



Worthington Estate Pakenham, Victoria

Every single day's rent
for 10 years is covered

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Disclaimer

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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 in Worthington Estate at Pakenham. Worthington Estate has easy access to education, shopping and transport facilities while still being able to enjoy the country lifestyle. Easy freeway access from the new Pakenham bypass and nearby public transport allows for convenient travel to Melbourne's CBD.

Special Features

Pakenham 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 (2.3kms) Provides commuters easy access to the Melbourne CBD.

Shopping Centres

Pakenham Place Shopping Centre (3.8kms)

Local shopping centre anchored by Coles & Safeway

Westfield Fountain Gate Shopping Centre

(13.2kms)

Major shopping centre

Schools

Pakenham Consolidated Primary School (1.9kms)

Local Primary School

St Patricks Catholic Primary School (2.8kms)

Local Catholic Primary School

Pakenham Hills Primary School (kms)

Local Primary School

Beaconhills College, Valley Campus (2kms)

Local Christian School catering for years Prep-12

Pakenham Secondary College (2.6kms)

Local High School catering for years 7-12

Lakeside Lutheran College (1.2kms)

Local Christian College, P - Y12

Chisholm TAFE, Berwick Campus (8.9kms)

Local TAFE

Monash University, Berwick Campus (9.3kms)

Local University

Public Transport

Officer Train Station (2.9kms)

Local train station

Pakenham Train Station (4.3kms)

Local train station

Hospitals

Casey Hospital, Berwick (8.7kms)

Local Hospital

Parks & Leisure Centres

Pakenham & District Golf Course (5.5kms)

18 hole golf course

Pakenham Racecourse (4.3kms)

Recreation Reserves

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

Historical Capital Growth for Pakenham

Source:- Residex Market Facts January 11

Total rate for the past 3 years was - 32.8%

Average rate over the past 10 years was- 9.8% pa

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What a Typical House & Land Package will Cost You:

Example based on: 4 Bedroom House and Land Package in the Worthington Estate, Pakenham

Tax Bracket / Salary	Weekly Cost / (Weekly Income) #	Annual Tax Cuts #
31.5% - \$37,001 - \$80,000 pa	\$103	\$6,955
38.5% - \$80,001 - \$180,000 pa	\$73	\$8,501
46.5% - 180,001 and above pa	\$39	\$10,268

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.

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.





A new station at Cardinia Road.

The State Government has allocated a total of \$220 million for new stations to be delivered in the growth areas of Williams Landing, Lynbrook, Caroline Springs and Cardinia Road in Pakenham.

Project overview

The new station at Cardinia Road is part of the Government's plan to improve Melbourne's public transport network.

The populations of Officer and Pakenham are set to grow by almost 40,000 people within the next ten years. Building a new station is an important, practical step to serve these growing communities. The station will serve current and future public transport needs and help people access jobs, study and entertainment.

Project features

The project involves the construction of a new train station on the eastern side of Cardinia Road in Pakenham. It will be located on the Pakenham rail line between Officer and Pakenham stations.

Features of the station include:

- two platforms with passenger shelters and seating
- pick-up bays for buses and a taxi rank
- a park and ride facility with more than 450 spaces
- drop off zones
- ticket machines, timetable and passenger information displays
- closed circuit camera security surveillance (CCTV)
- pedestrian and bicycle access.

Access between the platforms will be via a pedestrian underpass, providing commuters with a safe link between the northern and southern sides of the railway line.

Project timing

Construction on the new station at Cardinia Road will start in 2010 and be completed in late 2011.

