

Information memorandum
**401b Warrenheip Street
Buninyong Vic 3357**

Prepared by Ray White Ballarat
October 2015



Contents

- 2 The opportunity
- 3 Executive summary
- 4 Property overview
- 7 Land particulars
- 8 Location particulars
- 9 Sales process
- 10 Disclaimer
 - Annexure A – Title
 - Annexure B – Plan of subdivision
 - Annexure C – Planning report
 - Annexure D – Floorplan
 - Annexure E - Lease renewal schedule
 - Annexure F - Depreciation schedule



Trevor Booth

Ray White Ballarat
0418 503 388
trevor.booth@raywhite.com



Tracey Holmes

Ray White Ballarat
0407 825 045
tracey.holmes@raywhite.com

The opportunity

An opportunity exists for investors or superannuation funds to purchase this Blue Chip commercial investment property that has been purpose built for the Bendigo Community Bank now into its second 5 year lease term.

- Located in high profile commercial strip in Buninyong (Ballarat)
- Neighboring business include Post Office, retail, food and professional businesses and local IGA Supermarket
- Leased to Bendigo Community Bank
- New lease renewal expires October 2020 with one further five year option
- Current rental \$35,688 pa + GST with annual CPI increases
- All usual outgoings paid by the tenant
- An ideal commercial investment to add to your superannuation fund or commercial property portfolio
- Purpose built in 2010 with depreciation schedule included
- 4 onsite carparks and substantial tenant investment in fitout

The Property will be auctioned at 11.00am on site Saturday 14th November, 2015.



Executive summary

The property	401b Warrenheip Street, Buninyong Vic 3357
Property description	Purpose built banking premises on a prominent corner site with return verandah and rear onsite carparking.
Gross building area	160.00m2 *
Method of sale	The property is being offered for sale by Public Auction on Saturday 14 th November, 2015 at 11.00am on site
Marketing agent	Trevor Booth & Tracey Holmes Ray White Ballarat T 03 5333 4444

* Approximately

Important:

Prospective purchasers conduct due diligence investigations of the property strictly at their own expense and risk, and the vendor will have no liability in relation to such expenses. Consent by the vendor to the conduct by any potential purchaser of due diligence activities or investigation will not in any circumstance be construed as a representation that the vendor will be exercising, or refraining from exercising its rights to deal with the property, or any representation that the vendor intends to contract with that potential buyer, or at all.

Property overview

Address	401b Warrenheip Street, Buninyong Vic 3357
Property details	Lot 1 on Plan of Subdivision No. 513884W
Title reference	Certificate of Title Volume 10758 Folio 960
Zoning	Commercial 1 Zone under the City of Ballarat Planning Scheme Heritage Overlay (HO181) Within an Area of Aboriginal Cultural Sensitivity
Local authority	City of Ballarat
Net Lettable Area	135m2*
Property description	The building comprises a large open public banking area with suspended ceiling, concrete floor, fluorescent lighting and airconditioner. There are 3 partitioned offices plus staff amenities.



Property photos



Public banking area



Separate internal office

Property photos



View looking south down Warrenheip Street

Land particulars

Locality and surrounding development

The subject property is located in the Main Buninyong commercial strip on the corner of Eyre Street and backing onto Union Street. The property has excellent exposure to high traffic volumes travelling between Ballarat and Geelong. Surrounding businesses include the Buninyong Post Office, retail, food and café premises as well as a variety of professional services businesses, chemist, supermarket, hotel and recreational facilities.

Buninyong is also within close proximity to Federation University, Ballarat Technology Park and a variety of public and private primary and secondary colleges, schools and kindergartens.

The property is located approximately 120 kilometres west of Melbourne.

Road system, access & exposure

The property is favourably located in relation major Ballarat city road networks, Midland Highway and public transport.

Services & amenities

Major services including water, electricity, telephone, sewerage reticulation and gas are available.

Location particulars

Suburb profile

Buninyong lies at the foot of landmark Mt Buninyong, 11KM south of the Ballarat CBD. The area comprises historic gold-era buildings and gardens giving it a picturesque tranquillity and charm. At the same time, its contemporary cafés, shops, markets, festivals and amenities all contribute to a spirited community life in the peace and beauty of an appealing but strongly growing part of Ballarat.

