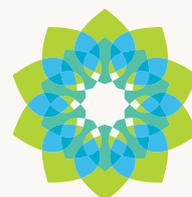




Settlement Guide



THE GROVE



A message from Frasers Property.

We never ask to see it, but we observe it often: it's the smile of pride in what you've achieved. It's seen in the nod of a neighbour, the togetherness of friends, or the laughter of children at play. Small moments that become the measure of how well you've planned, worked and saved to make it all happen.

We've been creating memorable places for Australians to feel proud of since 1924. These include Life, Point Cook; Mambourin and now The Grove.

Global in scale, we remain local at heart. After almost a century of creating homes and places for tens of thousands of Australians, experience tells us that what matters the most is the simple joy of living in a place you're proud to call home.

Live proud.



Welcome to The Grove.

Congratulations on your purchase. This is an exciting time in your home building journey.

This guide has been designed to assist with your preparations for settlement of your land lot at The Grove.

Inside, you will find a summary of steps involved in the lead up, together with other important information on your home building journey.

Our dedicated Prosperity Care Team is here to guide you through the settlement process, so we can welcome you to The Grove community.

01. Understanding the works on site.

Below are the key stages of construction to deliver your lot.



1 Bulk Earthworks

This is the first step in the journey to your new home. Bulk earthworks entails excavating and filling the land to specified levels. The finished surface provides the base for your future slab to be constructed on.



2 Sewers

Sewers are the first service to be laid as they require the deepest trenches, which can range from 3 to 6 metres deep. The sewer system will carry waste away from your house to a treatment facility.



3 Drains

Concrete pipes for storm water then need to be laid in order to drain any excess rainwater.



4 Water Mains and Gas

Pressure mains then provide drinking water to all houses. Gas pipelines are also installed to service your land lot.



5 Road Works

To build roads, excavation is required to establish a solid base, on top of which, different classes of crushed rock are layered. Finally, kerb and channel are laid on the road profile.



6 Electrical and Telecommunications

Electrical and communication conduits are placed in nature strips. These services will allow your house to be connected to electricity, internet (NBN) and telephone line. Light poles are also set up to provide lighting for the street.



7 Concrete Works

Footpaths and vehicle crossovers are next installed.



8 Final Works

The final step to completing your lot involves placing top soil on the lots to ensure it is neat and tidy. The nature strips are then seeded or turfed and street trees are planted to beautify your neighbourhood. Finally, street signs are installed, roads are line-marked and lots are pegged.

What external authorities are involved



Statement of Compliance from all Referral Authorities

The Statement of Compliance is achieved when authorities have checked and tested all assets to ensure they are built to agreed standards. Once this is complete the utility authorities such as City West Water, Powercor and Melbourne Water take over their assets.



Final Statement of Compliance from the Council

The final Statement of Compliance is received when the local council undertake a final review of the construction works, to confirm that all assets and associated works are complete and compliant. This process can take 4 to 6 weeks from the end of the construction phase.



Lodging Titles and Settlement

Once the Statement of Compliance is received, we lodge the final plan of subdivision at the Land Titles Office. Registration of titles can take up to 4 weeks to be issued. Once titles are issued, the settlement due date is set and a formal notice is issued to your conveyancer.

02. Communication touch points.



Below is a guide to help you understand when we will be in contact with you and why.



1 Welcome to Frasers Property Prosperity Care



2 Monthly Civil Works and Settlement Update



3 Design Guidelines and Design Applications



4 Pre-Approval Reminder



5 Valuation Reminder



6 Statement of Compliance and Soil Testing



7 Preparation for Your Settlement



8 Registration and Settlement Triggered

9



Congratulations on Your Settlement

10



Meet Your Neighbours Event



02. Communication touch point overview.

2 Monthly Civil Works and Settlement Update

From the commencement of construction, we will send out monthly civil works updates via email and provide a settlement forecast for your land lot. This forecast is our best estimate, but can change due to weather and the process of interacting with the external authorities.

3 Design Guidelines and Design Applications

Frasers Property will provide The Grove Design and Siting Guidelines. These will explain the process for your builder to create and submit their Design Application for review and approval.

Design guidelines help provide direction to builders as to the colours, materials and façade details of homes within the community.

The aim of The Grove Design and Siting Guidelines is to create a neighbourhood character for the community. The guidelines will help maintain a high standard for houses in the community and a variety of designs within the streetscapes.

There is a checklist in The Grove Design and Siting Guidelines to help ensure that you have completed all the steps necessary to gain design approval. Once your builder has all the required documents, please have them submit the application to FPA.approvals@frasersproperty.com.au for review and approval.