Working with the community

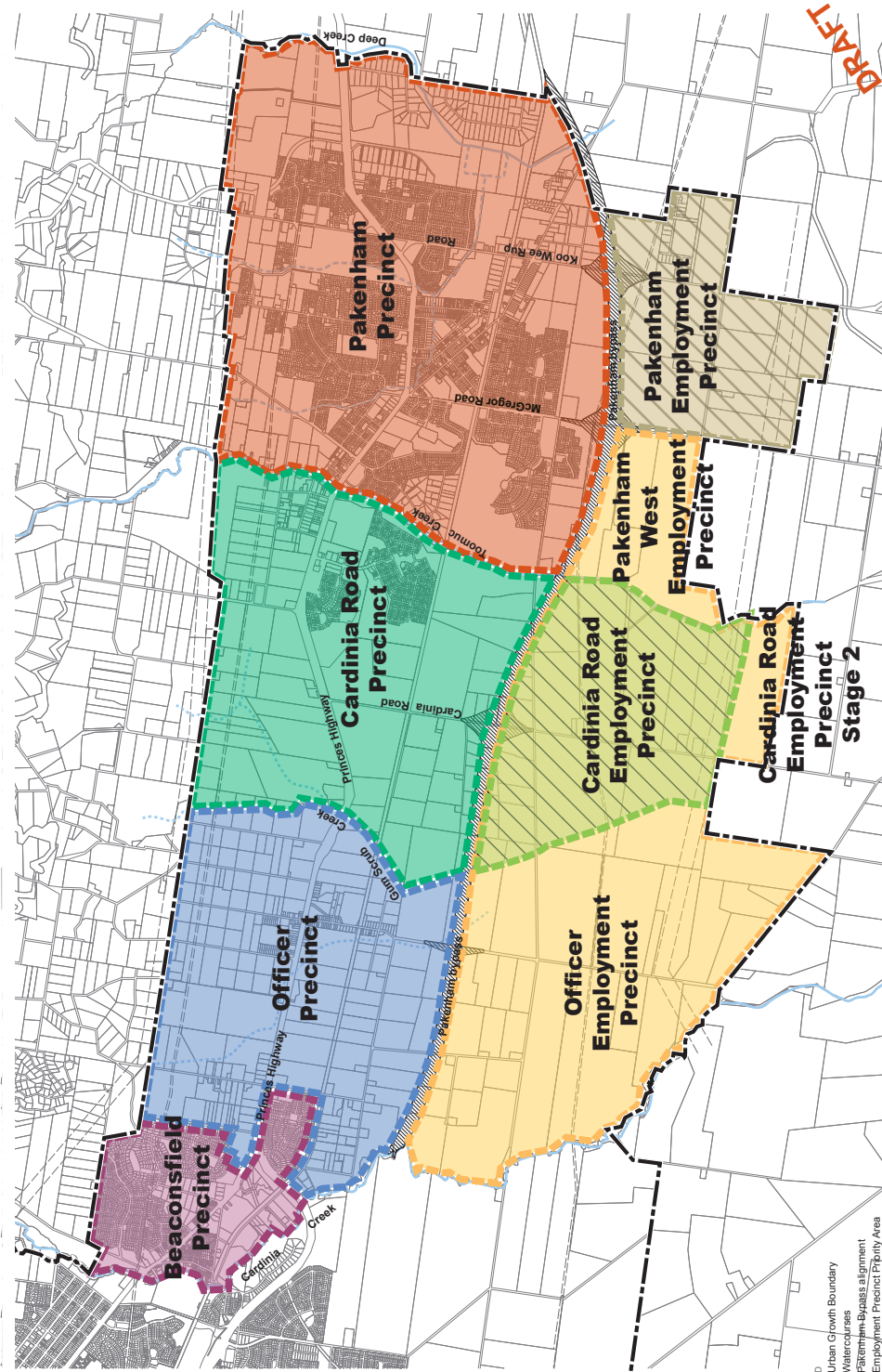
The project team will provide regular information updates to keep the local community and key stakeholders up to date as the project progresses.

www.transport.vic.gov.au



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DRAFT



Precinct Plan
Cardinia Urban Growth Area

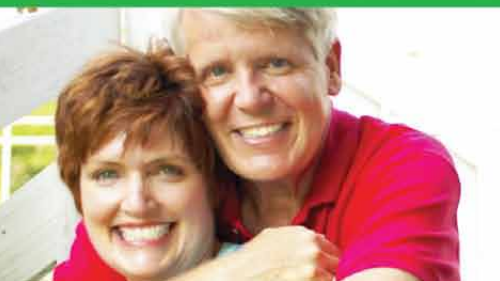
ref.: 3410344J
date: 18 March 2011
rev.: D
drawn: HW
checked: MW

please note:
This plan is based on preliminary information only and may be subject to change as a result of formal Council/Authority advice, detailed site investigations and confirmation by survey

Not to Scale



- LEGEND**
- Urban Growth Boundary
 - Watercourses
 - Pakenham Bypass alignment
 - Employment Precinct Priority Area