Ballarat is in a key strategic position at the centre of some of Victoria's most important freight, tourist and commuter transport routes. The four main highways radiating from Ballarat – the Western, the Midland, the Glenelg and the Sunraysia – connect it to Industrial centres such as Melbourne, Adelaide, Geelong and Portland; regional locations like Bendigo and Mildura; and agricultural areas in the Mallee and Wimmera.

Ballarat has the capacity to generate 20,000 jobs over 20 years (2006-2026), according to the City of Ballarat Economic Strategy.

Growing employment sectors include health, education, retail, tourism and construction. In addition to these service industries, Ballarat's manufacturing sector offers increased opportunities in areas of high value-add, such as freight and logistics, mining technology and food processing, keeping the city's manufacturing industry competitive.

Ballarat is western Victoria's leading health service provider, servicing a regional population of more than 400,000 people. The City of Ballarat is working in partnership with the Committee for Ballarat and key stakeholders to create an iconic, safe "living, recreating and working" medical and health precinct in the CBD.

Ballarat is home to the largest Information, Communications and Technology (ICT) Park in regional Australia with 30 businesses and more than 1500 employees. Plans for expansion are well-advanced. The City of Ballarat currently invests \$215,000 per annum into Ballarat's strong ICT sector, and is working closely with Federation University to expand the Technology Park, maximise the opportunities of the National Broadband Network (NBN) and attract ICT companies that will help support the other growth industries of health, education, government administration and research.

The Ballarat West Employment Zone (BWEZ) is a 623-hectare precinct located to the west of the city. The City of Ballarat is developing the site to attract new industries that fill identified gaps in the economy, such as transport and logistics, research and development and supply chain services. When completed, the zone will house 9,000 workers.

Sales process

The property is being offered for sale by Public Auction:

Saturday 14th November 2015 at 11.00am on site

Contract for sale

The contract requires a deposit of 10% on signing and the balance on 18th December 2015.

Trevor Booth

Ray White Ballarat

P 03 5333 4444

M 0418 503 388

E trevor.booth@raywhite.com

Tracey Holmes

Ray White Ballarat

P 03 5333 4444

M 0407 825 045

E tracey.holmes@raywhite.com

Disclaimer

The information contained in this Information Memorandum and any other verbal or written information given in respect of the property ("Information") is provided to the recipient ("you") on the following conditions:

1. Booth & Lee Pty Ltd ABN 97 074 254 569 trading as Ray White Ballarat and or any of its officers, employees or consultants ("we, us") make no representation, warranty or guarantee, that the Information, whether or not in writing, is complete, accurate or balanced. Some information has been obtained from third parties and has not been independently verified. Accordingly, no warranty, representation or undertaking, whether express or implied, is made and no responsibility is accepted by us as to the accuracy of any part of this, or any further information supplied by or on our behalf, whether orally or in writing.

2. All visual images (including but not limited to plans, photographs, specifications, artist impressions) are indicative only and are subject to change. Any measurement noted is indicative and not to scale. All outlines on photographs are indicative only.

3. The Information does not constitute, and should not be considered as, a recommendation in relation to the purchase of the property or a solicitation or offer to sell the property or a contract of sale for the property.

4. You should satisfy yourself as to the accuracy and completeness of the Information through your own inspections, surveys, enquiries, and searches by your own independent consultants, and we recommend that you obtain independent legal, financial and taxation advice. This includes as to whether any listing price is inclusive or exclusive of GST.

5. We are not valuers and make no comment as to value. "Sold/leased" designations show only that stock is "currently not available" – not that the property is contracted/ settled. If you require a valuation we recommend that you obtain advice from a registered valuer.

6. The Information does not and will not form part of any contract of sale for the property. If an interested party makes an offer or signs a contract for the property, the only information, representations and warranties upon which you will be entitled to rely will be as expressly set out in such a contract.

7. Interested parties will be responsible for meeting their own costs of participating in the sale process for the property. We will not be liable to compensate any intending purchasers for any costs or expenses incurred in reviewing, investigating or analyzing any Information.