4 Pre-Approval Reminder

Frasers Property will contact you via email with a reminder to seek formal finance pre-approval.

5 Valuation Reminder

Your bank (or finance institution) will require a valuation of your land lot before they provide final loan approval. Frasers Property will provide the service of escorting your valuer on site and ensuring they have all necessary information to conduct the valuation. We will email you a valuation invitation and information pack, which will include access contact details, booking availability and the process for securing an appointment. Valuations are usually conducted between 3 to 8 weeks prior to your estimated settlement date.

6 Statement of Compliance and Soil Testing

Once Frasers Property have completed top soiling and in the event your lot requires fill, we will seek a Compaction Report from our geotechnical engineer. We will provide you with a copy of the report which you can pass onto your builder. We will also advise you when your builder can complete soil testing and provide them with a site contact to coordinate this appointment.

7 Preparation for Your Settlement

Frasers Property will assist with your settlement preparation by holding a settlement information evening and issuing a Settlement Guide.

8 Registration and Settlement Triggered

Settlement will be triggered when titles are registered with the Land Titles Office. You have 14 days to settle your land lot once settlement is triggered and your legal representative or conveyancer will be notified.

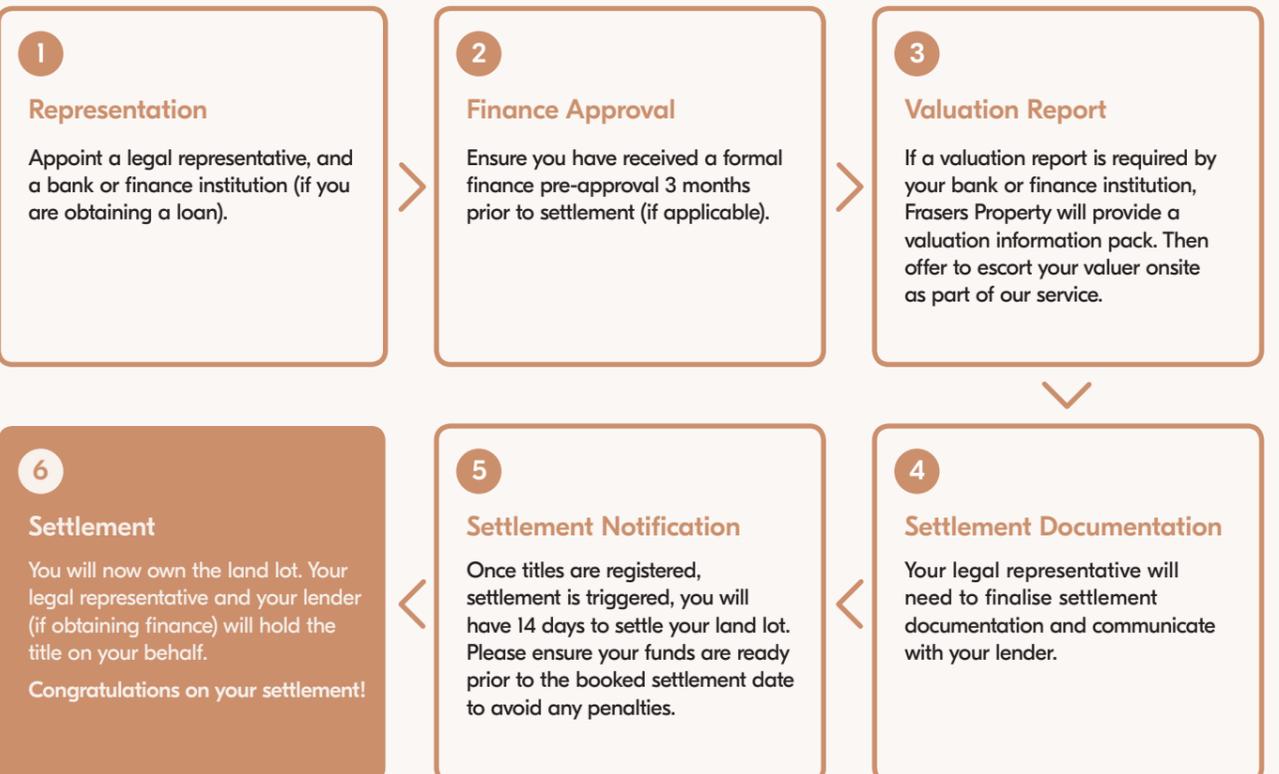
9 Congratulations on Your Settlement and Meet Your Neighbours Event

Congratulations on your settlement. You will receive an invitation from Frasers Property to a Meet Your Neighbours event. These events are a great opportunity to celebrate your settlement and get to know your future neighbours.