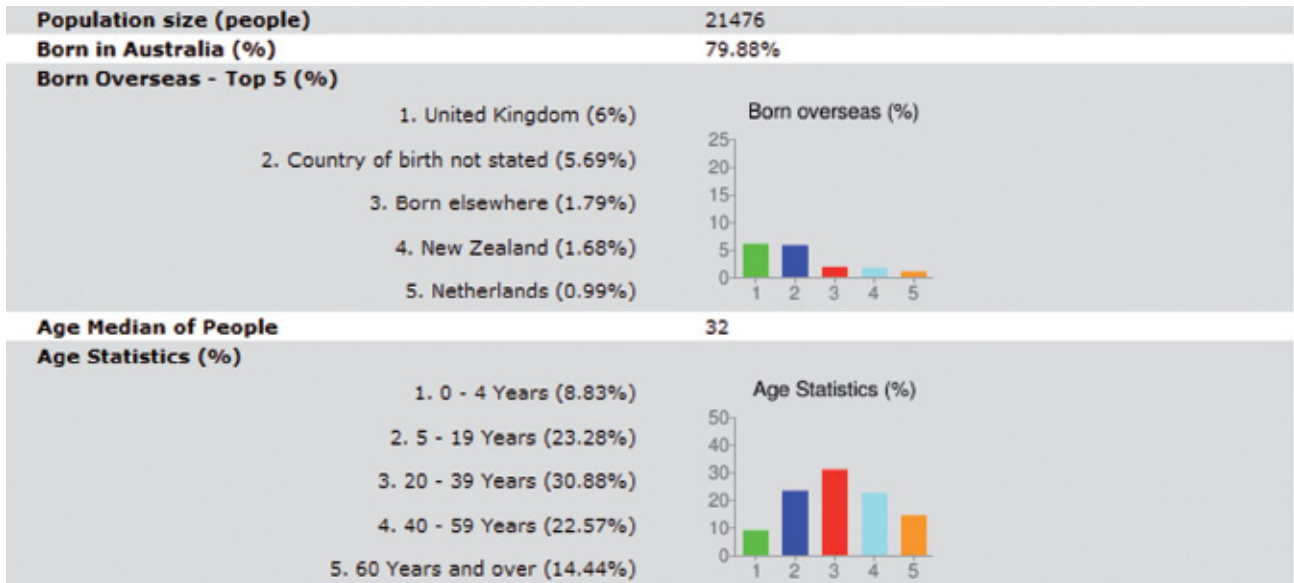
Monash University, Berwick Campus

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 – Pakenham

Source:- myboot, produced January 11



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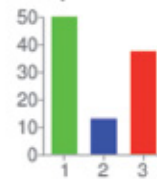


Postcode Demographics Cont.

Family Statistics (%)

1. Married in a Registered Marriage (49.84%)
2. Married in a De Facto marriage (12.74%)
3. Not Married (37.42%)

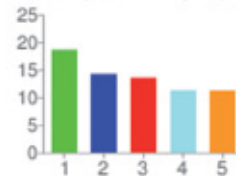
Family Statistics (%)



Occupation - Top 5 (%)

1. Technicians & trades workers (18.57%)
2. Clerical & administrative workers (14.17%)
3. Labourers (13.53%)
4. Professionals (11.31%)
5. Managers (11.27%)

Occupation - Top 5 (%)



Highest Year of School Completed

Year 12 or equivalent	5151
Year 11 or equivalent	2730
Year 10 or equivalent	3787
Year 9 or equivalent	1640
Year 8 or below	1294

Type of Dwelling - Top 3

Separate house	6705
Flat, unit or apartment In a one or two storey block	496
Semi-detached, row or terrace house, townhouse etc. with One storey	150

Nature of Property Occupancy

Fully Owned	1758
Being Purchased	3589
Rented	1853
Other	287

Income (\$/weekly)

Individual Income	\$482
Family Income	\$1,131

Median Housing Loan Repayment (\$/monthly) \$1,300

Median Rent (\$/weekly) \$185

Source:- myboot, produced January 11



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Depreciation Schedule



OzInvest Rochelle

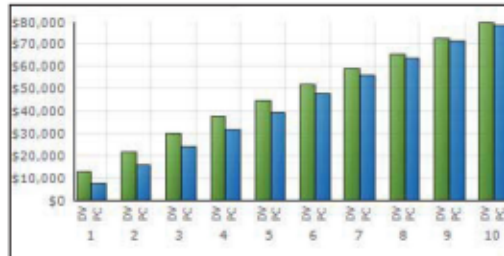
Washington Brown's estimate is based upon a selling price of \$385,000. This is an estimate of the division 40 & 43 tax depreciation allowances claimable over a 10 year period, and utilizes both the Diminishing Value and Prime Cost methods. The allowances shown below do not apply to owner occupiers.

