



Cardinia Village Estate Officer, VIC



1/37 Agnes Street
Morningside QLD 4170
P 1800 800 775 F 07 3395 5111
E invest@ozinvest.com.au W ozinvest.com.au



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.

The safe & easy way to
build wealth through property



Introduction

OzInvest have access to brand new house and land packages in Cardinia Village Estate at Officer. Cardinia Village Estate is just minutes away from shopping centres, education and transport facilities. The Princess Freeway is located only a few minutes away from the estate and offers a direct route to the heart of Melbourne.

Special Features

Officer has easy access to all the following areas:-

Melbourne CBD (50kms) 50 mins drive to the Melbourne CBD via the Princes Highway.

Princes Freeway/Pakenham Bypass Access Ramp (800m) Provides commuters easy access to the Melbourne CBD.

Schools

Officer Primary School (2.3kms)

Local Primary School

Pakenham Consolidated Primary School (3.2kms)

Local Primary School

Glenvale Secondary College (2kms)

Local Secondary College

Maranatha Christian School (2.5kms)

Local Christian School, Prep - Yr 12

Beaconhills College, Valley Campus (3.5kms)

Local Christian School catering for years Prep-12

Pakenham Secondary College (3.6kms)

Local Secondary College

Chisolm TAFE, Berwick Campus (8.1kms)

Local TAFE College

Monash University, Berwick Campus (8.5kms)

Local University

Hospitals

Casey Hospital, Berwick (7.8kms)

Local hospital

Shopping Centres

Pakenham Place Shopping Centre (4.5kms)

Local Shopping Centre anchored by Coles & Safeway

Westfield Fountain Gate Shopping Centre (12.6kms)

Major shopping centre

Public Transport

Officer Train Station (1.7kms)

Local Train Station

Parks & Leisure Centres

Pakenham & District Golf Course (6.4kms)

18 Hole Golf Course

Berwick Montuna Golf Course (7.1kms)

18 Hole Golf Course

Pakenham Racecourse (5.2kms)

Reserves

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

Historical Capital Growth for Officer

Source:- Residex Market Facts August 2011

Total rate for the past 3 years was - 28%
Average rate over the past 10 years was - 8.8% pa

The safe & easy way to
build wealth through property

Proud Member of
Lifestyle
Wealth Creation Group Limited

OzInvest



What a Typical House & Land Package will Cost You:

Example based on: 4 Bedroom House and Land Package in Cardinia Village, Officer

Tax Bracket / Salary	Weekly Cost / (Weekly Income) #	Annual Tax Cuts #
31.5% - \$37,001 - \$80,000 pa	\$101	\$6,907
38.5% - \$80,001 - \$180,000 pa	\$72	\$8,442
46.5% - 180,001 and above pa	\$38	\$10,196

Weekly Income

Assumptions:

- Interest Only loan
- 90% LVR (10% deposit paid)
- Interest rate @ 6.0%

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.

Fountain Gate Westfield Shopping Centre

Westfield Fountain Gate is the largest discount department store-based shopping centre in Melbourne. Westfield Fountain Gate was last redeveloped in 2002, transforming the already successful centre into a showcase of modern shopping. Covering two levels, Westfield Fountain Gate offers seven major stores, nearly 300 specialty stores, two food courts and parking for more than 5,000 cars. It also incorporates an entertainment leisure precinct including a 10-screen Village Cinemas and restaurants. The centre offers an innovative external homemaker centre including Freedom Furniture, Officeworks, Ray's Outdoors and Rebel Sport.



