

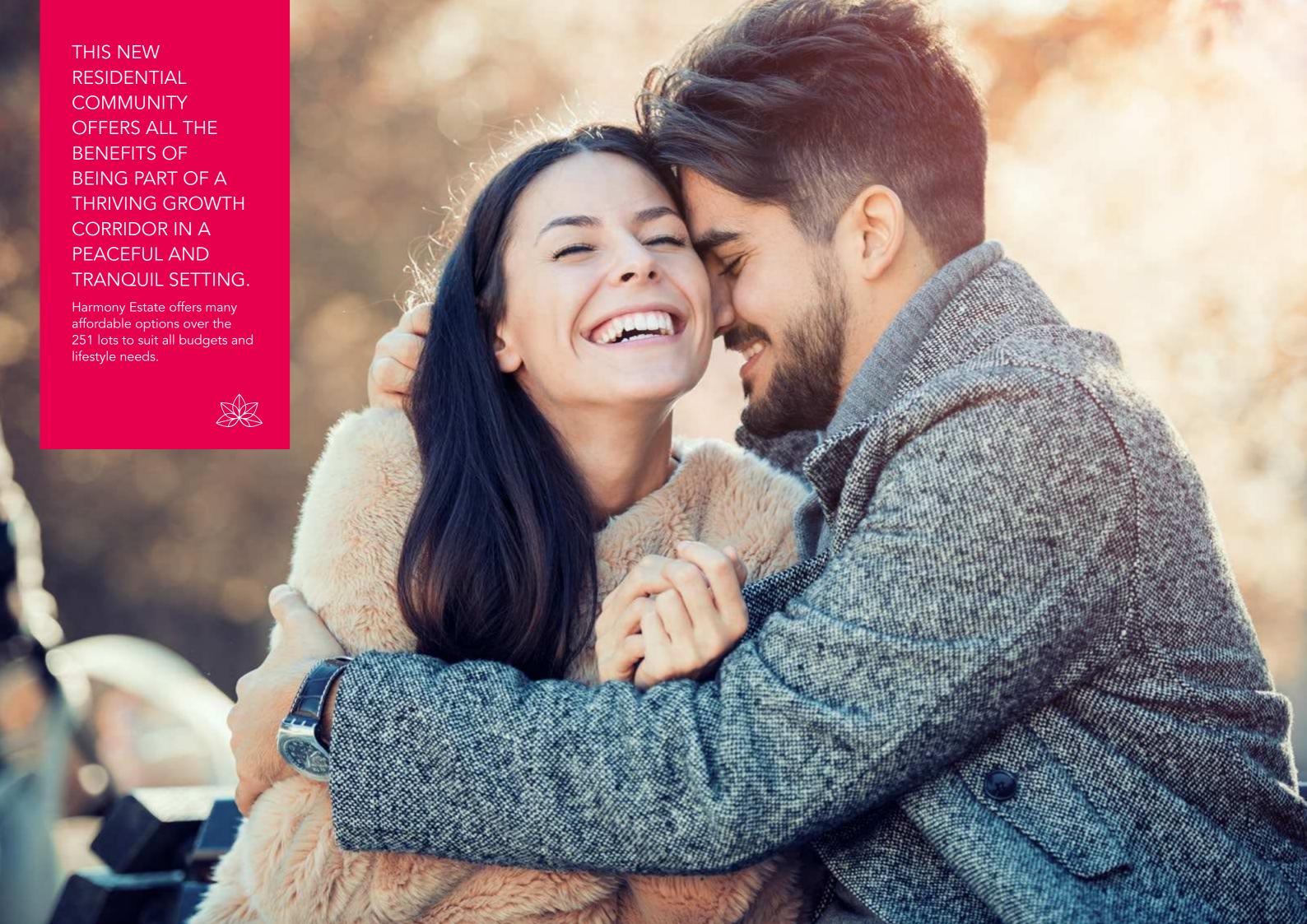


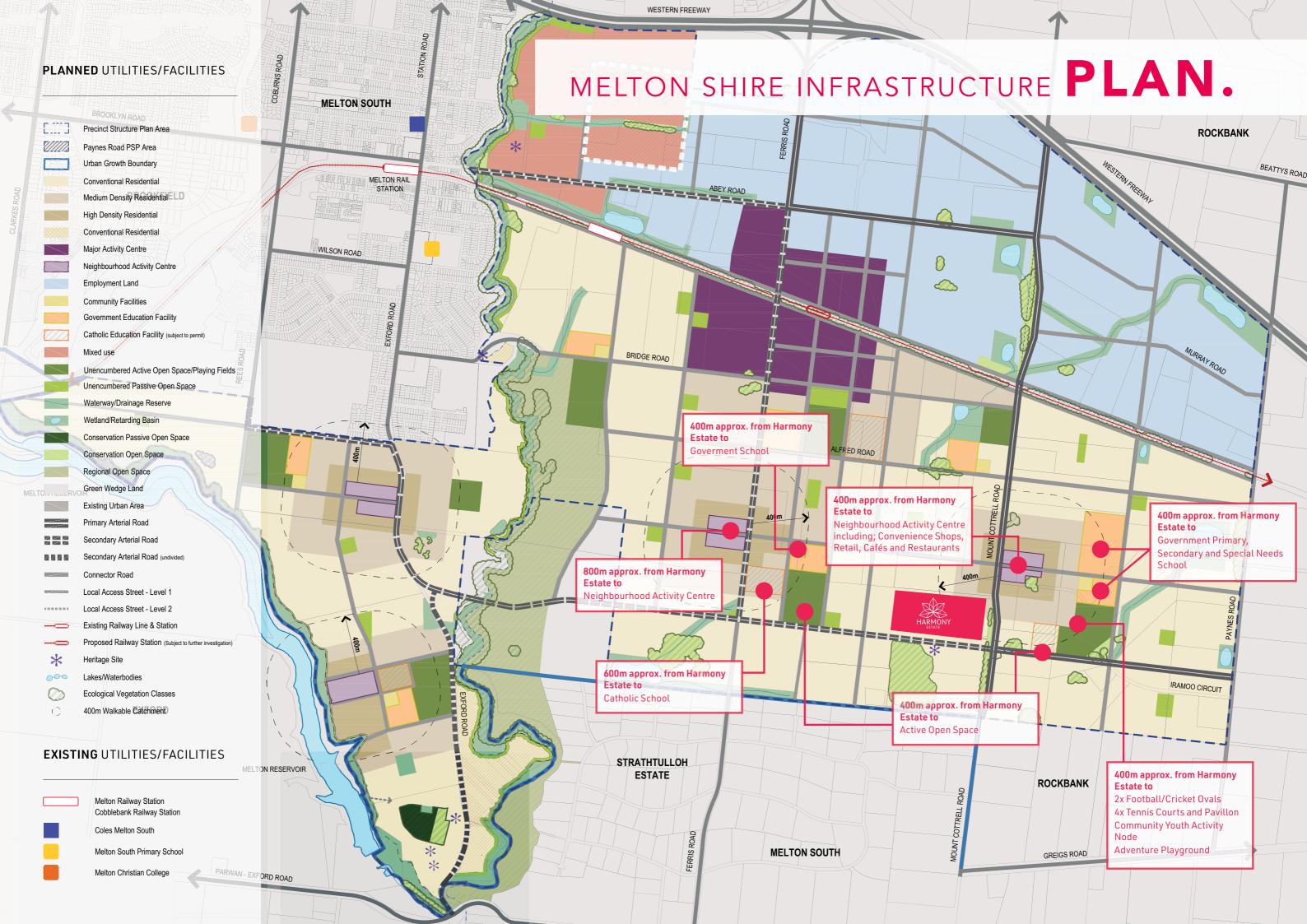
Live today. Enjoy forever.

Uniting the convenience of suburban living with idyllic beauty and clever neighbourhood planning, Harmony Estate invites you to live today and enjoy forever.