	DIMINISHING VALUE	PRIME COST
YEAR 1*	\$14,500	\$7,500
YEAR 2	\$8,400	\$7,500
YEAR 3	\$7,500	\$7,500
YEAR 4	\$6,900	\$7,500
YEAR 5	\$6,500	\$7,500
YEAR 6	\$6,100	\$6,900
YEAR 7	\$5,800	\$6,800
YEAR 8	\$5,600	\$6,800
YEAR 9	\$5,500	\$6,800
YEAR 10	\$5,300	\$6,800

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

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Deposit Details & Land Registration

Deposit \$1000 cash holding deposit, 10% land after finance approval
Registration Stage 1 - Already registered
Stage 2 - Registration expected February 2011

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 Leaseback Option

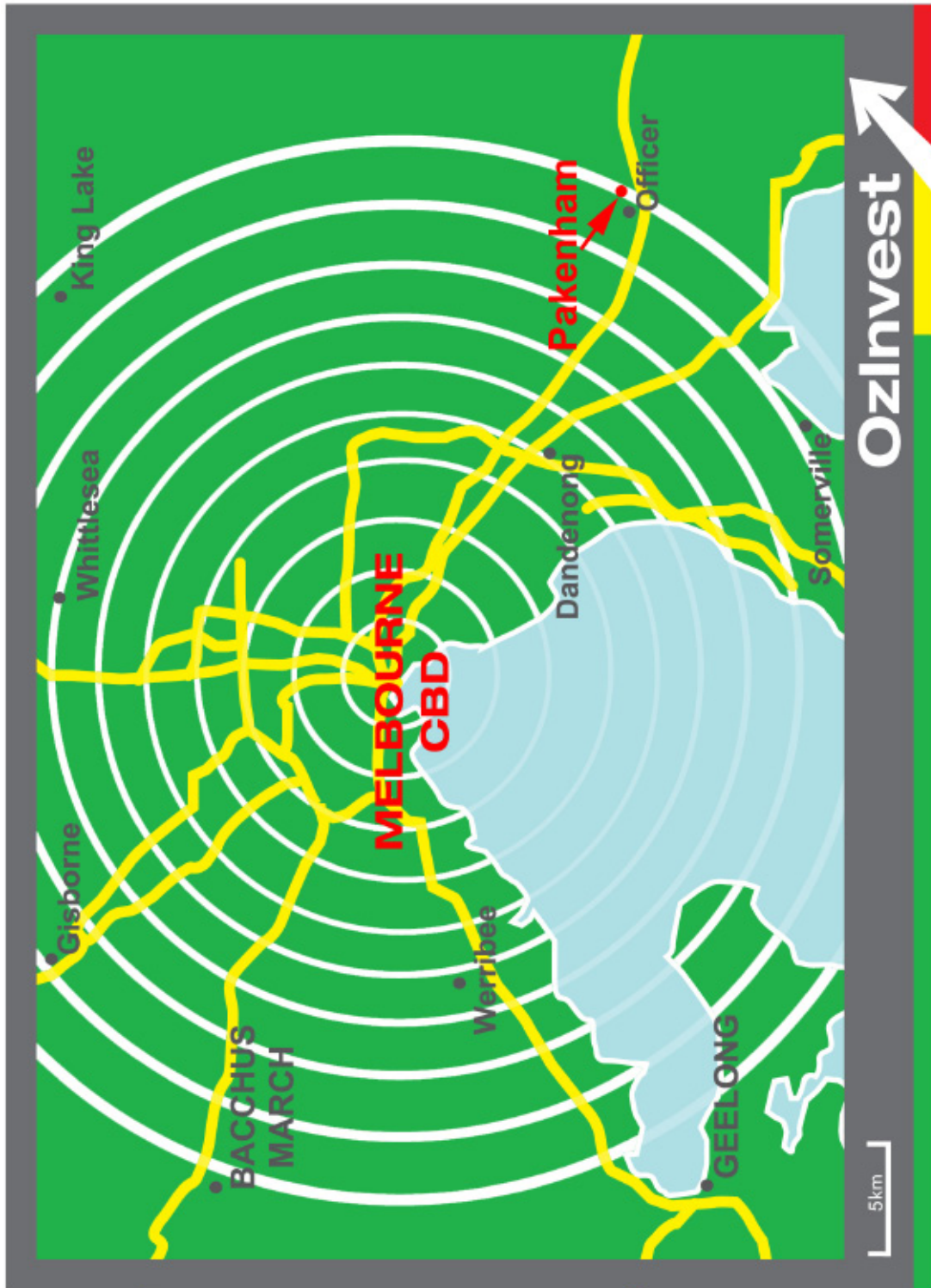
We offer a Guaranteed 10 Year Leaseback to all investors who acquire a property in this Estate through OzInvest. The lease agreement will cover owners for any shortfall in rent caused by vacancies or rental arrears. The rental income is set at normal market rent.



