on the purchase of your new land. We understand it can be a very overwhelming time when it comes to organising the many things that come with building a new home.

As Central Victoria's leading "BlueScope Lysaght Steel Colorbond®" fencing distributor, we understand just how important your fence is to you. Your fence is the most visible feature of your property and that's why it needs to be strong, durable and attractive.

Choosing "BlueScope Lysaght Steel" will give you all of these attributes and a 10 year warranty. We offer you a competitive price accompanied by exceptional service and backup.

Please feel free to email your lot details through to our office for a full costing of your fencing needs or call in for a chat.

Kind Regards,

Glenn Scanlon

Scanlon Contracting

CREATE YOUR IDEAL FENCE

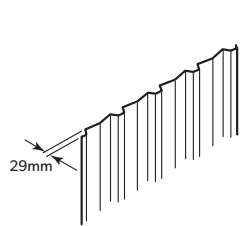
WITH NEETASCREEN®, PICK AND CHOOSE FROM A RANGE OF COLORBOND® STEEL COLOURS AND PLUS OPTIONS

NEETASCREEN®, with its bold infill sheets framed by a distinctive post and rail design, is an integrated system allowing you to design a fence perfect to your architectural style – it all comes down to whether you want your new fence to blend in or stand out!

PLUS OPTIONS & ACCESSORIES

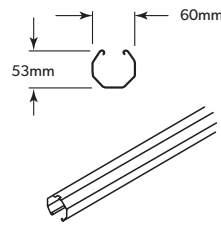
Gates, Lattice, Plinths, Slats, & Pickets add additional function and appeal to your fence - please check with your supplier as availability varies.

QUALITY FENCE COMPONENTS



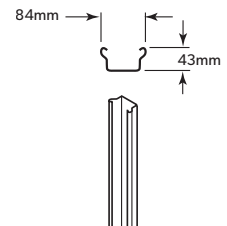
NEETASCREEN® INFILL

- Made with 0.35mm BMT COLORBOND® steel
- Features a bold rib & peaked fluting



LYSAGHT® FENCE RAIL

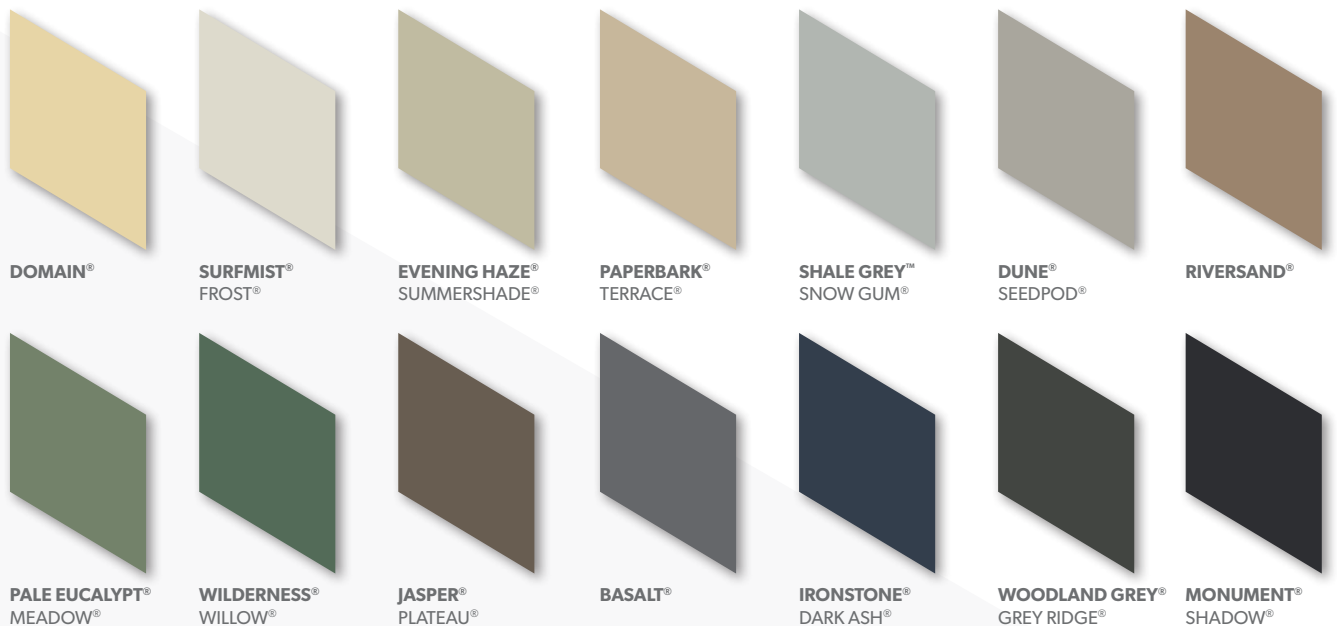
- Made with 0.80mm BMT COLORBOND® steel
- Unique, octagonal appearance



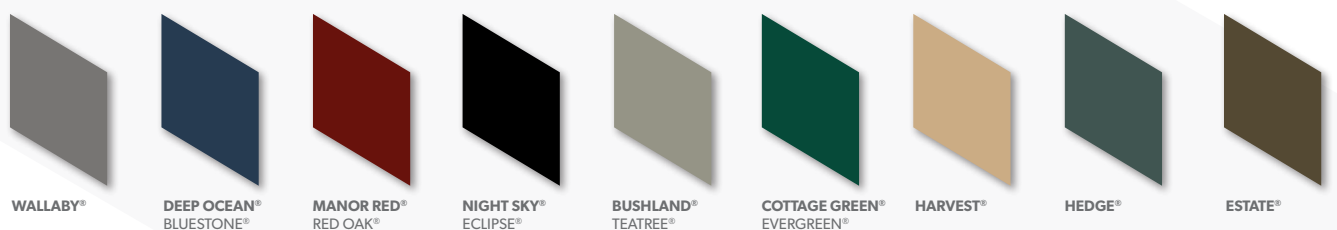
LYSAGHT® FENCE POST

- Made with 0.80mm BMT COLORBOND® steel
- Distinctive, solid design

COLORBOND® STEEL STANDARD FENCING COLOUR RANGE



COLORBOND® STEEL SECONDARY & EXTENDED FENCING COLOUR RANGE



Note: Availability of colours in COLORBOND® steel Secondary & Extended Fencing Colour Range varies between regions. Where a colour is available, extended lead times may also apply in some regions. Please consult with your supplier or nearest Lysaght branch for local availability. The COLORBOND® steel colours shown have been reproduced to represent actual product colours as accurately as possible. We recommend checking your chosen colour against an actual sample of the product before purchasing as varying light conditions and limitations of the printing process affect colour tones. The profile of fence posts and rails actually supplied may vary between regions and may differ to photos and drawings featured in this brochure and on our website. Please consult with your supplier or nearest Lysaght branch if you have any queries.

Due diligence checklist

What you need to know before buying a residential property

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

Urban living

Moving to the inner city?

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

Is the property subject to an owners corporation?

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

Growth areas

Are you moving to a growth area?

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

Flood and fire risk

Does this property experience flooding or bushfire?

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

Rural properties

Moving to the country?

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

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

Can you build new dwellings?

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

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

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

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

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

Land boundaries

Do you know the exact boundary of the property?

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

Planning controls

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

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

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

Are there any proposed or granted planning permits?

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

Safety

Is the building safe to live in?

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

Building permits

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

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

Are any recent building or renovation works covered by insurance?

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

Utilities and essential services

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

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

Buyers' rights

Do you know your rights when buying a property?

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