



Spring Park Farm Estate Littlehampton, Adelaide



Every single day's rent
for 10 years is covered

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Disclaimer

OzInvest does not provide advice on investments. The investment decision of all interested parties should be based on advice from a qualified Financial Planner or similar professional and on their own research before making any investment decision.

This document contains compiled information from various sources to assist you in conducting your due diligence. Please ensure you corroborate all information contained within this document. All sources for information contained within this Property Summary will be disclosed at your request. OzInvest will not accept responsibility for inaccurate information provided from external sources or third parties.



Introduction

OzInvest have access to brand new house and land packages at Spring Park Farm Estate in Littlehampton. Littlehampton is only 27kms from the Adelaide CBD. Spring Park Farm Estate is just minutes away from shopping centres, education and transport facilities.

Special Features

Littlehampton has easy access to all the following areas:-

Adelaide CBD (27kms) 25 mins drive to the Adelaide CBD via the South Eastern Freeway.

South Eastern Freeway Access Ramp (900m) Provides commuters easy access to the Adelaide CBD.

Mt Barker Town Centre (2kms) 5 mins drive to Mt Barker Town Centre

Shopping Centres

Mt Barker Central (1.4kms)

Local shopping centre anchored by Coles

Mt Barker Village Shopping Centre (1.9kms)

Local shopping centre

Schools

Littlehampton Primary School (800m)

Local Primary School

Mt Barker Primary School (1.8kms)

Local Primary School

Cornerstone College (600m)

Local Lutheran Secondary College catering for years 8-12

Mt Barker High (2.4kms)

Local High School

TAFE of SA, Mt Barker Campus (1.9kms)

Local TAFE

Public Transport

Local Bus Service

Mt Barker Train Station (1.4kms)

Local train station

Hospitals

Mount Barker District Soldiers Memorial Hospital (3.3kms)

Local Hospital

Parks & Leisure Centres

Mt Barker Golf Course (3.5kms)

18 hole golf course

Aquatic Centre (1km)

Recreation Reserves

**Please note these approximate distances are calculated as the crow flies.*

Historical Capital Growth for Littlehampton

Source:- Residex Market Facts September 10

Total rate for the past 3 years was - 16.4%

Average rate over the past 10 years was- 10.3% pa

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What a Typical House & Land Package will Cost You:

Example based on: 4 Bedroom House and Land Package at Spring Park Farm Estate in Littlehampton

| Tax Bracket / Salary | Weekly Cost / (Weekly Income) # | Annual Tax Cuts # |
|---------------------------------|---------------------------------|-------------------|
| 31.5% - \$37,001 - \$80,000 pa | \$114 | \$7,239 |
| 38.5% - \$80,001 - \$180,000 pa | \$83 | \$8,847 |
| 46.5% - 180,001 and above pa | \$48 | \$10,686 |

Weekly Income

Assumptions:

- Interest Only loan
- 90% LVR (10% deposit paid)
- Interest rate @ 7.2%

Disclaimer:

These figures should be used as a guide only as they have been generalized on the above Assumptions and will change for individual circumstances. As mortgage insurance is a variable cost, it has been excluded from our example. Figures were provided in good faith, however investors should always seek professional advice from an Accountant or other relevant professionals.

Mount Barker

One of the fastest growing regional centres in Australia, Mount Barker is the major service centre at the southern end of the Adelaide Hills. In Mount Barker are a number restaurants, petrol stations, supermarkets and speciality shops, as well as sporting facilities, a hospital and several banks. As an established town, Mt Barker offers many recreational and community facilities for residents to access and enjoy. Looming over the town is Mount Barker Summit, which has excellent views of the surrounding area.



Mount Barker



Auchendarroch House



Mount Barker Church



Mount Barker Central Shopping Centre



Wallis Tavern and Cinema



Mount Barker Train Station



Mount Barker Bus Station

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Littlehampton





ADELAIDE is known as one of the best-planned cities in the world.

It was designed by Colonel William Light, the first surveyor-general of South Australia, when it was founded in the 1830s.

His design, known as 'Light's Vision', involved the city being laid out in a straightforward grid pattern.

It's got wide streets, parklands surrounding it and is easy to get around.

Light's plan was criticised at the time but he managed to overcome all the challenges of the day and today his design has become one of the best urban plans in the world, even making it to the National Heritage List.

Located on the coast like all major Australian cities, Adelaide is surrounded by hills and has maintained its heritage over the years with Victorian and Edwardian architecture.

Since Light's original plan for Adelaide back in the 1800s, the city has of course grown considerably, with satellite cities like Elizabeth in the north springing up to cope with urban expansion and sprawl.

The city will undoubtedly continue to grow into the future, which is why the SA Government has formulated a 30-year Plan for Greater Adelaide that sets out the way in which growth will be managed.

The plan points out that growth could be simply allowed to happen in an unplanned

way without any vision or purpose, but that would result in a sprawling city with poorly located housing, insufficient access to transport or jobs and an over-consumption of water, energy and other natural resources.

A draft plan was released in July and consultation took place over a period of three months.

It's believed there were hundreds of submissions for the plan when consultation ended on September 30.

It's not yet known when the final 30-year Plan for Greater Adelaide will be completed but the idea is state government agencies will use the document to plan infrastructure and services and councils will also use it to plan local infrastructure and guide their development decisions.

THE 30-YEAR PLAN

The SA Government has described the 30-year Plan for Greater Adelaide as a long-term vision for the future of the state.

The Greater Adelaide region covers an area of around 9000 square kilometres from Victor Harbor and Goolwa in the south, the Adelaide Hills through to Murray Bridge in the east, Gulf St Vincent to the west and the Barossa Valley and Mallala to the north.