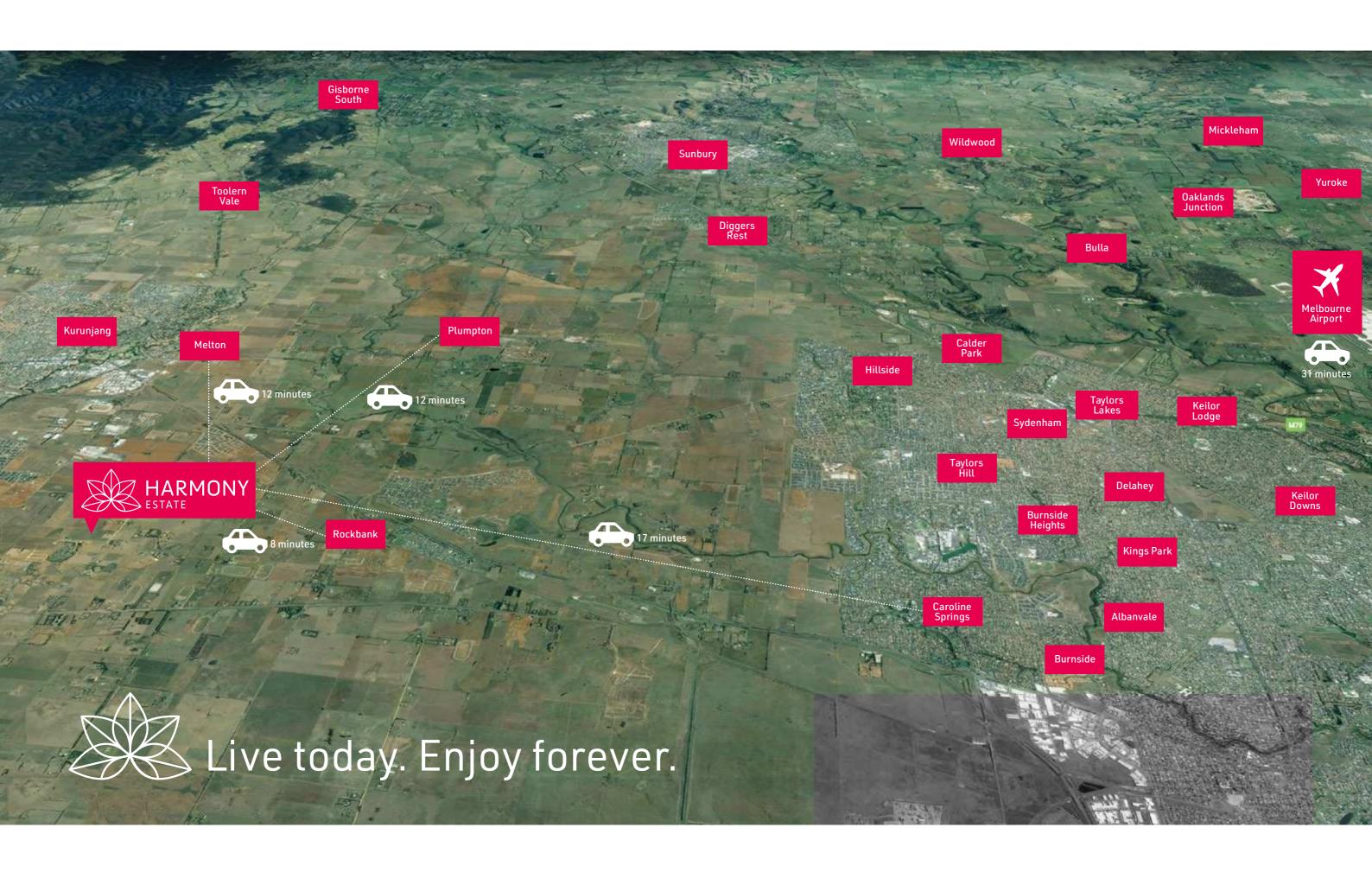
1156 - 1184 Mount Cottrell Road
Strathfulloh VIC 3338

1800 AUGMENT harmonyestate.com.au











A DESTINATION TO ENJOY.



- ${m y}$ Located in one of Melbourne's fastest growth corridors.
- Major town centre with community facilities.
- Great choice of education including 10 existing schools, three proposed new government schools and one proposed new catholic school.
- Close to conveniences, public transport and Melbourne airport.
- 5/ Harmony Estate is being developed by a credible and highly experienced team.



YOU WILL FIND HOUSE AND LAND PACKAGES FROM ALL THE LEADING BUILDERS READY TO GO.

Whether you're at the beginning of your property search and unsure of the next steps, or your vision is clear, the team at Harmony Estate can step you through the best value house and land packages Melbourne has to offer.

The comprehensive range of house and land packages come with a fixed cost, including a long list of inclusions. Building your forever home at Harmony Estate has never been so easy – the variation of house designs can fit all land sizes, budgets and lifestyles.



BUILDING YOUR NEW HOME.

BUILDING YOUR NEW HOME IS ONE OF THE BIGGEST INVESTMENTS YOU WILL MAKE IN YOUR LIFETIME, BOTH FINANCIALLY AND EMOTIONALLY, AND IT IS ESSENTIAL THAT YOU FEEL COMFORTABLE AND CONFIDENT WITH WHO YOU CHOOSE TO BUILD YOUR HOME.