03. Key settlement milestones.



These are the most important steps along your settlement journey, with key points explained in detail on the next page.



04. Key settlement information.

Your Legal Representative

Why you need a legal representative

Your legal representative will provide advice and assistance with your settlement. Most importantly, they provide a legal point of contact for Frasers Property's legal representative and your nominated lender.

The key actions the lender takes

- Your representative will review your Contract of Sale.
- Advise you with your enquiries and take you through your legal obligations.
- Manage communications with extension requests and settlement delays.
- Help you with the settlement transaction and documentation.
- Review your funds before settlement and advise of any shortfalls after your loan amount is completed. We recommend to have your funds ready at least 3 business days prior to the booked settlement day.

How they work with your lender

- To ensure all documentation is aligned for settlement.

Make settlement booking

- They book a settlement date and time with your lender and vendor's solicitor.

Advise tax and other fees including:

- Provide Statement of Adjustments.
- Work through your stamp duty, council rates, land title charges and other potential fees.

On the settlement day

- Attend and process the settlement funds on your behalf.

Prepare your Settlement Fund

This is the general loan application process:

1. Prepare the loan application & organise your documentations.
2. Receive pre-approval.
3. Complete the valuation.
4. Receive final approval.
5. Your lender provides the funds for your settlement.

Note: Pre-approval usually lasts for 3 months. We will notify you once it's ready to apply for your pre-approval. We will remind you about the pre-approval and valuation via email and phone.

05. Essential post settlement information.

Share Fencing

Fence Costs

Unless specifically included in your land Contract of Sale, or your build contract, boundary fence installation and maintenance are the responsibilities of the purchaser and must be completed prior to moving into your new home.

It is best to discuss fencing with your neighbour in the first instance to reach an agreement on the contractor to be used and costs to be shared.

If the above option is not available you can utilise a Fencing Notice, which is a formal document setting out the proposal for the installation of a boundary fence.

Frasers Property is not involved with providing fencing or contributing to the cost, including the instance where an adjoining lot is unsold and remains the property of the developer. All relevant legislation regarding fencing can be found within The Fences Act (located in Useful Resources on pg 15).

Fence Design

Fencing layout and design is required to be submitted as part of your house plan approval with the Design Assessment Panel. Please refer to The Grove Design and Siting Guidelines for more information.

Neighbours details

Frasers Property is not able to provide you with your neighbours' contact details due to privacy laws. The local Wyndham City Council has an exemption to these laws and is able to provide adjoining owner contact detail for the purpose of fencing notices.

Take care of your front landscaping and nature strip

Your nature strip is the strip of land between a residential property boundary and the adjacent roadway. It reduces stormwater run-off and adds a touch of greenery.

It is your responsibility to maintain your front landscaping and nature strip to preserve the value of the community as well as providing an aesthetic streetscape for your neighbourhood.

Protect your lot with temporary fencing

It is your responsibility to ensure your land lot is secured after settlement. Frasers Property do recommended you install temporary fencing as soon as possible after settlement, or on settlement day. This will eliminate the dumping of rubbish, soil, trash etc on your land lot.

If dumping has occurred on your land lot, you will need to liaise with the responsible builders and/or owners to request removal of the rubbish or report to EPA VIC on 1300 372 842.



Useful resources.

Helpful links.

Fencing notice
disputes.vic.gov.au

Fencing law
justice.vic.gov.au/justice-system/laws-and-regulation/civil-law/fencing-law-in-victoria

EPA VIC
epa.vic.gov.au

The Grove
thegrove.com.au

Frasers Property Prosperity
frasersproperty.com.au/prosperity

Design Application Submission
fpa.pprovals@frasersproperty.com.au

Difference between conveyancer and solicitor
localagentfinder.com.au/blog/should-i-use-a-conveyancer-or-solicitor/

NBN
<https://www.nbnco.com.au/residential/learn>
<https://www.nbnco.com.au/residential/how-to-connect>



Our Contact Details:

Prosperity Care Team — Frasers Property Australia

ProsperityCareVIC@frasersproperty.com.au

P: 13 86 88

The information and images represented in this settlement guide are intended as a general introduction to The Grove and do not form an offer, guarantee or contract. Please note that whilst reasonable care is taken to ensure that the contents of this settlement guide are correct, this information is to be used as a guide only. All plans and images are conceptual only and may change at any time without notice. Purchasers must rely on their own enquiries and the Contract for Sale. The developer reserves the right to amend the finish and selections that constitute the external and internal fabric of the development due to the unforeseen building constraints and product availability. Published July 2019.