8. We will not be liable to you (to the full extent permitted by law) for any liabilities, costs or expenses incurred in connection with the Information or subsequent sale of the property whatsoever, whether the loss or damage arises in connection with any negligence, default or lack of care on our part.

9. No person is authorised to give information other than the Information in this Information Memorandum or in another brochure or document authorised by us. Any statement or representation by an officer, agent, supplier, customer, relative or employee of the vendor will not be binding on the vendor or us.

10. To the extent that any of the above paragraphs may be construed as being a contravention of any law of the State or the Commonwealth, such paragraphs should be read down, severed or both as the case may require and the remaining paragraphs shall continue to have full force and effect.

11. You may not discuss the Information or the proposed sale of the property with the vendors or with any agent, friend, associate or relative of the vendor or any other person connected with the vendor without our prior written consent. We accept no responsibility or liability to any other party who might use or rely upon this report in whole or part of its contents.

12. The Information must not be reproduced, transmitted or otherwise made available to any other person without our prior written consent.

Annexure A

Title

Register Search Statement - Volume 10758 Folio 960

Copyright State of Victoria. This publication is copyright.
No part may be reproduced by any process except in accordance with the provisions of the Copyright Act and for the purposes of Section 32 of the Sale of Land Act 1962 or pursuant to a written agreement. The information is only valid at the time and in the form obtained from the LANDATA REGD TM System. The State of Victoria accepts no responsibility for any subsequent release, publication or reproduction of the information.

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

VOLUME 10758 FOLIO 960

Security no : 124057260418T
Produced 07/10/2015 02:58 pm

LAND DESCRIPTION

Lot 1 on Plan of Subdivision 513884W.
PARENT TITLE Volume 10174 Folio 921
Created by instrument PS513884W 22/10/2003

REGISTERED PROPRIETOR

Estate Fee Simple

TENANTS IN COMMON

As to 1 of a total of 2 equal undivided shares

Sole Proprietor

ROGER KEITH EDMUNDS of 3 LONGLEY STREET ALFREDTON VIC 3350

As to 1 of a total of 2 equal undivided shares

Sole Proprietor

JONI MARIE EDMUNDS of 3 LONGLEY STREET ALFREDTON VIC 3350
AG732447Y 03/09/2009

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AH164771V 16/04/2010

BENDIGO AND ADELAIDE BANK LTD

TRANSFER OF MORTGAGE AJ810074D 23/07/2012

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

DIAGRAM LOCATION

SEE PS513884W FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

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

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

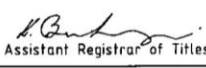

Street Address: 401B WARRENHEIP STREET BUNINYONG VIC 3357

DOCUMENT END

Delivered from the Landata © System by SAI Global Property Division Pty Ltd
Delivered at 07/10/2015, for Order Number 32038535. Your reference: LNM:JB:42991 Edmunds.