It covers 28 council areas and seven SA Government regions including Western Adelaide, Northern Adelaide, Southern

Adelaide, Eastern Adelaide, Fleurieu, Adelaide Hills and Barossa.

During the next 30 years the government is planning for steady population growth of 560,000 people in Greater Adelaide which will require the construction of 258,000 additional homes.

It's also planning for economic growth of \$127.7 billion, the creation of 282,000 jobs and record infrastructure investment of \$11.4 billion over four years from 2009 to 2010 with a focus on major transport projects.

The 30-year plan promises to make two fundamental changes to planning in Greater Adelaide – specifically creating a new urban form and building Australia's most competitive and efficient planning system.

Minister for Urban Development and Planning Paul Holloway has described the plan as a blueprint for tackling economic and environmental challenges to ensure SA remains one of the most liveable, competitive and sustainable cities in the world.

The draft plan shows how the government will tackle the challenges of population growth, an ageing population, climate change, rising fuel prices, technological change, demand for affordable housing, economic growth and increasing pressure on the availability of infrastructure and resources such as energy and water.

"There are significant consequences for

Source:- Australian Property Investor, December 09

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failing to plan for these changes, such as falling behind on infrastructure needs, inadequate budgeting for long-term infrastructure priorities, failing to provide enough land for housing and jobs and inadequate planning for the services that communities will need, such as health and education," the plan reads.

"Collectively these failures will act as a handbrake on the economy.

"The plan seeks to provide a set of practical and achievable policies and targets to manage the forecast changes that will confront Greater Adelaide during the next 30 years."

The State Government formulated SA's Strategic Plan nearly six years ago and Property Council of Australia SA division executive director Nathan Paine says the 30-year plan provides the community with a visual and spatial representation of how that will play out over coming decades.

Basically the government's aim is to improve quality of life in SA, maintaining its heritage and culture while also providing for inevitable change and growth.

The 30-year plan outlines where people will live, where jobs will be located and where new transport and infrastructure will be.

It aims to locate the majority of new housing in current urban lands, particularly around transport corridors, which means about 80 per cent of the existing urban character will remain largely unchanged.

The government intends to create 13 new transit-oriented developments with the idea of creating 'walkable' neighbourhoods, where people can live close to public transport, employment and services.

The plan will also set aside 11,600 hectares of land to create new growth areas, which will be based on the principles of mixed use development, higher densities, a greater mix of housing and ideally will be located next to transport corridors.

By having a plan for the next 30 years, the government can ensure it provides adequate infrastructure well in advance in areas targeted for growth.

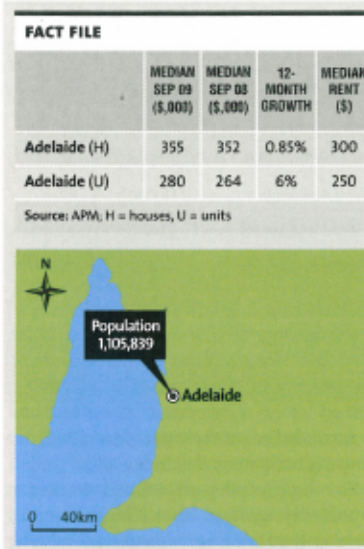
GROWTH IN GREATER ADELAIDE

According to the 30-year plan Greater Adelaide has a population of about 1.3 million people, which is just over 80 per cent of the SA total and it provides 68 per cent of the state's employment.

The plan forecasts a population increase in Greater Adelaide of 560,000 in the next 30 years and it's expected SA's population will reach two million by 2027.

During the consultation period for the 30-year plan there was some controversy and debate over its population projections.

Greens Member of the Legislative Council



Mark Parnell claimed the population targets were "vastly overblown" by as much as a quarter of a million people, citing Australian Bureau of Statistics (ABS) figures to back his argument.

He said discrepancies in population forecasts would have major implications for the plan by affecting land releases on the fringes of Adelaide for housing development, where the government was choosing to spend money on infrastructure and decisions made by investors about where to invest.

Parnell claimed the government was loading up population forecasts to create a false argument that more housing estates on Adelaide's outskirts were needed which would cause unnecessary, unsustainable sprawl into places like Mount Barker, Gawler and Buckland Park.

Holloway rejected Parnell's claims, explaining that the discrepancies between the population figures in the plan and the ABS were possibly due to a failure to take into account the fact that the plan covers the Greater Adelaide region, rather than just the Adelaide region.

He said the plan's population estimates were consistent with ABS projections.

The current average weekly population increase for Greater Adelaide is 310 people and the 30-year plan anticipates an average weekly increase of around 360 people, which Holloway said was "hardly an overly ambitious target".

It's believed there's a need to plan for a high-growth scenario, especially as projections for Australia's population have recently increased.

SA executive director of the Urban Development Institute of Australia (UDIA)

SA NEWS

HINDMARSH ISLAND

Rezoning for Hindmarsh Island, south of Adelaide, that will provide a framework for orderly development while also protecting Ramsar-listed wetlands has been approved.

Minister for Urban Development and Planning Paul Holloway says the rezoning reflects the increased demand for housing since the construction of the bridge to Goolwa.

Holloway says the government has attempted to strike an appropriate balance between the demand for new housing on the island and the need to protect its conservational values.

VACANCY RATE TIGHTENS

The metropolitan Adelaide rental vacancy rate tightened in August to reach 1.29 per cent, according to the Real Estate Institute of South Australia (REISA).

REISA president Robin Turner says although figures showed the vacancy rate remained low during August, property managers have claimed there was a slowing in tenant demand.

"Traditionally the market tends to pick up in spring, however tenant enquiry levels have been unseasonably low this year," he says.

"Anecdotal evidence from property managers suggests that the tightening vacancy rate can be attributed to a smaller amount of available properties coming onto the market."

