

Head Office:
246 Main Street
(P.O. Box 422),
Lilydale, Victoria, 3140
Ph: (03) 9735 5677
Fax: (03) 9735 1137

Noble Knight

Licensed Real Estate Agents Auctioneers and Property Managers

Your Property Our Care

2815
Branch Office:
4B, 36 Bell Street
Yarra Glen, Victoria, 3775
Ph: (03) 9730 1788
Fax: (03) 9730 1688

Thursday, March 15, 2018

Mr S J Lines and Ms R J Fleay
114 Alexandra Road
LILYDALE VIC 3140

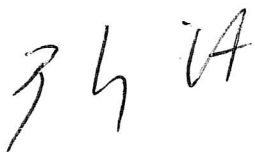
To Steven,

Re: **Market Appraisal**
Property: **103 Switchback Road, CHIRNSIDE PARK VIC 3116**

Further to my curve side inspection of your above mentioned property, I wish to advise that it is my considered opinion that if the above property were to be sold on a cash basis on the current market, it should realise in the vicinity of \$800,000.00 to \$850,000.00 (plus GST if applicable).

If you wish to market your property or have any further queries please do not hesitate to contact the undersigned.

Yours faithfully
NOBLE KNIGHT REAL ESTATE PTY. LTD.



Bradley Knight
COMMERCIAL PROPERTY MANAGER
0427 301 538

2015

Southern Cross Brokers Pty Ltd

ABN 52 998 072 285 ACN 066 014 006 AFS Licence No 238270

REGIONAL OFFICE:

Shop 2/109 Belmore St Yarrowonga VIC 3730
T: 03 57 433 464
F: 03 57 433 701
E: brody@southerncrossbrokers.com.au

HEAD OFFICE:

Suite 2/11 Beach St Port Melbourne VIC 3207
T: 03 9645 3822
F: 03 9645 1533
E: reception@southerncrossbrokers.com.au
W: www.southerncrossbrokers.com.au
PO BOX 593 PORT MELBOURNE VIC 3207

As per your request, we have arranged the following insurance cover.
To ensure your continued protection, payment should be made within
14 days of the above date.

TAX INVOICE

This document will be a tax invoice
for GST when you make payment

Invoice Date: 17/10/2017

Invoice No: 55082

Our Reference: VET CHIRN

Should you have any queries in relation to this account,
please contact your Account Manager
TONY MIRAMS

Chirnside Park Veterinary Clinic Pty. Ltd.
103 Switchback Road
CHIRNSIDE PARK VIC 3116

Class of Policy: BUSINESS

Insurer: VERO INSURANCE LIMITED
GPO Box 1509 MELBOURNE VIC 3001

ABN: 48 005 297 807

The Insured: Chirnside Park Veterinary Clinic Pty. Ltd.

NEW POLICY

Policy No: SPK017849170

Period of Cover:

From 6/11/2017

to 6/11/2018 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Business Insurance Renewal 2017/2018

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$3,310.46	\$0.00	\$0.00	\$341.08	\$364.17	\$100.29

TOTAL \$4,116.00
(Excluding Credit Card fee)

Credit Card fee (inc GST) is \$61.74



Billor Code: 112359
Ref: 013003689197001

Contact your financial institution to make this
payment from your nominated account.

Our Reference: VET CHIRN

Invoice No: 55082

Acct Man: TM



Acct Name: Southern Cross Brokers Pty Ltd - ATF The
BSB: 013395 Account: 461796259
Reference: VET CHIRN 55082



Mail this portion with your cheque payable to:
Southern Cross Brokers Pty Ltd
PO Box 593
PORT MELBOURNE VIC 3207



To pay with your
MasterCard, Visa
Call 03 9645 3822

AMOUNT DUE

\$4,116.00

Schedule of Insurance

Class of Policy: BUSINESS	Policy No: SPK017849170
The Insured: Chirnside Park Veterinary Clinic Pty. Ltd.	Invoice No: 55082
	Our Ref: VET CHIRN