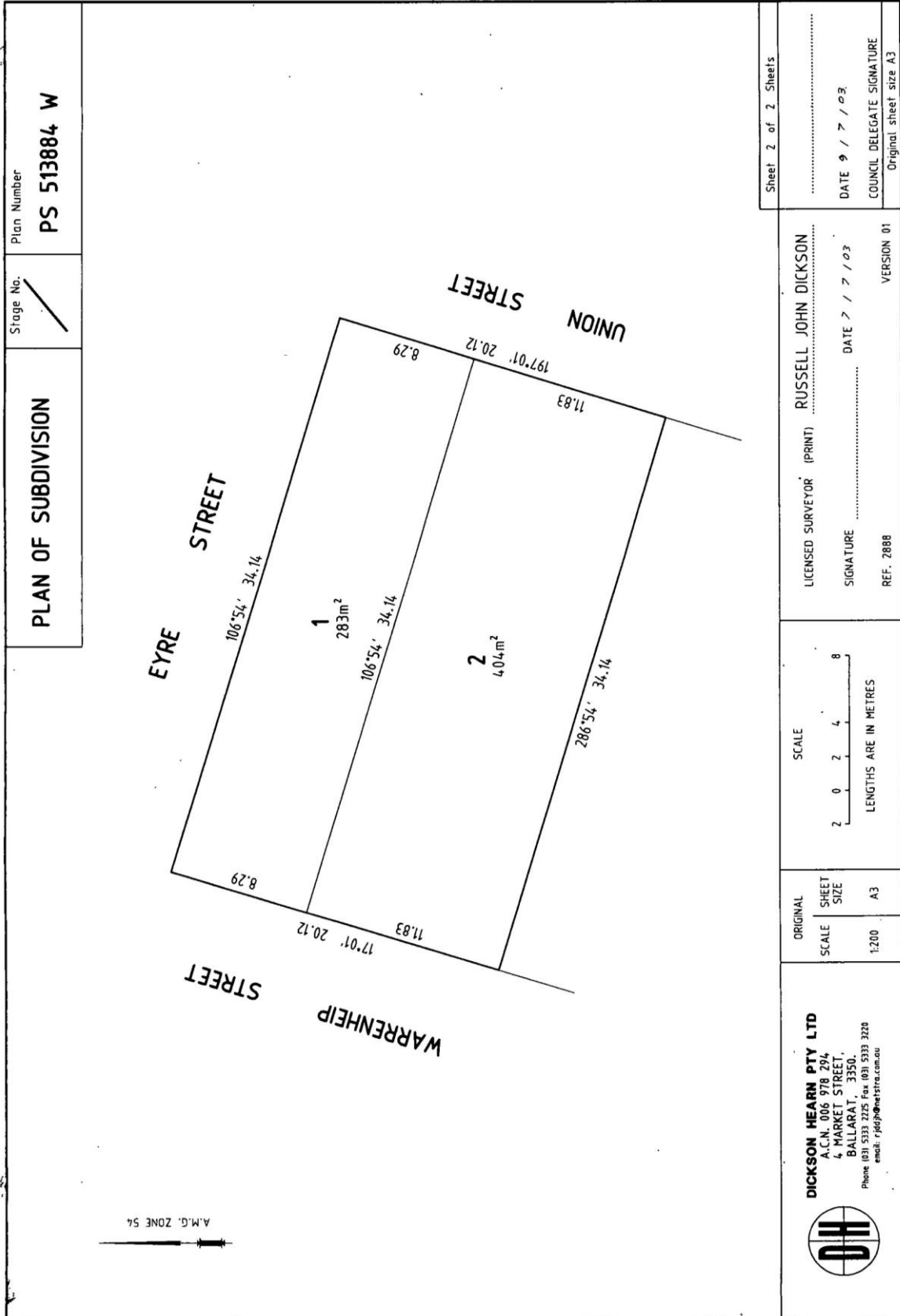
Annexure B

Plan of Subdivision

PLAN OF SUBDIVISION		STAGE NO. <hr/>	LTO use only EDITION 1	Plan Number PS 513884 W
Location of Land Parish: BUNINYONG Township: BUNINYONG Section: 35 Crown Allotment: 2 (PART) Crown Portion: --- LTO Base Record: D.C.M.B. (RURAL) Title Reference: vol. 10174 fol. 921 Last Plan Reference: LOT 1 TP 2313 F Postal Address: 401 WARRENHEIP STREET, (at time of subdivision) BUNINYONG, 3357. AMG Co-ordinates E 754 400 ZONE: 54 (of approx. centre of land in plan) N 5 829 120		Council Certificate and Endorsement Council Name: CITY OF BALLARAT Ref: ^{PLP 2002894} _{PSD 2002185} 1. This plan is certified under section 6 of the Subdivision Act 1988. 2. This plan is certified under section 11(7) of the Subdivision Act 1988. Date of original certification under section 6 / / 3. This is a statement of compliance issued under Section 21 of the Subdivision Act 1988. Open Space (i) A requirement for public open space under section 18 of the Subdivision Act 1988 has/has not been made. (ii) The requirement has been satisfied. (iii) The requirement is to be satisfied in Stage..... Council Delegate Council Seal Date 9 / 7 / 03 Re-certified under section 11(7) of the Subdivision Act 1988. Council Delegate Council Seal Date / /		
Vesting of Roads and / or Reserves				
Identifier		Council/Body/Person		
Nil		Nil		
Notations				
Staging		This is /is not a staged subdivision Planning Permit No.		
Depth Limitation		Does not Apply		
Survey This plan is is not based on survey. This survey has been connected to permanent marks no(s). --- in Proclaimed Survey Area No. ---				
Easement Information				
Legend: A - Appurtenant Easement E - Encumbering Easement R - Encumbering Easement (Road)				
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of
LTO use only				Statement of Compliance/Exemption Statement
Received <input checked="" type="checkbox"/>				Date 20 / 10 / 2003
LTO use only				PLAN REGISTERED
Time 2:17 pm.				Date 22 / 10 / 03
 Assistant Registrar of Titles				Sheet 1 of 2 Sheets
 DICKSON HEARN PTY LTD A.C.N. 006 978 294 4 MARKET STREET, BALLARAT, 3350. Phone (03) 5333 2225 Fax (03) 5333 3220 email: rjddjh@netstra.com.au		LICENSED SURVEYOR RUSSELL JOHN DICKSON (PRINT) SIGNATURE DATE 7 / 7 / 03 REF. 2888 VERSION 01		DATE 9 / 7 / 03 COUNCIL DELEGATE SIGNATURE Original sheet size A3