Turner says with first homeowners less active in the market and investors returning to the rental market, there was likely to be an increase in rental stock.

In August, rental properties in the CBD continued to be a popular option for renters with the vacancy rate sitting at a low 0.44 per cent.

Terry Walsh says the increase projected for Adelaide is very moderate compared with projections for other states.

If population projections are wrong it could have an impact on investors buying in particular areas expecting growth, however most industry professionals believe the targets are basically correct.

According to the plan, about 70 per cent of the new housing to be created in Greater Adelaide over the next 30 years will be within

Source:- Australian Property Investor, December 09



current city limits which is designed to reduce urban sprawl and make it easier for people to be within walking distance of public transport.

Walsh says the target of 70 per cent infill is an ambitious one and is going to be a difficult challenge to meet.

"It will need government to ensure the transport corridors are planned and changed and these land parcels are ready well ahead of requirement," he says. "It's a very long-term change."

But he says infill is good because it stops urban sprawl which can cause a city to lose its culture and you can have a greater value return from infrastructure investment, for example by maximising the use of rail transport systems.

EXPANSION OUTSIDE ADELAIDE

About 11,600 hectares of land beyond the existing urban and township boundaries have been identified as new growth areas in Greater Adelaide.

According to the plan they include Mount Barker, Victor Harbor, Goolwa and Hindmarsh Island and, north of the city, Two Wells, Roseworthy, Concordia, Buckland Park, Buckland Park South, Cheetham, Globe Derby Park and the Playford North extension.

Priority for new broadacre developments will be given to land close to existing transport corridors, places of major employment or areas where development will have minimal impact on valuable agricultural lands and native vegetation.

According to the Housing Industry Association's regional executive director for SA and the Northern Territory, Robert Harding, the plan predicts the majority of growth will be in the north, with far less dramatic growth in the south.

"What growth is predicted for the south is along the fast rail track to Noarlunga," he says.

Following the release of the draft plan, there has been some opposition from Adelaide residents about where population growth will be targeted.

In particular Mount Barker residents have expressed concerns about growth in their area, with plans for another 29,000 people in the Adelaide Hills and Murray Bridge area.

The Adelaide Hills are about 20 minutes southeast of Adelaide and Mount Barker has become one of the fastest-growing areas in SA.

People have increasingly been moving to the area – which was once prime agricultural land – in recent years seeking a tree change and a more relaxing lifestyle.

According to a news report Mount Barker's population has increased about 17 per cent

REGIONAL TARGETS FOR GREATER ADELAIDE

| Area | Net additional dwellings | Net additional population |
|----------------------------------|--------------------------|---------------------------|
| Adelaide City | 9,700 | 16,300 |
| Eastern Adelaide | 20,300 | 41,700 |
| West Adelaide | 46,000 | 90,000 |
| Northern Adelaide | 57,000 | 140,000 |
| Southern Adelaide | 40,500 | 82,000 |
| Barossa | 57,000 | 139,000 |
| Adelaide Hills and Murray Bridge | 13,000 | 29,000 |
| Fleurieu | 14,500 | 22,000 |

to 12,500 in the past two years and about one house is built every day in the area.

The community of Mount Barker is reportedly worried about more housing development because it's concerned valuable farming land will be compromised, as well as the town's unique and relaxed character.

It also believes there won't be enough infrastructure to cope with expansion.

However the SA Government has said there'll be enough infrastructure provided to accompany growth and the plan won't encroach on good farming land.

Barossa, including Gawler and Roseworthy, is expected to have an additional 139,000 people and farmers at Roseworthy have also reportedly expressed concerns about their town being overrun by development.

While the communities seem to be averse to growth, Harding points out that it has to take place somewhere.

He says it's a bit unrealistic for residents to not want anyone else to move to these areas and in the past, the local government areas, especially in Mount Barker, have been careful about the way in which development has taken place.

Paine says the plan provides clear indications as to where SA is going to grow, which is beneficial for investors.

"If you're a major residential developer, while it doesn't show specifically what parcels, what it does is tell you where the state will grow over time.

"It says to investors if you want to invest in SA we now have a clarity of process, we know what we're going to do.

"And it will make it easy to deliver product to the market – as an investor you couldn't ask for much more, except maybe to lower taxes."

Walsh says it's hoped the plan will create opportunities for investors in Adelaide.

"Without a strong property investor sector then you have a dearth of rental properties, which are a really critical part of the mix.

The plan at a glance

During the next 30 years the SA Government is planning for:

- Steady population growth of 560,000 people
- The construction of 258,000 additional homes
- Economic growth of \$127.7 billion
- The creation of 282,000 additional jobs
- Record infrastructure investment of \$11.4 billion over four years starting from 2009 to 2010, with a focus on major transport projects including the electrification and modernisation of the existing rail system, as well as the Noarlunga to Seaford rail extension, western tram extension and O-Bahn extension.

Source: The 30-Year Draft Plan for Greater Adelaide

"If you don't have property investors you have a very shallow rental market."

RESPONSE TO THE PLAN

Industry professionals have welcomed the creation of the 30-Year Plan for Greater Adelaide.

Since Light's original plan for Adelaide, Paine says the state has only addressed planning in a relatively ad hoc manner.

He says SA hasn't had a document like the 30-year plan for the past four decades.

"We haven't had a true strategic spatial plan for Adelaide," he says.

The plan will give certainty to SA in the medium to long term, according to Paine, particularly for homebuyers, investors and employers, and it will enable the state to grow in a planned, cohesive manner.

"At the very highest level it's a strategic planning document that sets out where SA is going to grow, how it's going to develop and cope with the significant population growth as we move forward," he says.

"This will help us avoid the chaotic, unplanned approach to population growth seen in many cities around the world."

Paine acknowledges the plan will undoubtedly draw criticism, particularly because SA is innately parochial.