The safe & easy way to build wealth through property

Proud Member of
Lifestyle
Wealth Creation Group Limited

OzInvest



Monash University, Berwick Campus

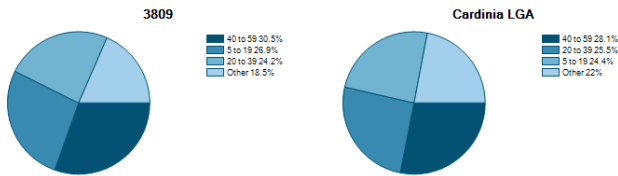
Monash is Australia's most internationalised university. An energetic and dynamic university, Monash is committed to quality education and research. The Berwick campus is Monash University's newest Australian campus, having been established in 1996 and offers students and staff state-of-the-art facilities. It is situated on a 55-hectare site in the City of Casey, one of the three fastest growing municipalities in Australia. The Berwick campus now boasts more than 2000 students.



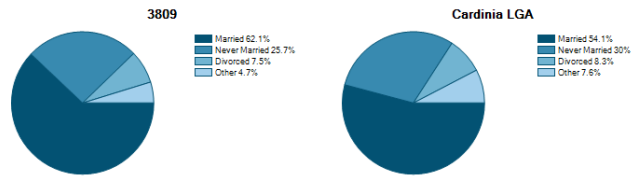
Postcode Demographics – Officer

Source:- Home Price Guide – 'Postcode Snapshot Report' produced August 2011

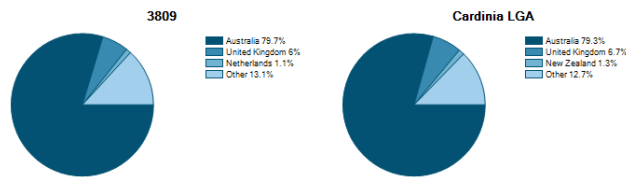
Age Group of Population



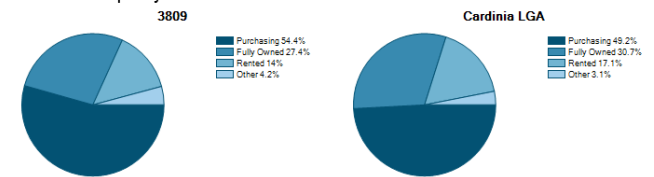
Marital Status



Country of Birth



Nature of Occupancy



The safe & easy way to build wealth through property

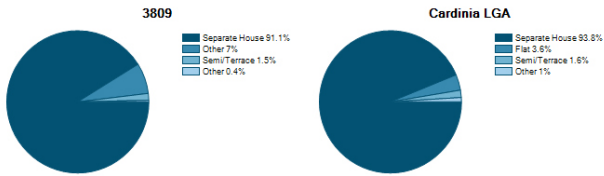
Proud Member of **Lifestyle**
Wealth Creation Group Limited