Annexure B

Plan of Subdivision



Annexure C

Planning Report

Department of
Environment, Land,
Water and Planning

Planning Property Report

from www.dtpli.vic.gov.au/planning on 03 October 2015 11:26 AM

Address: 401B WARRENHEIP STREET BUNINYONG 3357

Lot and Plan Number: Lot 1 PS513884

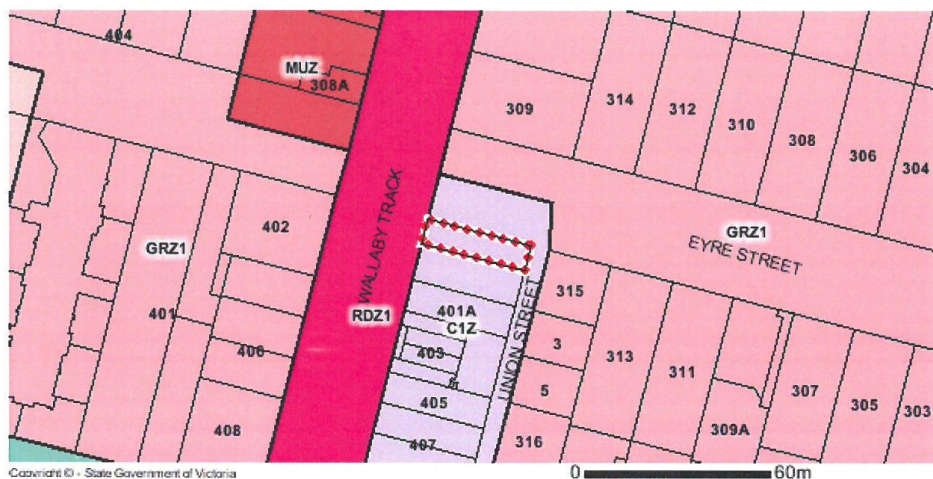
Local Government (Council): BALLARAT **Council Property Number:** 2042534

Directory Reference: VicRoads 578 H4

Planning Zone

COMMERCIAL 1 ZONE (C1Z)

SCHEDULE TO THE COMMERCIAL 1 ZONE



Copyright © - State Government of Victoria

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

Zones Legend

ACZ - Activity Centre	IN1Z - Industrial 1	R1Z - General Residential
B1Z - Commercial 1	IN2Z - Industrial 2	R2Z - General Residential
B2Z - Commercial 1	IN3Z - Industrial 3	R3Z - General Residential
B3Z - Commercial 2	LDRZ - Low Density Residential	RAZ - Rural Activity
B4Z - Commercial 2	MUZ - Mixed Use	RCZ - Rural Conservation
B5Z - Commercial 1	NRZ - Neighbourhood Residential	RDZ1 - Road - Category 1
C1Z - Commercial 1	PCRZ - Public Conservation & Resource	RDZ2 - Road - Category 2
C2Z - Commercial 2	PDZ - Priority Development	RGZ - Residential Growth
CA - Commonwealth Land	PPRZ - Public Park & Recreation	RLZ - Rural Living
CCZ - Capital City	PUZ1 - Public Use - Service & Utility	RUZ - Rural
CDZ - Comprehensive Development	PUZ2 - Public Use - Education	SUZ - Special Use
DZ - Dockland	PUZ3 - Public Use - Health Community	TZ - Township
ERZ - Environmental Rural	PUZ4 - Public Use - Transport	UFZ - Urban Floodway
FZ - Farming	PUZ5 - Public Use - Cemetery/Crematorium	UGZ - Urban Growth
GRZ - General Residential	PUZ6 - Public Use - Local Government	
GWAZ - Green Wedge A	PUZ7 - Public Use - Other Public Use	
GWZ - Green Wedge	PZ - Port	
		Urban Growth Boundary