He says change is a dirty word in SA and that will be one of the biggest challenges for the implementation of the plan.

But Paine's confident it will only be beneficial for the state and he says people need to start accepting that SA must grow along its natural path.

"The reality is that this plan will deliver things like increased densities and SA has for

Source:- Australian Property Investor, December 09

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a long time pushed back against that without truly understanding the issues involved.

"At the end of the day people understand if you want your kids to have an affordable home and you want them to have jobs, then you have to accept some growth."

Paine says it's important to remember density, which is not common in SA at the moment, will come over the life of the plan, not straight away.

The UDIA says the plan recognises that people want a choice between having houses on blocks of land or higher-density urbanised communities that are close to jobs and services through public transport.

Walsh says it's inevitable that with infill there'll be a broader range of housing with more apartments and townhouses in Adelaide.

He says the changing demographics of the population will demand it; there'll be a greater proportion of older people, single people and couples without children.

While there will be change, Harding believes Adelaide will be able to keep its heritage and character.

"There will always be those who believe infill development has to some extent compromised the heritage of the area," he says. "But the simple fact of the matter is that people have to live somewhere."

Harding believes this is the first time SA has a comprehensive plan which balances the needs of the development industry with those of the community.

"Particularly, unlike previous plans, it has a realistic population growth figure and a comprehensive infrastructure plan which deals with transport and water supply.

"But most importantly, it delivers a rolling stock aspect which can give comfort to the development industry, provided the govern-

PAINE SAYS THE PLAN PROVIDES CLEAR INDICATIONS AS TO WHERE SA IS GOING TO GROW, WHICH IS BENEFICIAL FOR INVESTORS.

ment is strong in implementing the targets they have set."

Harding says the majority of urban land in Adelaide is owned by the Land Management Corporation, which was taken by surprise when the housing boom occurred.

"Land releases didn't keep up with demand and that meant an increase in prices," he says.

"This plan recognises there has to be an orderly release and if it's implemented in the proper way it should avoid that (price rises) happening. If it's not implemented in the proper way we'll be back to the same problems we had in 2005 and 2006."

The UDIA says there's a need for more land to be released to house the state's growing population.

Having an adequate supply of land during the next few years will be crucial to avoid price rises and decreasing affordability.

While property in Adelaide is affordable compared to other states in Australia, Walsh says SA's capacity to provide affordable land is a real challenge.

"That's a product of needing a good supply and increasing the efficiency of our planning system."

In the past Harding says growth boundaries have been extended but then rezoning doesn't occur to allow them to be utilised for residential purposes.

"Although those boundaries (in the plan) at first seem to be quite comprehensive, what

we have to remember is we have a sad history of actually rezoning land within growth areas," he says.

"I hope while these areas identified are comprehensive, the actual mechanics to carry that forward takes place."

Walsh says the UDIA will be urging the government to take control of growth areas abridging various councils so as to get the necessary land available in a rezoned state ready for redevelopment.

"That's what's been lacking over the last decade – there's been a slowness of getting the necessary land to the market," he says.

While the industry response to the plan has been positive overall, there has been some suggestion that more detail is needed in various areas.

Paine says the plan could clarify the roles of the different levels of government, because one of the issues arising out of the plan will be the way in which it's implemented by local government.

Walsh says the UDIA applauds the notion of the plan, but there does need to be some spatial illustrations of growth areas and infrastructure to be delivered.

He says the government needs to put the necessary infrastructure in place – such as water, transport and electricity – before it's needed.

"Without the necessary infrastructure the plan doesn't achieve what a plan should." **api**

Source:- Australian Property Investor, December 09



Postcode Demographics – Littlehampton

Source:- Domain – 'Property Reports' produced September 10

| | | |
|--|-------------|-----------|
| PopulationSize | 5250 | SA |
| All People | 2395 | 1467517 |
| Country of Origin | 5250 | SA |
| Australian Born | 86% | 75% |
| Born Overseas - Top 5 | 5250 | SA |
| United Kingdom | 7% | 8% |
| New Zealand | 1% | 1% |
| Germany | 1% | 1% |
| Netherlands | 1% | 1% |
| Italy | 1% | 2% |
| Age Statistics | 5250 | SA |
| 40 to 59 | 28% | 27% |
| 20 to 39 | 27% | 27% |
| 5 to 19 | 26% | 20% |
| 60+ | 10% | 19% |
| 0 to 4 | 9% | 6% |
| Family Statistics - Top 5 | 5250 | SA |
| Married | 62% | 51% |
| Never Married | 26% | 30% |
| Divorced | 7% | 8% |
| Widowed | 3% | 7% |
| Separated | 2% | 3% |
| Religion - Top 5 | 5250 | SA |
| No Religion | 26% | 24% |
| Anglican | 18% | 17% |
| Catholic | 17% | 24% |
| Uniting Church | 13% | 13% |
| Lutheran | 9% | 6% |
| Occupation - Top 5 | 5250 | SA |
| Associate Professional | 8% | 5% |
| Intermediate Clerical/Sales/Service | 8% | 7% |
| Tradespersons and Related Workers | 7% | 5% |
| Professionals | 7% | 7% |
| Managers and Administrators | 5% | 4% |
| Education - Top 5 | 5250 | SA |
| Not Attending (Working) | 70% | 75% |
| Infants/Primary | 15% | 10% |
| Secondary Education | 7% | 6% |
| University or other Tertiary Institution | 3% | 4% |
| Technical or Further Education | 3% | 3% |
| Transport to Work - Top 5 | 5250 | SA |
| Car (driver) | 33% | 25% |
| Car (passenger) | 5% | 3% |
| Worked at home | 3% | 2% |
| Bus Only | 1% | 2% |
| Bus & Other (ex Train) | 1% | 0% |
| Type of Dwelling - Top 3 | 5250 | SA |
| Separate house | 93% | 76% |
| Flat | 4% | 9% |
| Semi/Terrace | 1% | 12% |
| Nature of Occupancy - Top 3 | 5250 | SA |
| Purchasing | 48% | 27% |
| Fully Owned | 31% | 40% |
| Rented | 20% | 27% |

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Depreciation Schedule



OzInvest Ramjet Homes

Washington Brown's estimate is based upon a selling price of \$350,000. This is an estimate of the division 40 & 43 tax depreciation allowances claimable over a 10 year period, and utilizes both the Diminishing Value and Prime Cost methods. The allowances shown below do not apply to owner occupiers.