**Every single day's rent
for 10 years is covered**



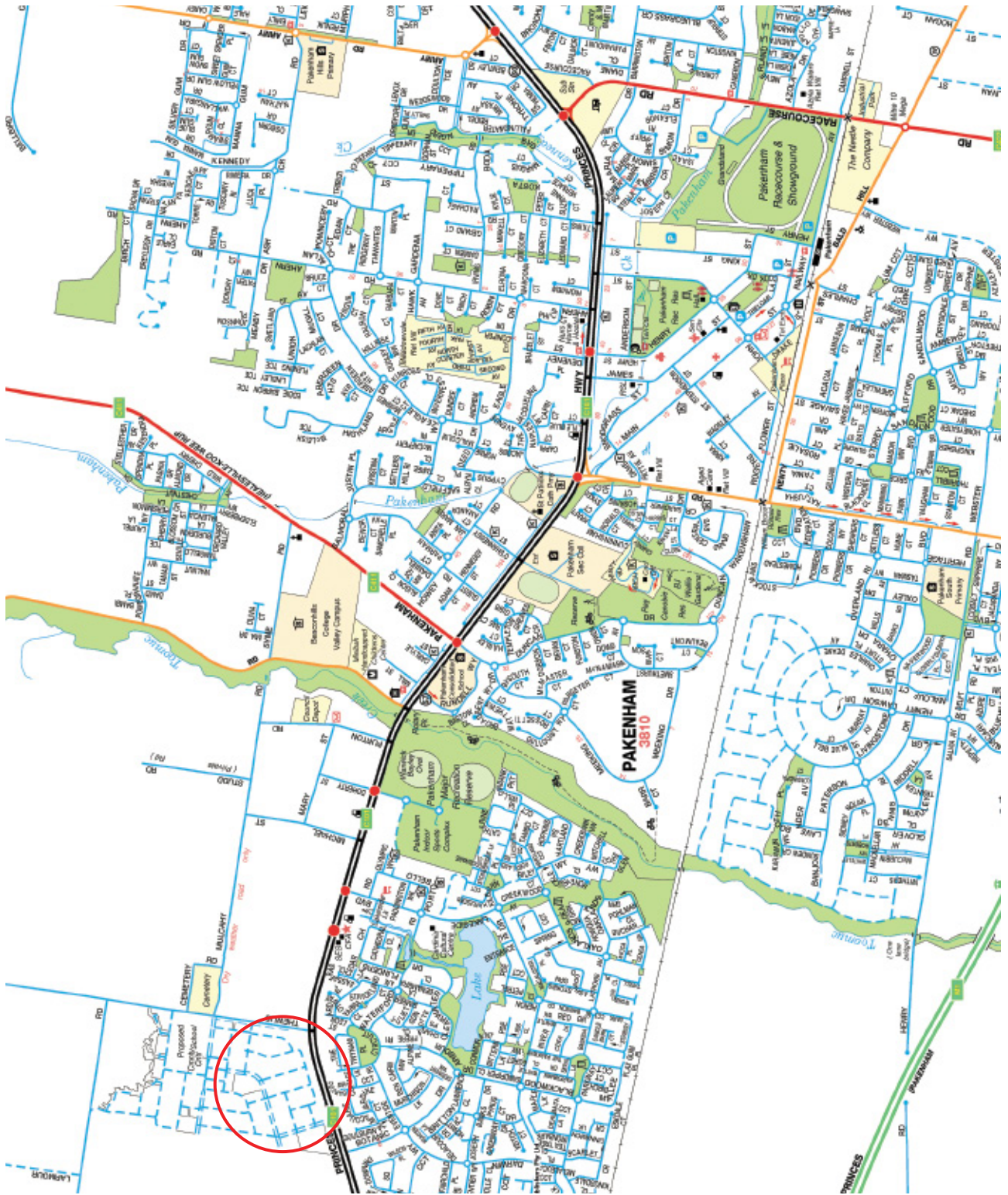
Suburb Location Map