Copyright © - State Government of Victoria

Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided.

Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer



Annexure C

Planning Report

Department of
Environment, Land,
Water and Planning



























Planning Overlay

HERITAGE OVERLAY (HO)
HERITAGE OVERLAY SCHEDULE (HO181)



Copyright © - State Government of Victoria

Overlays Legend

 AEO - Airport Environs	 LSIO - Land Subject to Inundation
 BMD - Bushfire Management (also WMD)	 MAEO1 - Melbourne Airport Environs 1
 CLPO - City Link Project	 MAEO2 - Melbourne Airport Environs 2
 DCPO - Development Contributions Plan	 NCO - Neighbourhood Character
 DDO - Design & Development	 PO - Parking
 DDOPT - Design & Development Part	 PAO - Public Acquisition
 DPO - Development Plan	 RD - Restructure
 EAO - Environmental Audit	 RCO - Road Closure
 EMO - Erosion Management	 SBO - Special Building
 ESO - Environmental Significance	 SLD - Significant Landscape
 FO - Floodway	 SMO - Salinity Management
 HD - Heritage	 SRO - State Resource
 IPO - Incorporated Plan	 VPO - Vegetation Protection

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

Copyright © - State Government of Victoria

Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided.

Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer

Annexure C

Planning Report

Department of
Environment, Land,
Water and Planning

Areas of Aboriginal Cultural Heritage Sensitivity

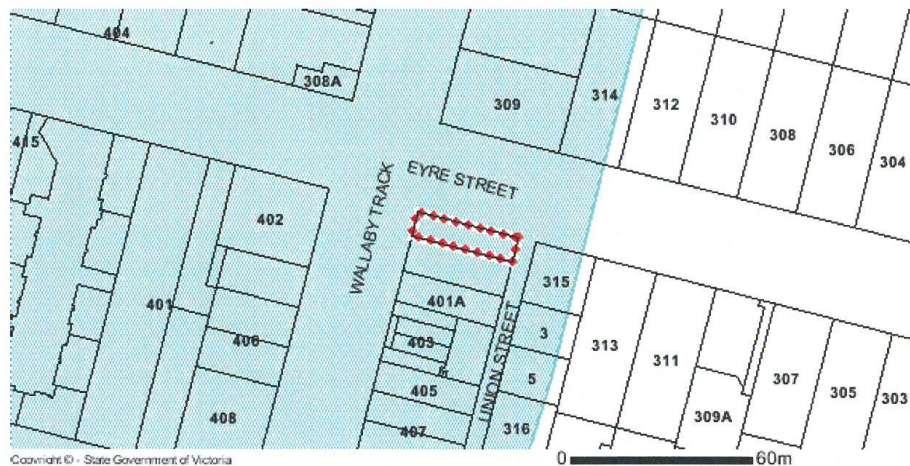
This property is within, or is affected by, one or more areas of cultural heritage sensitivity as described in the Aboriginal Heritage Regulations 2007.

The data provides indicative information about the location and extent of areas of Aboriginal cultural heritage sensitivity and is provided to assist with the decisions about the potential need to prepare a Cultural Heritage Management Plan in relation to proposed activities on this property.

For further information about whether a Cultural Heritage Management Plan is required go to [Aboriginal Heritage Planning Tool](#)

To find out if your property has any recorded Aboriginal cultural heritage places, such as scarred trees, occupation sites or places of burial, you can request information from the Victorian Aboriginal Heritage Register.