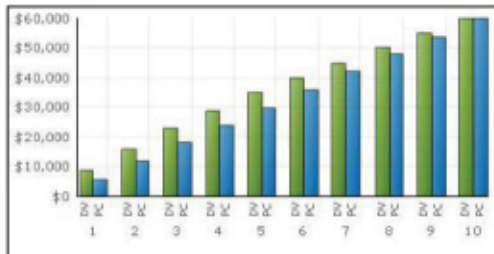


| | DIMINISHING VALUE | PRIME COST |
|----------------|-------------------|----------------|
| YEAR 1* | \$9,000 | \$6,500 |
| YEAR 2 | \$8,000 | \$6,500 |
| YEAR 3 | \$7,000 | \$6,500 |
| YEAR 4 | \$7,000 | \$6,500 |
| YEAR 5 | \$6,000 | \$6,500 |
| YEAR 6 | \$6,000 | \$6,000 |
| YEAR 7 | \$5,000 | \$6,000 |
| YEAR 8 | \$5,000 | \$6,000 |
| YEAR 9 | \$5,000 | \$6,000 |
| YEAR 10 | \$5,000 | \$6,000 |

The figures above are an estimate only and should only be used as a guide.

Data from this report cannot be used for taxation purposes, a more detailed report is required by the Tax Commissioner.

Washington Brown Depreciation Pty Ltd does not accept any contractual, tortious or any other form of liability for any loss or damage which may occur as a result of a purchaser using this preliminary information.



Washington Brown are able to provide discounts to investors for preparing final tax depreciation schedules in this development. Please contact Craig Hogg for more information.

YEAR 1* --- IS BASED UPON FULL YEAR CLAIM (365 DAYS)



Sydney
Level 2, 270 Pacific Highway
Crows Nest NSW 2065

Melbourne
Level 2, 222 Latrobe Street
Melbourne VIC 3000

Brisbane
Level 23, 127 Creek Street
Brisbane QLD 4000

Perth
Level 3, 1060 Hay Street
West Perth WA 6005

Cairns
181 Mulgrave Street
Cairns QLD 4870

Adelaide
213 Greenhill Road
Eastwood SA 5063

Hobart
127 Bathurst Street
Hobart Tasmania 7000

Phone: 1300 99 06 12 Fax: 1300 99 06 13 Web: www.washingtonbrown.com.au Email: info@washingtonbrown.com.au



Deposit Details & Land Registration

Deposit \$3500 cash holding deposit
Registration Registration expected September 2010

The Construction

Brick veneer dwelling with colorbond roof

House Description

- ✓ 4 Bedrooms
- ✓ Built-in robes to all bedrooms
- ✓ Ensuite to main bedroom
- ✓ Open plan living areas
- ✓ Double garage

10 Year Leaseback Option

We offer a Guaranteed 10 Year Leaseback to all investors who acquire a property in this Estate through OzInvest. The lease agreement will cover owners for any shortfall in rent caused by vacancies or rental arrears. The rental income is set at normal market rent.