BUSINESS PACKAGE Veterinarians PROFESSIONAL SERVICES Scheme

INSURED Chirnside Park Veterinary Clinic Pty Ltd ABN 63097631859
 OCCUPATION Veterinary Services

SITUATION 103 SWITCHBACK Road Chirnside Park VIC 3116
 PERIOD OF INSURANCE 06/11/2017 to 4:00pm on 06/11/2018

INTERESTED PARTY 114 Alexandra F/L as trustee
 Fleay Lines Superannuation Fund Owner
 Shire of Yarra Ranges Other Interest

POLICY SECTIONS TAKEN or NOT TAKEN

SECTION:	INSURED/NOT INSURED
1 PROPERTY DAMAGE	INSURED
- THEFT	INSURED
3 GLASS	INSURED
4 MONEY	INSURED
5 BUSINESS INTERRUPTION	INSURED
6 PUBLIC & PRODUCTS LIABILITY	INSURED
7 MANAGEMENT LIABILITY	INSURED
8 PORTABLE & VALUABLE ITEMS	NOT INSURED
9 EQUIPMENT BREAKDOWN	INSURED
10 TAX PROBE	INSURED
11 COMMERCIAL MOTOR VEHICLE	NOT INSURED
12 GOODS IN TRANSIT	NOT INSURED

COVER :

1) PROPERTY DAMAGE (ACCIDENTAL LOSS OF OR DAMAGE TO)

	SUMS INSURED
Building(s)	\$ 354,000
Contents & Business Equipment	\$ 311,000
Stock	\$ 24,000
Other (eg Live animal vaccines)	\$ Nil
TOTAL	\$ 689,000

Extra covers:

Fire extinguishment costs	\$ 25,000
Rewriting of records - up to	\$ 50,000
Removal of debris & temporary repairs	\$ 50,000
Professional fees (surveyors, architects etc)	\$ 25,000
Cost of tracing source of water	\$ 25,000
Mortgage discharge costs	\$ 30,000
Directors, employees tools/personal effects	\$ 5,000 per event
Loss of land value (Building)	Lesser of \$ 100,000/10% sum insd
Capital additions	Lesser of \$ 500,000/20% sum insd.
Works of art, antiques or curios	Up to \$ 10,000 max. per item
Temporary premises -new cover	Up to 20% of highest sum insd.
Environmental upgrade	Up to 10% of sum insd. to repair
Seasonal increases	Up to 35% of sums insured
Undamaged foundations	
Automatic reinstatement of insured amount	
Additional cost of repairing electronic equipment	

Schedule of Insurance

Class of Policy: BUSINESS
The Insured: Chirnside Park Veterinary Clinic Pty. Ltd.

Policy No: SPK017849170
Invoice No: 55082
Our Ref: VET CHIRN

Additional benefits:

Prevention of loss or damage	Up to \$ 25,000
Temporary removal of property	20% of Contents/Stock sum insd
Business records away from premises	Reasonable costs
Landscaping	\$ 10,000
Damage to vacant buildings	Up to \$ 5,000
Fusion of small electric motors	Up to 2.5 horsepower (1.8Kw)
Refrigerated stock/foods	Up to \$ 5,000
Theft of external property	\$ 10,000
New premises-temporary cover	Up to 20% of highest sum insd.
Limited transit cover	Up to \$ 25,000

Reinstatement & Replacement Conditions apply.

Flood cover - **NOT INSURED**

Excess: Earthquake - Lesser of \$ 20,000 or 1% of property insured amount
All other claims - \$250 each claim.