OzInvest

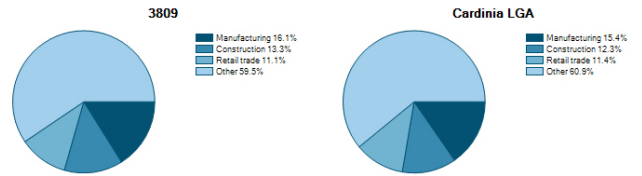


Postcode Demographics Continued

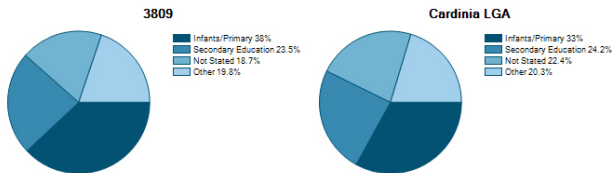
Dwelling Structure



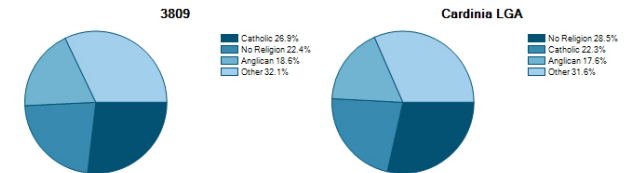
Occupation



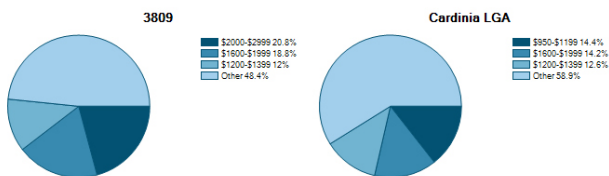
Educational Attendance



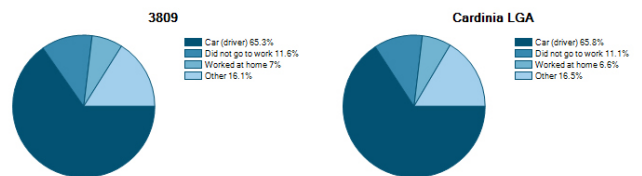
Religion



Housing Loan Repayment



Transport to Work



Source:- Home Price Guide – 'Postcode Snapshot Report' produced August 2011

The safe & easy way to build wealth through property

Proud Member of **Lifestyle** Wealth Creation Group Limited

OzInvest



Depreciation Schedule

WASHINGTON BROWN DEPRECIATION PTY LTD



Ozinvest

Lot 73 Markbeech Cres Cardinia Village, Drysdale



Washington Brown's estimate is based upon a selling price of \$385,632. 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.



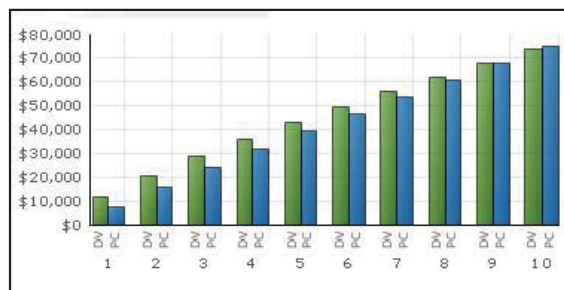
	DIMINISHING VALUE	PRIME COST
YEAR 1*	\$12,000	\$7,000
YEAR 2	\$8,000	\$7,000
YEAR 3	\$7,000	\$7,000
YEAR 4	\$7,000	\$7,000
YEAR 5	\$6,000	\$7,000
YEAR 6	\$6,000	\$7,000
YEAR 7	\$6,000	\$7,000
YEAR 8	\$6,000	\$6,000
YEAR 9	\$5,000	\$6,000
YEAR 10	\$5,000	\$6,000



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)

ABN 11 101 242 497

ACN 101 242 497

The safe & easy way to build wealth through property

Proud Member of Lifestyle Wealth Creation Group Limited

Ozinvest



Deposit Details & Land Registration

Deposit \$1,500 Initial OzInvest Realty Holding Deposit payable on confirmation of purchase
 \$2,000 Initial Land Holding Deposit payable on confirmation of purchase
 \$3,000 Balance of Land deposit payable on signing of contract

Registration Registered

The Construction

Brick veneer dwelling with tiled roof.

House Description

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

10 Year Wealth Accumulation Solution

When you choose an investment property through OzInvest which includes the 10 Year Wealth Accumulation Solution, we will;

- ✓ PAY THE INTEREST ON YOUR INVESTMENT LOAN during the construction of your investment property
- ✓ We also GUARANTEE that you will not miss a single day's rent for 10 years!
- ✓ PLUS we will maintain the property for the first 5 years **excludes fair wear and tear
- ✓ MANY other benefits also included *please see your Agent for further details