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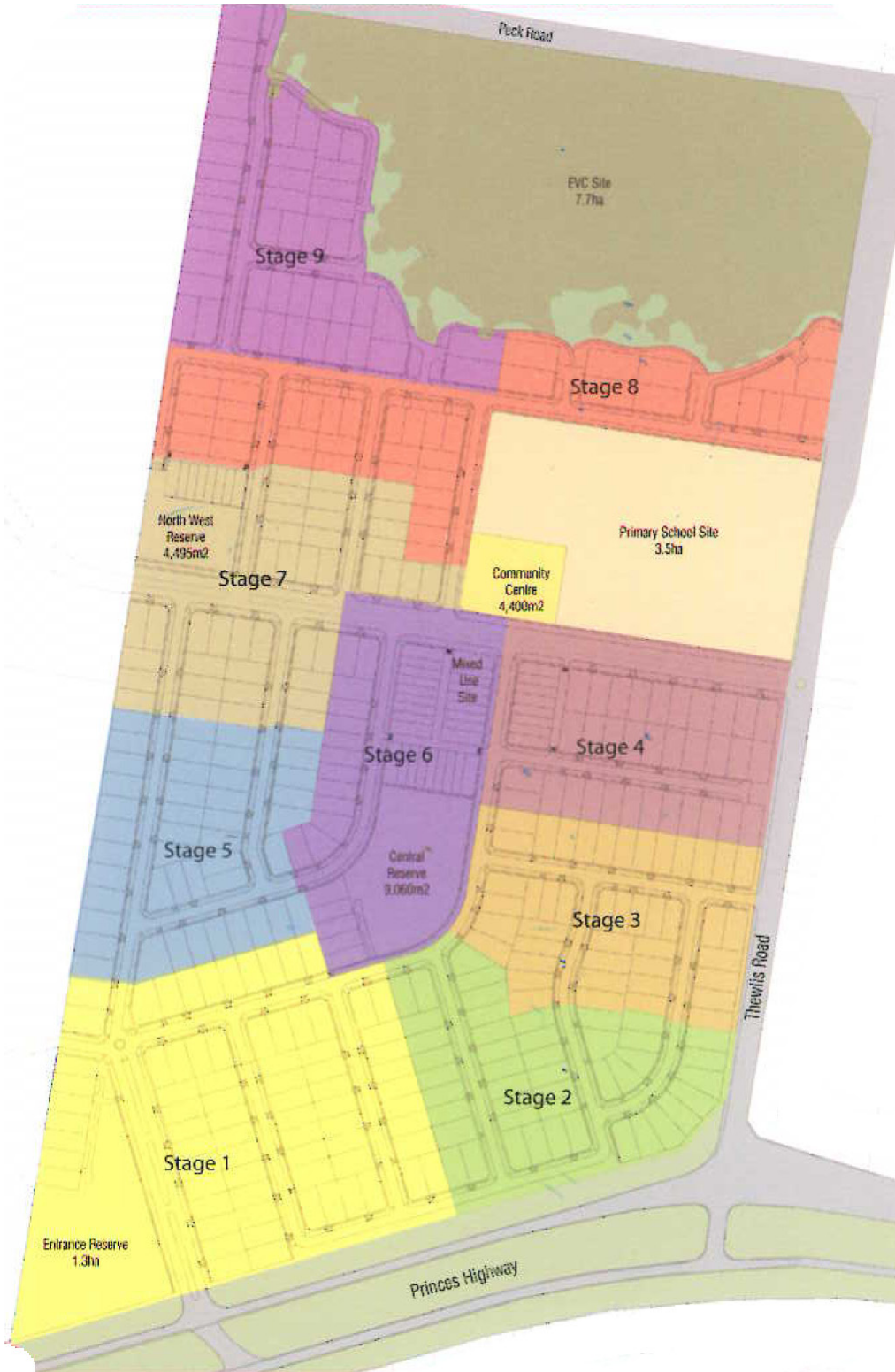
Suburb Location Map