2) THEFT

Covering Contents and Stock	SUM INSURED
	\$ 311,000
Extra covers:	
Temporary protection	\$ 5,000
Rewriting of documents	\$ 25,000
Directors & employees tools/personal effects	\$ 5,000 per person
Damage to rented premises	Up to \$ 5,000
Replacement of locks and keys	Up to \$ 5,000
Environmental upgrade	Up to \$ 10% of sum insd
Automatic reinstatement of sum insured	

Optional:

Additional damage to rented building(s) \$

Additional benefits:

Theft of external property	\$ 5,000
Employee dishonesty	\$ 5,000
Funeral expenses	\$ 10,000
Developing security images	
Temporary premises-new cover	Up to 20% of highest sum insd
Temporary removal of property	20% of Contents value
Damage to a safe or strongroom	

Excess : \$250 each & every claim

3) GLASS BREAKAGE

External & internal glass & signs -	SUM INSURED
	Replacement Cost

Extra covers:

Removal of frames, temporary shuttering, replacing signwriting/alarm tapes/ornamentation/reflective materials, window tinting (limit \$ 5,000), damage to window displays, showcases, counters, frames, tiled shopfronts, after hours service, broken signs -- Up to \$ 8,000

Excess : \$ 100 each & every claim

Schedule of Insurance

Page 5 of 8

Class of Policy: BUSINESS
The Insured: Chirnside Park Veterinary Clinic Pty. Ltd.

Policy No: SPK017849170
Invoice No: 55082
Our Ref: VET CHIRN

4) MONEY

	SUM INSURED
a) In Transit	\$ 2,000
b) On Premises - during business hours	\$ 2,000
c) On Premises-outside business hours (automatic \$3,000)	
d) In a locked safe/strongroom outside business hours	\$ 2,000
e) In your custody/private residence (automatic \$ 3,000)	

Excess: \$ 100 each & every claim

Extra covers:

Reinstatement of sum insured following a loss
Temporary protection/guards etc - up to \$ 5,000
Replacement of locks/keys - up to \$ 5,000
Seasonal increase in sums insured

Additional covers:

Employee dishonesty (if discovered within 31 days) - up to \$ 5,000
Developed security images - up to \$ 1,000
Directors & employees personal effects - up to \$ 5,000
Funeral expenses - up to \$ 10,000
Travellers money (world wide cover) - up to \$ 5,000
Counterfeit money - up to \$ 500

5) BUSINESS INTERRUPTION

	SUM INSURED
A reduction in Business Gross Income	\$ 1,300,000
Additional Increased Cost of Working (over \$ 10,000)	\$ 25,000
Outstanding Accounts Receivable (over \$ 10,000)	\$ 50,000
TOTAL	\$ 1,375,000

Benefits include cover for:

Claim preparation costs \$ 25,000
Increased Cost of working \$ 10,000
Cover for unspecified Suppliers or Customers - up to 25% of Gross Income
Prevention of access
Boiler explosion
Public Utilities (power/gas/water/sewerage/communications)-48 hour excess
Damage within a retail complex
Computer installation
Temporary removal of documents
Infectious disease, vermin/pests, defective sanitary facilities,
food/drink poisoning, murder or suicide, shark/crocodile attack

Indemnity Period: 12 months

6) PUBLIC & PRODUCTS LIABILITY

Covering your legal liability to pay compensation in respect to any claim for personal injury , property damage or advertising liability which occurs during the period of insurance and caused by an occurrence in connection with your business, occurring within the geographical limits and is neither intended or expected and a court/tribunal or the insurer accepts that you are required to pay.

Schedule of Insurance

Class of Policy: BUSINESS
The Insured: Chirnside Park Veterinary Clinic Pty. Ltd.

Policy No: SPK017849170
Invoice No: 55082
Our Ref: VET CHIRN

Liability Limit:
Public Liability \$10,000,000 any one occurrence
Pollution cover \$10,000,000 any one period of insurance
Products Liability \$10,000,000 any one occurrence &
in the annual aggregate.

Retroactive date :

(NEW) Amended Treatment Risk Exclusion

The insurer shall not be liable for any claims arising from or in connection with:

- (a) the make-up of or dispensing of any drug; or
- (b) any remedial advice relating to, or service or treatment of any Racehorse, Professional Jumping Horse or Show Horse.