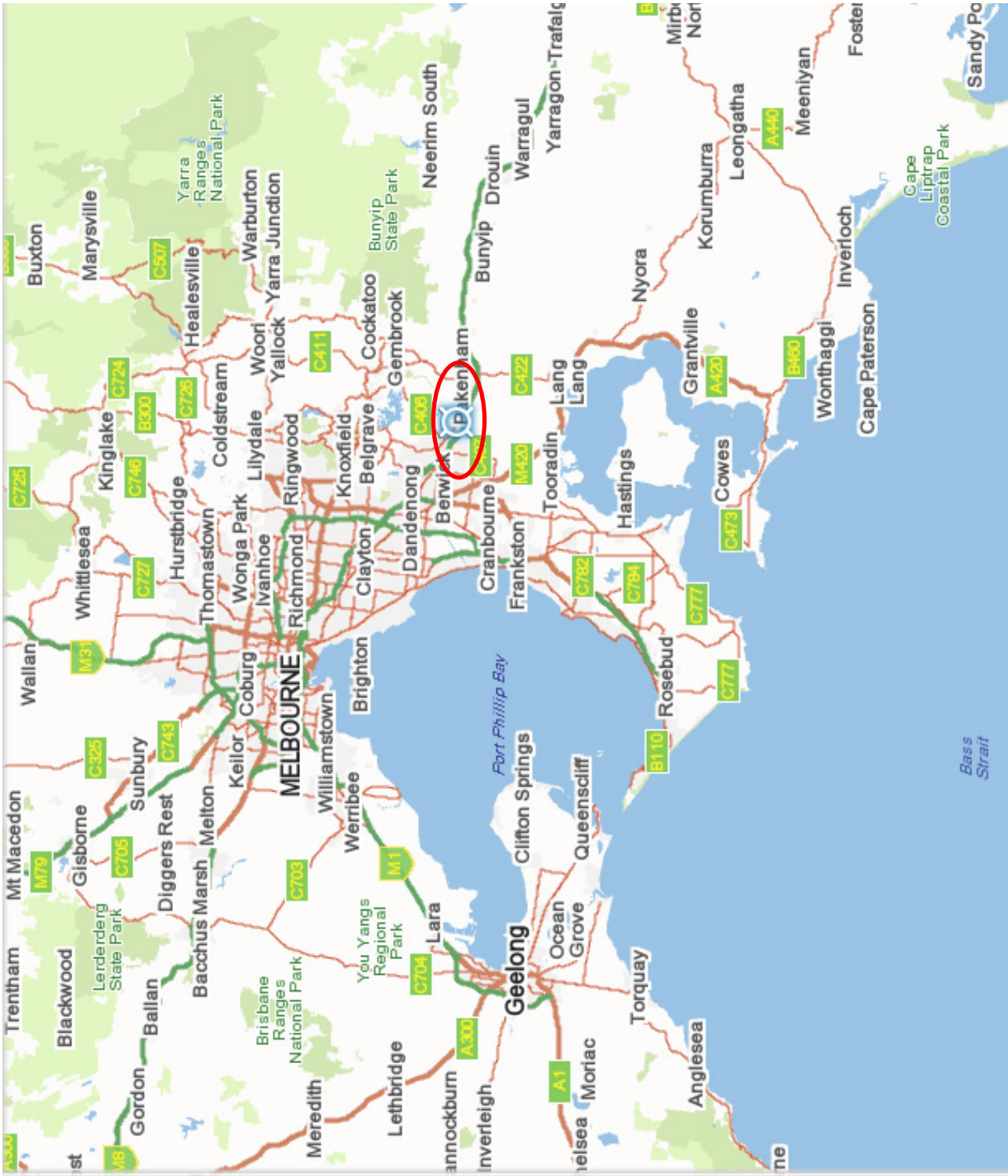
The safe & easy way to
build wealth through property



OzInvest



Suburb Location Map



The safe & easy way to build wealth through property



OzInvest



Land Plan



The safe & easy way to build wealth through property



OzInvest



Master Plan



**Estate Plan is for illustration purposes only. Please refer to land plans for block sizes.*

The safe & easy way to
build wealth through property

Proud Member of
Lifestyle
Wealth Creation Group Limited

OzInvest



Rent Appraisal



9 September 2011

Suite 505, Level 1, 4 Main Street , Point Cook VIC 3030

Phone: (03) 8366 1420

Fax: (03) 8366 1449

Email: reception@ozinvestrealty.com.au

Website: www.ozinvestrealty.com.au

To whom it may concern,

Correspondence to:

Box 92, Suite 505, Level 1, 4 Main Street
Point Cook VIC 3030

**Re: Rental Appraisal
Cardinia Village Estate, Officer**



This letter is to confirm that properties in the above mentioned estate are estimated to achieve a rental income of \$350 - \$370 per week.