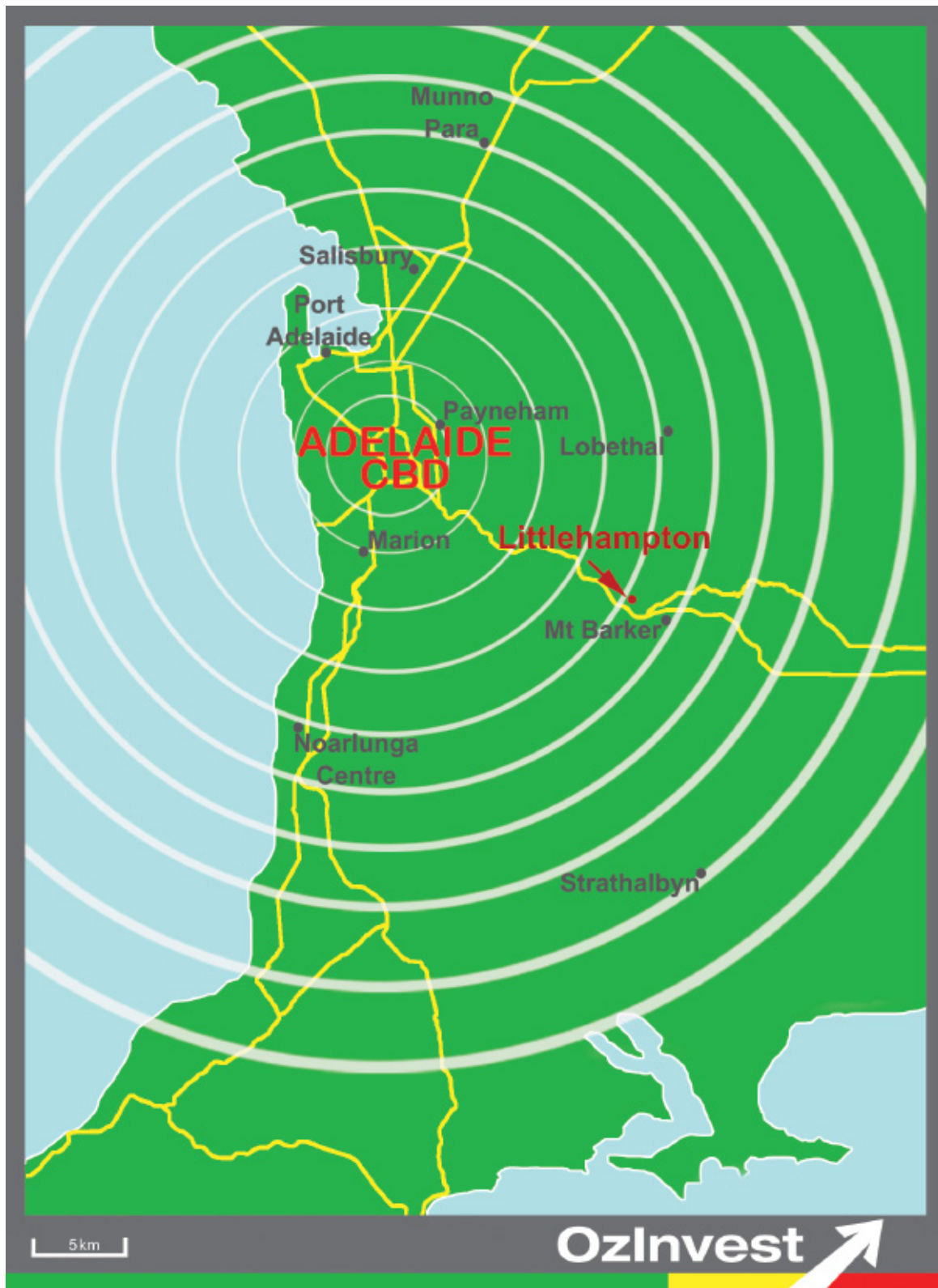


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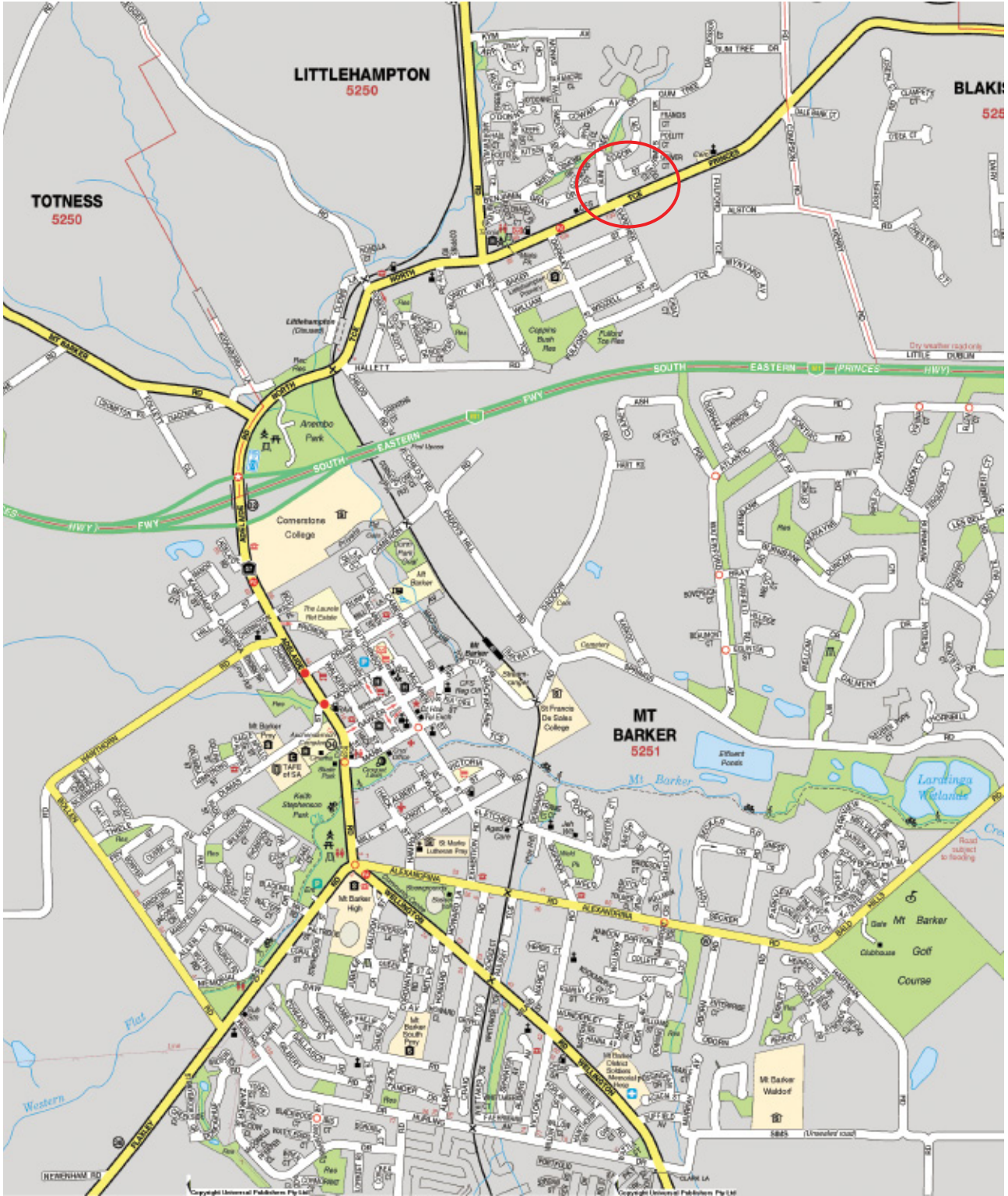
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Suburb Location Map



Suburb Location Map



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Rent Appraisal



RLA 230384

9 June 2010

Oz Invest Group
Attention: Richard Dunn
PO Box 6662
Baulkham Hills NSW 2153

Dear Richard,

Thank you for the opportunity to provide you with an appraisal on your proposed property investments in Littlehampton.