Territorial Limits:

- a) Anywhere in the Commonwealth of Australia and New Zealand
- b) Anywhere else in the world excluding North America & Canada or its administered territories.

Additional covers apply for:

Damage to property in your care, custody or control - limit \$ 250,000
First aid costs
Loading/unloading of vehicles
Representation costs at inquests
Broad definition of "the Insured" and "Business"
Principals Liability

Excess: \$ 250 each & every claim

7) MANAGEMENT LIABILITY

Covering an act, error omission, conduct, misstatement/misleading statement, neglect or breach of duty, trust, contract, warranty or authority, statute or confidentiality actually or allegedly committed by a) the Company, b) a Director or Officer of the Company or c) a Trustee of the Superannuation fund *and notified to the Insurer during the current period of insurance.*

Limit:...\$ 250,000 Excess: \$ 250 each claim
No of employees - 16
Employee Dishonesty cover -- Limit:...\$ Nil Excess: \$ 250

This section of the policy is based on a "Claims made and notified" wording -- this means that the policy will respond to claims first made against the Insured, *during the period of insurance and notified to the Insurer during the period of insurance.*

Additional benefits:

Advancement of defence costs & representation expenses
Continuity of cover
Acquisition/creation of new subsidiaries
Outside directorships
Occupational health & safety expenses
Pollution expenses
Emergency costs (reasonable defence/representation costs)
Personal tax liability of insolvent company - limit \$ 25,000

Schedule of Insurance

Class of Policy: BUSINESS
The Insured: Chirnside Park Veterinary Clinic Pty. Ltd.

Policy No: SPK017849170
Invoice No: 55082
Our Ref: VET CHIRN

Public relation expenses - limit \$ 25,000
Business crisis consultant fees - limit \$ 25,000 for first 30 days
Spouses and legal representatives cover
Retired directors & officers - discovery period 7 years from policy expiry
Automatic discovery period - 90 days

8) PORTABLE & VALUABLE ITEMS -NOT INSURED

Loss or damage to portable/valuable items usually carried around in the course of your business (World-wide cover) Limit...\$

9) EQUIPMENT BREAKDOWN (Covers MACHINERY, COMPUTER & ELECTRONIC EQUIPMENT)

- A) Covering loss of or damage to equipment from breakdown or caused by breakdown \$ 30,000
- B) Deterioration of Refrigerated Stock \$ Nil
- C) Restoration of Computer Data \$ Nil
- D) Increased Cost of Working (eg. hiring substitute equipment, additional staffing) \$ Nil

Extra covers:

Damage caused by flying fragments, costs of gaskets, joints & drivebelts etc.
Hiring temporary replacement machinery/effecting temporary repairs, overtime work/express freight & consultants fees - \$ 25,000

Excess: \$ 100 each & every claim

10) TAX PROBE

Covering the professional fees (eg accountant's fees) incurred by you (incl. travel & accommodation) following an audit of your business affairs by the Australian Tax Office or a Commonwealth, State/Territory Department, Body or Agency.

Cover applies for Business & Directors audit - with investigation cover
Nominated Director(s): Dr Roslyn Fleay

Limit.....\$ 10,000

11) COMMERCIAL MOTOR VEHICLE - NOT INSURED

12) GOODS IN TRANSIT - NOT INSURED

(Effective 12 AUGUST 2017).

Cover has been provided on the basis of the following information which you have provided to us. Please check that the details are correct and advise us of any amendments.

- * You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled in the last 5 years.
- * You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been refused insurance or had a policy declined in the last 5 years.
- * You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence (other than minor motor offences) in the last 5 years.

Schedule of Insurance
Class of Policy:
The Insured:

BUSINESS
Chirnside Park Veterinary Clinic Pty. Ltd.

Policy No: SPK017849170
Invoice No: 55082
Our Ref: VET CHIRN

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been declared bankrupt, or has been involved in a business that has been put into receivership or liquidation, in the last 5 years.