Find out more about the [Victorian Aboriginal Heritage Register](#)



Aboriginal Cultural Heritage Sensitivity Aboriginal Cultural Heritage Sensitivity Selected Land

Copyright © - State Government of Victoria

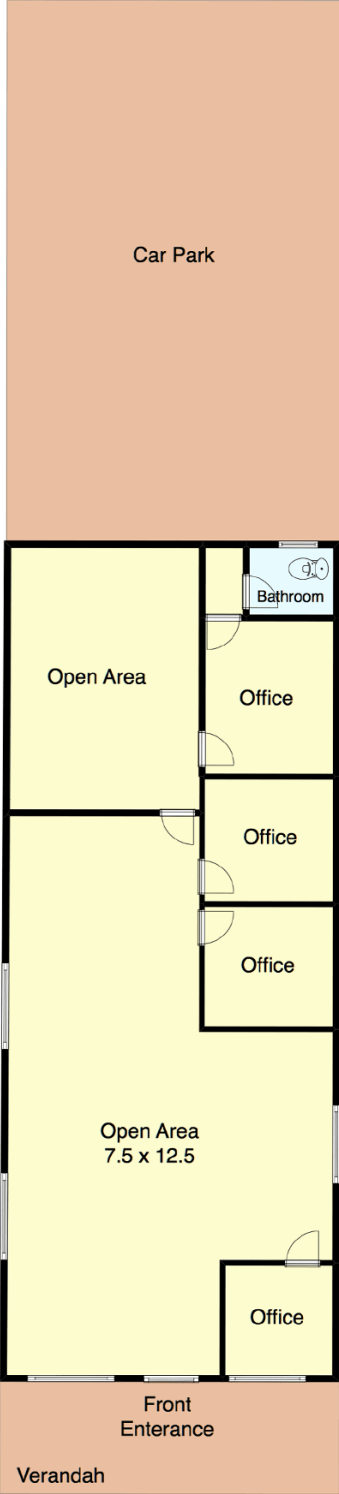
Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided.

Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer



Annexure D

Floor Plan



Please note: Plan dimensions may vary slightly to actual house measurements.

Annexure E

Lease Renewal Schedule

SCHEDULE

Item 1 [Clause 1.1]	Landlord	ROGER KEITH EDMUNDS & JONI MARIE EDMUNDS as Trustees of the R. K & J.M Edmunds Family Trust of Suite 4 - 20 Altona Street, West Perth Western Australia			
Item 2 [Clause 1.1]	Tenant	BUNINYONG & DISTRICT FINANCIAL SERVICES LIMITED (A.C.N 137 673 388) of 18 Doveton Street North Ballarat, Victoria			
Item 3 [Clause 1.1]	Guarantor	Not Applicable			
Item 4 [Clause 1.1]	Original Lease	Dated: 28 August 2009			
		Premises: 401B Warrenhelp Street Buninyong			
Item 5 [Clause 1.1]	Term of the renewed lease	5 year(s) and (3) Months (2) weeks starting on 23 July 2015 (ending 7 October 2020)			
Item 6 [Clause 1.1]	Rent	(i) During the first year of the Term <u>DOLLARS</u> (\$35,688) per annum plus GST (ii) During each successive year respectively of the Term the Rent shall be increased by an amount to be determined annually in the manner set out in Clause 11 of the Original Lease			
Item 7 [Clause 6]	Number and duration of further term(s)	One (1) further term of five (5) years			
	Latest Date for Exercising Option	7 August 2020			
Item 8 [Clause 3.1]	Variations	8.1 The Landlord and the Tenant hereby covenant and agree that with effect on and from the Renewal Date, the Schedule to the Lease shall be varied as follows:			
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Item 22</td> <td style="width: 40%;">Additional Provisions</td> <td style="width: 50%;">Additional Provision 1, 2 ,3 ,4,5,12,13 are hereby deleted</td> </tr> </table>	Item 22	Additional Provisions	Additional Provision 1, 2 ,3 ,4,5,12,13 are hereby deleted
Item 22	Additional Provisions	Additional Provision 1, 2 ,3 ,4,5,12,13 are hereby deleted			
		8.2 The Landlord and the Tenant hereby covenant and agree that the renewed term shall be amended to 5 year(s) and (3) Months (2) Weeks			
Item 9 [Clause 5]	Additional Provisions:-	Not Applicable			