We see properties in Littlehampton and surrounding areas achieving high rental returns.

Given the current market I would estimate that the likely rental return would be in the vicinity of \$400 - \$420 per week.

If you require any further information, please do not hesitate to contact one of the team at David Pascoe Real Estate on 1300 163 119.

Regards and Thanks

David Pascoe
Your Real Estate Partner

P.O. Box 1577 Mount Barker, SA 5251
P 1300 163 119 F 1300 163 139
E info@davidpascoe.com.au W www.davidpascoe.com.au
ACN 143 230 871 ABN 25 561 997 593

"Success Through Superior Service"



OzInvest



Standard Inclusions List

PRELIMINARIES / GENERAL ITEMS

1. Fixed price building contract (HIA or MBA)
2. Soil Report / Footing Design / Wind Speed Classification / Contour Survey
3. Working Drawings
4. All Council and SA Water applications (including fees)
5. Building indemnity insurance
6. Builder's Public Liability insurance
7. Six months maintenance period / Six year structural guarantee
8. Detailed house and site clean upon practical completion

SITE PREPARATION

9. Building platform construction to levels nominated on site plan

PORTICO / ALFRESCO AREAS

10. Portico and Alfresco areas are incorporated under the main roof
11. Plain concrete slab to Alfresco areas is included
12. Tiled concrete slab to Portico areas is included

SLAB

13. Engineer designed and inspected slab
14. Concrete pumping included
15. Fixed price included in building contract sum (including rock excavation if required)

TERMITE PROTECTION

16. Exposed slab edge for visual perimeter inspection
17. Collars fitted to slab penetrations
18. All works compliant with Australian Standard 2870

WALL AND ROOF FRAMING

19. Timber or Steel framing constructed to manufacturer's specification and relevant Australian Standards
20. Framing constructed to Wind Speed Classification nominated by Engineer
21. Ceiling height 2400mm (8 ft.) approx. unless otherwise stated

EXTERNAL CONSTRUCTION – BRICK VENEER

22. Brick veneer construction with rendered finish to front elevation unless otherwise stated
23. Face Brick or Bagged and Painted finish to remainder of elevations as nominated in building contract
24. Brick on edge sills
25. Fibre Cement linings to eaves and verges
26. 90mm x 90mm steel or timber posts with colonial shoes where applicable
27. Insulation batts to external walls complying with Six Star Energy Efficiency requirements

INTERNAL CONSTRUCTION

28. 10mm plasterboard to internal walls
29. 10mm wet area plasterboard to Laundry / Bathroom / Ensuite / WC walls
30. 90mm plaster cornices throughout
31. 70mm x 19mm Customwood single bevel skirtings and architraves

32. Insulation batts to ceilings complying with Six Star Energy Efficiency requirements

ROOF

33. Colorbond steel at 22.5 degree pitch (or as specified in Estate design guidelines)
34. 450mm or 600mm wide Eaves overhang where applicable (or as specified in Estate design guidelines)
35. Colorbond quad gutters and fascias

36. Painted 75mm PVC downpipes

SLIDING WINDOWS AND SLIDING DOORS

37. Powder coated aluminium framed with clear glazing unless noted otherwise

38. Keyed locks to all sliding window sashes and sliding doors

DOORS

41. All doors to be selected from Builder's range
42. 2100mm x 4800mm approx. Panel-lift Garage door (Automatic – including two remote handsets)
43. Entry Door – Feature moulded panel door
44. Internal Doors – Feature moulded panel doors
45. External Hinged Doors - Flush panel doors (where applicable)
46. Cushion door stops (white) to all hinged doors
47. Gripper catches to Pantry / Store doors (as applicable)

DOOR FURNITURE

48. All door furniture to be selected from Builder's range
49. Entry Door - Gainsborough 890 Tri-lock or similar
50. Internal - Gainsborough Contractor Porcelain Series or similar
51. External Hinged Doors - Gainsborough 540 Terrace or similar

52. Privacy set to Bathroom / Ensuite / WC

53. Dummy set to Pantry / Linen / Broom (as applicable)

54. Passage Set to remainder of internal doors

APPLIANCES

55. All appliances to be selected from Builder's range in Stainless Steel
56. Oven - Electric Fan Forced Under Bench
57. Cooktop - Gas or Electric (as nominated in building contract)
58. Rangehood - Electric
59. Dishwasher – Electric
60. Hot Water System – Gas instantaneous 26ltr / min.

SANITARY AND TAPWARE

61. Kitchen sink - 1 and 3 / 4 bowl in Stainless Steel (including basket wastes)
62. Bath - 1525mm long approx. acrylic in white
63. Basins - drop-in or semi-recessed (as applicable) in white porcelain
64. Toilet - Close coupled with Dual Flush in white porcelain
65. Laundry Tub - 45Lt Stainless Steel tub with acrylic cabinet in white
66. Waste Grates – Chrome on brass



Standard Inclusions List Cont.