WHAT YOU HAVE TOLD US

Occupied as: Veterinary clinic operation
The construction type of your building is made up of: External Walls: Brick/Stone
Floor: Concrete/Brick
Roof: Iron/Steel/Aluminium

The security of your building consists of: Deadlocks or Swipecards with local alarm

The location of your building is: Residential Area

Does the building have sprinklers? No Sprinklers at Premises

DUTY OF DISCLOSURE
=====

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- * that diminishes the risk to be undertaken by the insurer;
- * that is common knowledge;
- * that your insurer knows or, in the ordinary course of their business, ought to know;
- * as to which compliance with your duty is waived by the insurer.

NON-DISCLOSURE
=====

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

(August 2017)

THIS IS A SUMMARY OF THE POLICY COVERAGE.

PLEASE REFER TO THE POLICY DOCUMENT FOR ALL OF THE TERMS, CONDITIONS, EXCEPTIONS AND EXCLUSIONS.

CONTACT SOUTHERN CROSS BROKERS ON (03) 9645 3822 IF YOU WANT TO VARY THE COVER OR IF YOU HAVE ANY QUERIES.

SECTION S 41(3) OF THE DUTIES ACT (VIC) 2000

- AND -

IN THE MATTER of the beneficiary
transferring property to a
trustee or custodian of a
superannuation fund or trust


STATUTORY DECLARATION

I, Steven John Lines of 114 Alexandra Road, Lilydale VIC 3140, in the State of Victoria, Manager do solemnly and sincerely declare that:

1. I am a director of 114 Alexandra Pty Ltd A.C.N. 606 209 063 who is the trustee for The Fleay Lines Superannuation Fund A.B.N. 82 240 879 488 of the registered office 114 Alexandra Road, Lilydale VIC 3140.
2. 114 Alexandra Pty Ltd as transferee will be holding the property in its capacity as trustee for The Fleay Lines Superannuation Fund.
3. The Fleay Lines Superannuation Fund is a complying superannuation fund and the transferors are beneficiaries of the said fund.
4. The transfer will result in no change of the beneficial ownership of the property.
5. No consideration will pass between the parties to complete the transaction.

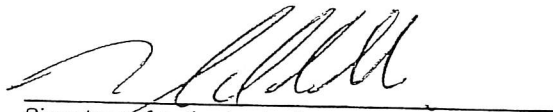
I acknowledge that this declaration is true and correct, and I make it with the understanding and belief that a person who makes a false declaration is liable to the penalties of perjury.

DECLARED at SEVILLE)
in the State of Victoria, this 27 day of)
2016)



Signature of person making this declaration Steven John Lines

Before me,


Signature of authorised witness

BRUCE ALAN CALDWELL
of 650 Warburton Highway, Seville
An Australian Legal Practitioner
within the meaning of the Legal
Profession Uniform Evidence Act 1958 (Vic)

The authorised witness must print or stamp his or her name, address and title under section 107A of the Evidence Act 1958 (Vic) (eg. Justice of the Peace, Pharmacist, Police Officer, Court Registrar, Bank Manager, Medical Practitioner, Dentist)

Transfer of Land

Section 45 Transfer of Land Act 1958

Privacy Collection Statement
The information from this form is collected by the Registrar of Titles under statutory authority and is used for the purpose of maintaining publicly searchable registers and indexes.

1. Land/s

Land Title

Volume 08689 Folio 070

2. Estate and Interest

FEE SIMPLE

3. Transferor/s

Transferor 1

Given Name/s ROSLYN JUDITH

Family Name FLEAY

Transferor 2

Given Name/s STEVEN JOHN

Family Name LINES

4. Transferee/s

Transferee

Name 114 ALEXANDRA PTY LTD

ACN 606 209 063

5. Manner of Holding

SOLE PROPRIETOR

6. Address/es of Transferee/s

Address of Transferee

Unit Street No 114

Street Name ALEXANDRA

Street Type ROAD

Locality LILYDALE

State VIC Postcode 3140

7. Directing Party

None

8. Consideration


The transferee(s) being entitled in equity.