Annexure F

Depreciation Schedule

ANNUAL TAX ALLOWANCE: DIMINISHING VALUE METHOD

	Financial Year	Division 43 Allowance	Division 40 Allowance	Annual Total
1	2009 - 2010	\$ 2,095	\$ 2,636	\$ 4,731
2	2010 - 2011	\$ 5,975	\$ 3,380	\$ 9,355
3	2011 - 2012	\$ 5,975	\$ 2,560	\$ 8,535
4	2012 - 2013	\$ 5,975	\$ 1,976	\$ 7,951
5	2013 - 2014	\$ 5,975	\$ 1,551	\$ 7,526
6	2014 - 2015	\$ 5,975	\$ 1,236	\$ 7,211
7	2015 - 2016	\$ 5,975	\$ 997	\$ 6,972
8	2016 - 2017	\$ 5,975	\$ 813	\$ 6,788
9	2017 - 2018	\$ 5,975	\$ 668	\$ 6,643
10	2018 - 2019	\$ 5,975	\$ 553	\$ 6,528
11	2019 - 2020	\$ 5,975	\$ 460	\$ 6,435
12	2020 - 2021	\$ 5,975	\$ 385	\$ 6,360
13	2021 - 2022	\$ 5,975	\$ 323	\$ 6,298
14	2022 - 2023	\$ 5,975	\$ 271	\$ 6,246
15	2023 - 2024	\$ 5,975	\$ 229	\$ 6,204
16	2024 - 2025	\$ 5,975	\$ 194	\$ 6,169
17	2025 - 2026	\$ 5,975	\$ 164	\$ 6,139
18	2026 - 2027	\$ 5,975	\$ 139	\$ 6,114
19	2027 - 2028	\$ 5,975	\$ 118	\$ 6,093
20	2028 - 2029	\$ 5,975	\$ 100	\$ 6,075
21+		\$ 123,379	\$ 604	\$ 123,983
Total		\$ 238,998	\$ 19,357	\$ 258,355

Annexure F

Depreciation Schedule

ANNUAL TAX ALLOWANCE: PRIME COST METHOD

	Financial Year	Division 43 Allowance	Division 40 Allowance	Annual Total
1	2009 - 2010	\$ 2,095	\$ 2,245	\$ 4,341
2	2010 - 2011	\$ 5,975	\$ 2,394	\$ 8,369
3	2011 - 2012	\$ 5,975	\$ 1,916	\$ 7,891
4	2012 - 2013	\$ 5,975	\$ 1,617	\$ 7,592
5	2013 - 2014	\$ 5,975	\$ 1,430	\$ 7,405
6	2014 - 2015	\$ 5,975	\$ 1,313	\$ 7,288
7	2015 - 2016	\$ 5,975	\$ 1,240	\$ 7,215
8	2016 - 2017	\$ 5,975	\$ 1,195	\$ 7,170
9	2017 - 2018	\$ 5,975	\$ 1,166	\$ 7,141
10	2018 - 2019	\$ 5,975	\$ 1,148	\$ 7,123
11	2019 - 2020	\$ 5,975	\$ 1,034	\$ 7,009
12	2020 - 2021	\$ 5,975	\$ 837	\$ 6,812
13	2021 - 2022	\$ 5,975	\$ 767	\$ 6,742
14	2022 - 2023	\$ 5,975	\$ 629	\$ 6,604
15	2023 - 2024	\$ 5,975	\$ 66	\$ 6,041
16	2024 - 2025	\$ 5,975	\$ 65	\$ 6,040
17	2025 - 2026	\$ 5,975	\$ 64	\$ 6,039
18	2026 - 2027	\$ 5,975	\$ 64	\$ 6,038
19	2027 - 2028	\$ 5,975	\$ 63	\$ 6,038
20	2028 - 2029	\$ 5,975	\$ 63	\$ 6,038
21+		\$ 123,379	\$ 41	\$ 123,420
Total		\$ 238,998	\$ 19,357	\$ 258,355

37 Lydiard Street South Ballarat
raywhiteballarat.com.au