This rental appraisal is based on our extensive research within the local area and from comparable properties that are currently renting in the same vicinity.

Should you have any queries, please feel free to contact the under signed on (03) 8366 1420 or via email at reception@ozinvestrealty.com.au

Yours sincerely,

A handwritten signature in black ink, appearing to read "Peter Dunn".

Peter Dunn
OzInvest Realty Pty Ltd

The safe & easy way to
build wealth through property



OzInvest



Premium Inclusions - Melbourne

General

- ✓ Fixed price Building Contract (including Rock excavation if required)
- ✓ All Council building application fees, including preparation of plans and specifications
- ✓ Home Owners Warranty and contractors all-risk insurance
- ✓ Soil test including contour survey and engineering
- ✓ 6 year Structural guarantee.
- ✓ Professional house clean and Site clean on completion.
- ✓ 3 months maintenance period.

Site Preparation

- ✓ Site works to suit house pad area as per site plans.
- ✓ Sewer connected to house.
- ✓ Single phase power connection to house
- ✓ Telephone line connected to home.
- ✓ Storm water connected as per council requirements
- ✓ Retaining Walls – BCA/Engineer designed (located as and where required by site conditions)

Slab

- ✓ Engineer Designed Foundations to suit soil classification with exposed edge for visual termite inspection.
- ✓ Termite protection to perimeter and collars to all slab penetrations to Australian standards
- ✓ Concrete pump included for slab placement

Framing

- ✓ Engineer Designed timber wall framing and trusses to suit required wind rating
- ✓ Roof pitch as indicated on plans

External

- ✓ Tiled roof with Colorbond fascia, quad gutter and downpipes from Builders range of colours
- ✓ Mix of Render and Face brickwork finish to front elevation as per plans.
- ✓ Brick veneer exterior finish from Builders range of colours.
- ✓ Insulation to roof and all external walls as per required energy efficiency rating

Internal Linings

- ✓ Plasterboard to walls and ceilings with Villaboard to wet areas
- ✓ Plaster cornice throughout.

Sliding Windows and Doors

- ✓ Powder coated aluminium sliding window and door frames.
- ✓ Obscure glass to bathrooms and WC's. Windows glazing to suit wind classification.
- ✓ Keyed locks to all windows and doors.
- ✓ Security screen to front door onlu
- ✓ Flyscreens to all sliding windows, external doors and windows (exc Garage Doors)
- ✓ Vertical or venetian blinds to all windows and external sliding doors. (exc Garage doors)

Doors

- ✓ Solid core feature entrance door with weather seals and deadlock
- ✓ Weather seals to all external doors
- ✓ Feature panel internal doors and door furniture from Builders standard range
- ✓ Auto panel-lift door to double garage with 2 x handsets

Electrical

- ✓ Circuit breaker and safety switch to internal switch board. Earth leakage protection
- ✓ Hard wired in smoke detectors as required
- ✓ Energy efficient downlights to Kitchen/Lounge/ Family rooms
- ✓ Energy efficient light fittings to all bedrooms/ hallways/wet areas/outdoor areas from the Builders standard range (fittings to be oyster light fittings or similar)
- ✓ Light points as per electrical drawing.
- ✓ Double GPO's to each bedroom, bathroom and garage with 2 double GPO's to main bedroom/ kitchen/family/lounge rooms. Single GPO to hallway (depending on length)
- ✓ Two telephone points.
- ✓ Two TV points and roof antenna fully connected

Air-conditioning and Ventilation

- ✓ Ducted heating
- ✓ Reverse cycle spilt system air/conditioner to family/ living area

Appliances

- ✓ Stainless Steel Oven, Hotplate, Rangehood and Dishwasher from Builders standard range
- ✓ Dishwasher provision included as standard
- ✓ Hotwater system as per Builders standard inclusion to suit council and energy efficiency regulations
- ✓ Gas connection to cooktop and ducted heating.