9. Signing


The transferor at the direction of the directing party (if any) transfers to the transferee the estate and interest specified in the land described for the consideration expressed and subject to the encumbrances affecting the land including any created by dealings lodged for the registration before the lodging of this transfer.

Transferor 1

ROSLYN JUDITH FLEAY

 *Signature of Transferor*

Transferor Witness

 *Signature of Witness*

Transfer of Land

Section 45 Transfer of Land Act 1958

Privacy Collection Statement
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11. Lodging Party


Customer Code

Reference

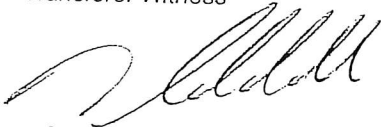
Transferor 2


STEVEN JOHN LINES



 Signature of Transferor

Transferor Witness




 Signature of Witness

Transferee

Multi-person Company - Director & Director or
Director & Secretary witness


The common seal of 114 ALEXANDRA PTY
LTD was affixed in the presence of the
authorised person(s)

Full Name Roslyn Judith Fleay
Usual Address 114 Alexandra Road, Lilydale
VIC 3140

 Signature of Director

Full Name Steven John Lines
Usual Address 114 Alexandra Road, Lilydale
VIC 3140



 Signature of Director

10. Date

Date: (DD/MM/YYYY) / /

Transfer of Land

Section 45 Transfer of Land Act 1958

Privacy Collection Statement
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under statutory authority and is used for the purpose of maintaining
publicly searchable registers and indexes.

You may lodge this form in two ways:

1. In person

Land Registration Services
Land Victoria
Level 9, 570 Bourke Street
Melbourne Vic 3000

2. By mail (*extra fee applies*)

Land Registration Services
Land Victoria
PO Box 500
East Melbourne Vic 8002
Or DX 250639 Melbourne



Volume 08689 Folio 070

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Produced 17/11/2016

07:47 hr

CERTIFICATE OF TITLE -- VICTORIA

Under the Transfer of Land Act 1958

I certify that the registered proprietor is the proprietor of the estate and interest in the land subject to the encumbrances, caveats and notices described



REGISTRAR OF TITLES

LAND DESCRIPTION

Lot 1627 on Plan of Subdivision 073200.
PARENT TITLE Volume 08620 Folio 357
Created by instrument LP073200 29/09/1967

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
114 ALEXANDRA PTY LTD of 114 ALEXANDRA ROAD LILYDALE VIC 3140
AN284093S 17/11/2016

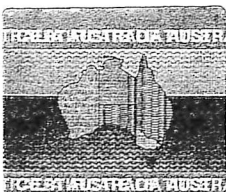
ENCUMBRANCES, CAVEATS AND NOTICES

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

DIAGRAM LOCATION

SEE LP073200 FOR FURTHER DETAILS AND BOUNDARIES

END OF CERTIFICATE



THIS CERTIFICATE CONTAINS INFORMATION CORRECT AT THE TIME OF PRINTING.
CURRENT INFORMATION SHOULD BE OBTAINED BY A SEARCH OF THE REGISTER.



CERTIFICATE OF TITLE - VICTORIA

Under the Transfer of Land Act 1958

I certify that the registered proprietor is the proprietor of the estate and interest in the land subject to the encumbrances, caveats and notices described

Alvin McRae



REGISTRAR OF TITLES

LAND DESCRIPTION

Lot 1627 on Plan of Subdivision 073200.
 PARENT TITLE Volume 08620 Folio 357
 Created by instrument LP073200 29/09/1967

REGISTERED PROPRIETOR

Estate Fee Simple
 Joint Proprietors
 STEVEN JOHN LINES
 ROSLYN JUDITH FLEAY both of 103 SWITCHBACK RD. CHIRNSIDE PARK 3116
 X887755M 16/11/2001

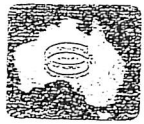
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