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Master Plan

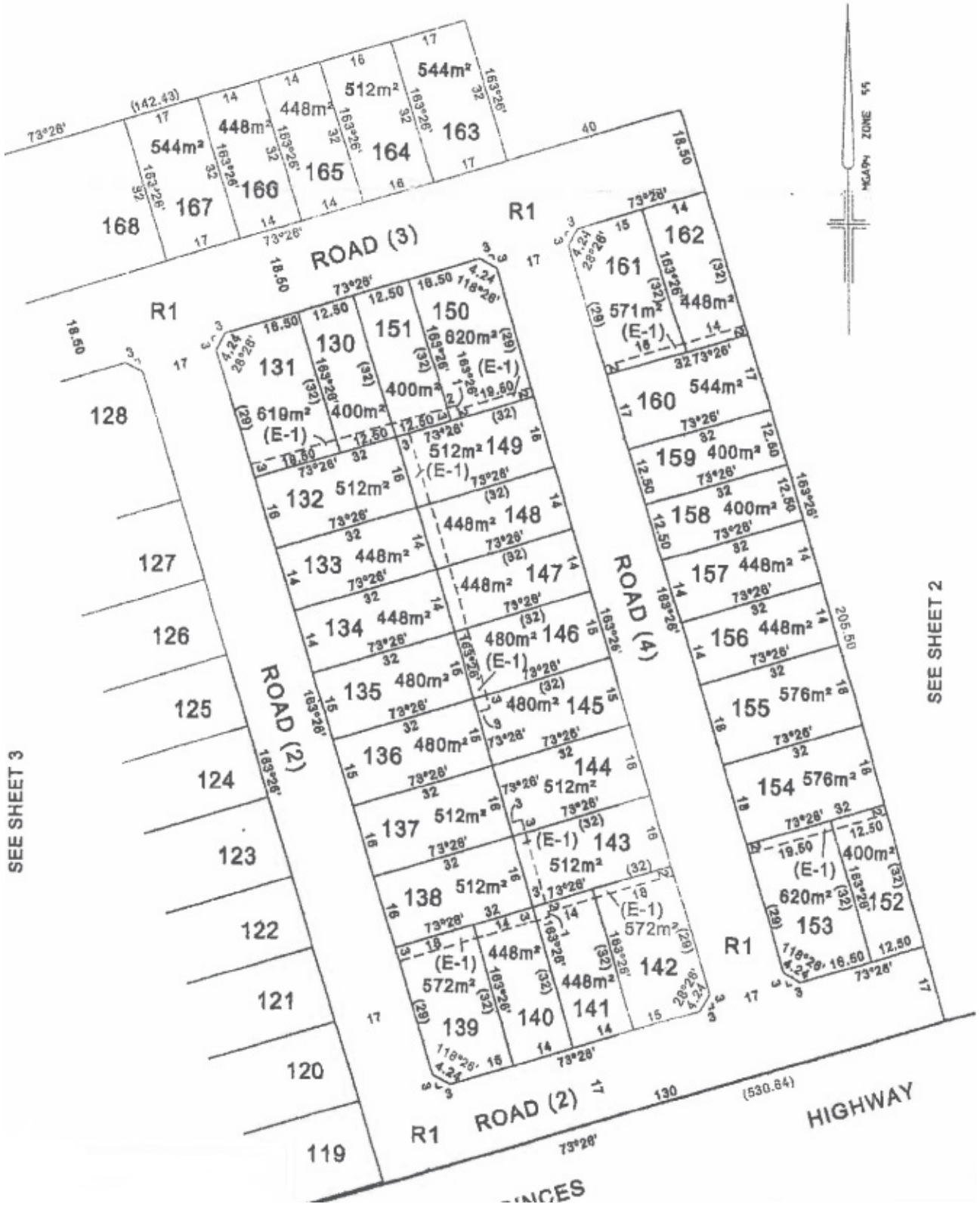


**Estate Plan is for illustration purposes only. Please refer to land plans for block sizes.*

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Land Plan, Stage 1



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Land Plan, Stage 2



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Rent Appraisal



18 August 2010

OzInvest
PO BOX 662
BAULKHAM HILLS NSW 2153

To Whom It May Concern,

Worthington Estate, Pakenham VIC 3810

Thank you for the opportunity to review the rental potential of properties in the Worthington Estate, Pakenham. Based on the current market demand for 4 bedroom, 2 bathroom, brand new homes in the Pakenham area, we anticipate the weekly rental price for the above property to be in the vicinity as follows:

Rental Estimate
\$350 - \$370 per week

In assessing this, we have taken into account a number of factors including the market conditions of the premises, location, comparable properties and the current rental climate which is primarily affected by fluctuation in supply and demand.

If I can be of any further assistance please feel free to contact me on the details below.

Yours sincerely,

Sam Scuderi
RELATIONSHIP MANAGER
Email: sam.scuderi@run.com.au
Direct: 03 9514 8886
Mobile: 0433 286 749

THIS IS NOT A VALUATION - This opinion is for the use only of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of the contents of this opinion.