The safe & easy way to
build wealth through property

Proud Member of
Lifestyle
Wealth Creation Group Limited

OzInvest



Premium Inclusions - Melbourne cont.

Cupboards

- ✓ Kitchen - 600mm wide designer bench tops and laminated cupboard doors with colour selection from Builders standard range
- ✓ Kitchen – designer splashback behind bench tops.
- ✓ Melamine carcass to cupboards and draws
- ✓ Over head cupboards to kitchen as shown on plans
- ✓ Pantry with 4 melamine shelves
- ✓ Vinyl sliding doors to all robes and linen cupboard
- ✓ Single shelf and chrome hanging rail to each robe.
- ✓ Linen cupboard with 4 painted shelves

Sanitary Items and Tapware

- ✓ Kitchen Sink – stainless steel 1 ¼ bowl sink with chrome flick mixer
- ✓ Laundry – 45 Litre acrylic sink with cupboard underneath
- ✓ Chrome taps to laundry from Builders standard range.
- ✓ Bath from Builders standard range
- ✓ Vanities from the Builders standard range or as indicated on plans
- ✓ Dual Flush Toiletpan and cisterns (white china with acrylic seats) to ensuite and bathroom

Tiling

- ✓ Ceramic wall and floor tiles to wet areas and kitchen splashbacks from the Builders standard range
- ✓ Bathroom – Fully tiled floor, 1900mm high to shower, 300mm high behind bath, 100mm of skirting tile.
- ✓ Laundry – Fully tiled floor, 300mm over sink, single row of skirting to rest of walls.
- ✓ WC – Fully tiled floor, 100mm skirting tile to rest of walls

Skirting and Architraves

- ✓ 68mm skirtings and 42mm internal architraves throughout.

Bathroom Fittings

- ✓ Clear laminated shower screens with powder coated aluminium frame and pivot door
- ✓ Towel rails, toilet roll holders and soap holders from the Builders standard range
- ✓ Aluminium framed mirror above vanities
- ✓ Exhaust fans to all bathrooms and WC's

Painting

- ✓ Two coat paint system to walls (single colour) and ceiling and cornice (single colour) with colours selected from the Builders standard range.
- ✓ Two coat gloss paint system to timber architraves, skirtings and internal doors (single colour) with colours selected from the Builders standard range

Floor Coverings

- ✓ Builders range carpets to all bedrooms and lounge room
- ✓ Builders range ceramic floor tiles to entry/hallway/ family/living/meals/kitchen areas

Landscaping

- ✓ Exposed Aggregate/Coloured/Stencilled concrete driveway to kerb and external front paths
- ✓ Plain Concrete to all rear external foot paths, including path to clothes line
- ✓ Clothesline and letter box (including street number) from the Builders standard range
- ✓ Drought tolerant landscaping to front and rear (including plants, mulch, stones) as per site plan.
- ✓ 1.8m high fencing to both rear and side boundaries including side returns to front of house as per estate guidelines
- ✓ 1.8m high by 900mm wide Single gate to side of house
- ✓ Two external hose taps

'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'.

The safe & easy way to
build wealth through property

Proud Member of
Lifestyle
Wealth Creation Group Limited

OzInvest



Contact Details

OzInvest Pty Ltd

1/37 Agnes Street
Morningside QLD 4170

PO Box 451
Morningside QLD 4170

Freecall: 1800 800 775
Fax: (07) 3395 5111

Email: invest@ozinvest.com.au
Website: www.ozinvest.com.au

13/07/2012

The safe & easy way to
build wealth through property



OzInvest