67. All tapware to be selected from Builder's range in Chrome
68. Mixer tapware throughout
69. Washing machine cocks included
70. Garden Taps - (2) in rough brass finish
71. Dishwasher – Cold water tap
- SHOWERS / MIRRORS / BATHROOM ACCESSORIES
72. All items to be selected from Builder's range
73. Towel rails – One double per Bathroom / Ensuite
74. Toilet roll holders – One per toilet suite
75. Towel rings – where nominated in building contract
76. Shower screens - Semi frameless with powder coated aluminium frames and clear laminated glass
77. Mirrors – Powder coated aluminium or polished edge (900mm high approx. and width of vanity)
- CERAMIC WALL / FLOOR TILING
78. All tiling to be selected from Builder's range
79. All heights are approximate
80. All tiles laid in Stackbond pattern
81. 2000mm high to all shower recesses
82. 1200mm high above floor behind bath
83. 300mm high vanity splashbacks
84. 300mm skirting tile to remainder of Bathroom walls / Ensuite / Laundry / WC
85. 400mm above laundry trough and washing machine space
86. 600mm high on walls above Kitchen benchtops
87. 1 X Ceramic soap holder to each shower – colour to match tiles
- JOINERY
88. All joinery to be selected from Builder's range
Kitchen / Vanity units
89. Kitchen Benchtops - 600mm deep approx. laminated with post formed edges
90. Vanity Benchtops - 530mm deep approx. laminated with post formed edges
91. Internals and Shelving - 16mm white melamine
92. Laminated backs to island units
93. Doors - laminated with 1.0mm High Impact edges
94. Kitchen Breakfast Bar / Servery - 300mm deep max. (as nominated in building contract)
95. Kitchen drawers – (4) including one drawer with cutlery tray
- ENERGY EFFICIENCY
96. 6.0 Star minimum rating
- STORAGE CUPBOARDS
97. All storage cupboard finishes to be selected from Builder's range
Walk-in-Robe
98. Hinged door access with (1) white melamine shelf and hanging rail
Built-in-Robes
99. Sliding Vinyl door access with (1) white melamine shelf and hanging rail
Linen Cupboard
100. Sliding Vinyl or hinged door access with (4) white melamine shelves
Pantry Cupboard or Corner Pantry
101. Hinged door access with (4) white melamine
- PAINTING
102. All paint finishes to be selected from Builder's range
External
103. Two coats acrylic to all exposed timbers, gable cladding posts & shoes eaves and timber windows if applicable
104. Two coat satin enamel to front door
Internal
105. Walls – two coats max-wash flat - or similar (one colour throughout)
106. Ceilings and cornices – two coats shadow tinted ceiling paint
107. Doors skirting and architraves – three coats semi-gloss enamel (one colour throughout)
- ELECTRICAL / TELSTRA
108. Choice of Clipsal 2000 or C2000 Series switch plates (as nominated by Builder)
109. Single and Double power points as nominated in building contract and in general –
Double power points to all bedrooms / bathroom / ensuite / living / family / laundry / garage / kitchen
110. Light points – as nominated in building contract with single switch and in general -
1 per bedroom / Study / WIR / WIL / Pantry / Meals / Wet Area room / Portico where applicable
2 per Lounge / Family / Rumpus / Garage / Alfresco / Kitchen) where applicable
111. Separate Safety switches (RCD) for Lights and Power
112. Earth Leakage protection
113. Hardwired Smoke Detectors
114. Two (2) TV points
115. Two (2) Telephone points
116. Underground single phase mains supply from ETSA service point to meterbox is included
117. Underground Telstra line from Telstra service point to house is included
- SANITATION AND WATER SUPPLY
- Sewer Connection
118. Sewer Drains connected to mains / common effluent tank in accordance with SA Water requirements (as applicable)
- Stormwater Connection
119. Stormwater Drains discharging to Rainwater tank / Kerb (as applicable)
- Water Connection
120. Mains Water supply connection in accordance with SA Water requirements
- RAINWATER TANK

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Standard Inclusions List Cont.

121. Rainwater tank plumbed to one toilet and connected to Mains Water supply with changeover device and pump (Rainwater tank capacity to suit Council requirements)

GAS WORKS

122. Gas plumbing for LPG bottles or Natural Gas mains (as applicable)

123. Supply of gas bottles etc. is not included (This is the Owner's responsibility)

124. Connection of Cooktop (as applicable) / HWS / Automatic Regulator (for LPG) is included

125. Connection to existing underground mains point (for NG if applicable)

126. Supply of Gas meterbox etc. (for NG) is included

127. Envestra connection fee and application (for NG) is included

BUSHFIRE REQUIREMENTS

128. Compliance with Bushfire requirements of the Development Act is included (where applicable)

129. Supply and installation of a (CFS dedicated) 5000Lt. Fire Fighting Tank with pump / hose / nozzle (where applicable)

TURNKEY INCLUSIONS

130. All items to be selected from Builder's range

131. Flyscreens to sliding windows and sliding doors

132. Security screen (diamond grille) to Entry hinged door

133. Blockout Roller Blinds to windows (Chain driven)

134. Vertical Blinds to sliding doors

135. Carpet to Bedrooms / Lounge

136. Floor tiles to Entry / Halls / Family / Kitchen / Meals

/ Portico

137. Exposed aggregate or Plain concrete Driveway / Perimeter paths (or as specified in Estate design guidelines)

138. Exposed aggregate or Plain concrete slab to Alfresco (or as specified in Estate design guidelines)

139. (1) 2.5 HP Reverse Cycle Split System airconditioner to Lounge or Living area (as applicable)

140. Energy Efficient light fittings throughout

141. T.V. antenna connected to (2) T.V. points

142. Wall mounted single folding clothesline

143. Letterbox with numeral/s

144. Turf laid in Front / Rear yards

145. Turf or Gravel laid in areas at sides of house (as applicable)

146. Front and rear landscaping including (30) plants / mulching / edging (Builder's range)

147. Automatic sub-surface irrigation system (Builder's range)

148. Colorbond 1.8m high fencing to boundaries with returns to house (as nominated in building contract)

149. Colorbond 1.8m high single gates at each side of house (where possible)

'Whilst every care has been taken when outlining the above inclusions supplied with these packages, the contracts should always be referred to for the exact inclusions at the time of purchase'.



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