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Agent, Officer in Effective
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Standard Inclusions List

Preliminaries

Soil test
Architectural and Engineering Plans
Service connections (Note: all services must be adjacent to the block of land)
Termite Protection to AS and Council requirements
Wet and dry tapping
Insurance
Temporary fence to property
Warranty/structural guarantee
Underground single phase power from pit provided on site
5 star Energy Rating
Building Permit

Structural

Slab to soil test and engineering
Site Scrape to 500m fall and removal of soil
Framework
Roof Trusses
Ceiling height as per plans
Wall framing
Timber schedule in accordance with Australian Standards

External Cladding

Bricks from builders range and Cladding to areas as per plans
Feature render to front façade and to areas as shown on drawings

Roofing

Concrete roof tiles from builders range
Colourbond Fascia & guttering
Colourbond Downpipes

Windows/Doors

Feature entry door as per plan from builders range
Flush panel internal MDF doors
Pull Down blinds throughout
Fly screens to all opening windows
Aluminium Powder coated sliding Aluminium windows with locks
Deadlock to front and rear doors
Weather resistant external doors
Builders range Door handles

Plumbing

Hot and Cold water points
Gas to hot plate appliance
Gas to heater in roof
Gas Hot Water System—Builders range
Water tank to meet 5 Star Energy Rating
Storm water drains to AS subject to council conditions

Insulation

As per Australian standards and building regulations to achieve 5 Star Energy Rating

Electrical

Smoke detectors as per Australian Standards with battery backup
TV antenna with 2 internal points
Light globes with selected fittings
Low Volt downlights as per electrical plan
Double powerpoints throughout as per electrical plan
External light point to outside external doors
2 Internal Telephone points
Note: Owner to organize connection including all fees from service pit to house
Batten Holder Light points with fittings as per electrical plan
External lights/fittings as per electrical plan
White HPM or similar switches
Oven/rangehood/cooktop/fridge/dishwasher points
Exhaust fans to bathroom and ensuite
Alarm System

Plaster Works

Plasterboard to walls, ceilings and wet areas in accordance to Australian Standards
55m Scotia Cornices throughout

Kitchen/Bathrooms/Laundry

Laminate cupboards and stone benchtops to Kitchen only
Laminate cupboards and stone benchtop to Ensuite vanity
Laminate cupboards and stone benchtops to Bathroom vanity
Builders range one piece Laundry trough and cabinet
Builders range handles
Melamine Shelving

Fixing

Flush 65mm MDF Skirting boards—Builders range
Flush 65mm MDF Architraves—Builders range
Lever door furniture—Builders range
Door jams
Hinges
Internal robe shelf and hanging rail
Fixed shelves in linen cupboard
Door stops

Sanitary Items

Builders range chrome tapware
Semi Frameless shower screens with Polymarble/acrylic base
Toilet roll holders-builders range
Towel rails-builders range
Solar Heating Hot water service
Builders range one unit laundry trough
Builders range Soap holder
Builders range Bath tub
Builders range Hand basins

'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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Standard Inclusions List

Builders range Toilet suites

Builders range stainless steel 11/2 Bowl kitchen

Heating/Cooling

Gas ducted heating

Split system air conditioning unit to family area

Garage

Garage roller door

Remote Control with 2 handsets

Floor Coverings

Builders range tiles to all wet areas and other selected areas

Builders range Carpet to balance of the house

Owners to select tiles from display boards

Wall Coverings

Ceramic wall tiles over bath to building regulations

Ceramic tiles over vanity up to mirror

Ceramic tiles over laundry trough to building regulations

Ceramic tiles splashback to kitchen bench up to overhead cupboards

Owners to select tiles from display boards

Contract Progress Payments

Commencement will not take place until the 5% initial deposit is paid as per the Building Contract—Refer to the Building Contract

The next building stage will not commence until full payment of the progress claim for the completed stage is paid in full.

Painting

Washable and wear paint used

2 coats Gloss finish to doors, architraves, skirting's and window reveals

2 coats Matt finish to porch linings

2 coats Matt finish to ceiling

2 coats Matt finish low sheen to walls

NOTE: Walls and ceiling to be one colour

Appliances

Builders range stainless steel Gas 900mm upright cooker/oven

Builders range stainless steel 900mm Rangehood

Builders range stainless steel 600mm Dishwasher

External

Coloured concrete driveway and path to front porch as per site plan

Plain concrete landing outside laundry and family areas—Allowance 25sq.meters

Removal of all rubbish

Letterbox from builders range

Landscaping—Bark, pebbles and garden beds to front

Soil and seed to rear and sides

Fencing as per design guidelines to 3 boundaries and from side of house/garage to side boundary whichever is applicable

Soil and seed to blind side of house

Front and rear garden taps

Clothesline from Builders range

Site clean

'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'.



OzInvest



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