Here are the steps you can expect to undertake:

1. Initial deposit

The amount varies among builders but it triggers the requirement for the builder to provide you with a written estimate. This includes the house façade, inclusions and electrical layout selections. Early in the process, the builder needs to confirm that the chosen house design can fit on your block. You will need to provide the builder with your Certificate/Plan of Subdivision and a copy of your land contract including the Section 32. The builder may also require a copy of your finance pre-approval.

2. Choose your style and finishes

Your builder will arrange for you to have a home styling appointment to select from a range of finishes (where applicable). Some builders may require a second deposit at this stage.

3. Tender

A new home tender is a document that outlines the costs to build, based on your façade, style and finishes selections, soil, survey and preliminary engineering costs. You will most likely attend a tender meeting to help finalise this step. A completed tender document will be presented to you by the builder, which upon signing and further payment, is acceptance that you would like the builder to prepare the working drawings.

4. Contract

The builder will prepare a New Home Building Contract which will include working drawings. At this stage you will be required to attend an appointment where the builder will take you through the contact. Upon signing the contract, you will be asked to pay the balance of 5% of the contract value.

5. Getting ready for construction to commence

Before construction can commence, your builder must obtain relevant permits and approvals. This is the time that the builder will submit plans to Harmony Estate on your behalf. Following approval, they will submit the application for building permits and finalise the construction drawings. It is your responsibility to ensure that your block is ready to build on - you must ensure that your block is free from rubbish and any debris. Your builder will also require written confirmation from your financial institution that your funds are ready to be released for construction progress payments.

6. Construction and progress payments

There are multiple stages of construction where progress payments to the builder are required, these may include:

• Initial deposit 5% of the total contract

Base stage 10%
Frame stage 15%
Lock up 35%
Fixing stage 20%
Practical completion 15%

A single storey home takes on average 16 weeks to build, and a double storey home takes on average 27 weeks to build.

PREQUENTLY ASKED QUESTIONS.

SETTI EMENT

How will I find out that my block is titled?

A legal representative from Harmony Estate will notify your legal representative who should then advise you on the details

Can I arrange settlement of the block myself, without legal representation?

You can arrange settlement of the block without legal representation, however it is recommended that you engage a conveyancer or solicitor who is a specialist in this field.

Do I have to attend settlement in person?

No. Your legal representative will ensure settlement takes place on your behalf.

Why does the proposed title date sometimes get extended?

Land development depends on many people to complete works and provide approval. The team at Harmony Estate will always provide the current best estimate. Unfortunately, sometimes the timeframe gets extended due to external reasons.

What am I responsible for?

Make sure you are in a position to settle on time. If you request an extension to the agreed settlement terms, you may incur penalty interest.

Ensure that your funds are with your legal representative at least 24 hours prior to the advised settlement timeframe to minimise any delay.

Can I inspect my block before settlement?

Yes. We recommend that you inspect your block prior to settlement to ensure that it is free from rubbish. Please contact our Sales Centre Team on site before entering a construction area.

What if someone dumps rubbish on my block after settlement?

In the unlikely event that this occurs, as you now own the block, the responsibility of removing any rubbish after settlement is yours.

How do we know that the pegs are in the right place on the block?

The Harmony Estate surveyor will re-peg each block once all the construction works are complete.

BUILDING

How do I find out my street number?

The City of Melton allocates street numbers. Contact them on 9747 7200 and have your lot number and street name ready to give them.

When can I start building on my block?

Once your plans have been approved by the Design Review Panel and the City of Melton has issued a building permit, your builder can commence construction of your new home.

How long do I have to start building after I settle?

There is no time frame to commence construction. However, if you are seeking any Government grants that are available, you will need to check their terms and conditions applicable to the grant and whether timeframes are relevant and/or impact the grant.

Why do site costs vary so much from builder to builder?

Site costs can vary from block to block depending on the type of soil, the amount of engineered fill and slope on your block.

When can my builder do a soil test?

Access to site will be provided for soil testing once the Statement of Compliance is achieved on your stage.

What is a BAL rating?

The Bushfire Attack Levy (BAL) rating determines the type of construction required that will provide greater protection for the occupants during a fire front and as it passes through.

How do I know what Government grants I am entitled to?

Visit the following websites to find out whether you qualify for the following grants;

HomeBuilder Grant

sro.vic.gov.au/owning-property

First Home Owner Grant

sro.vic.gov.au/first-home-owner

The Harmony Estate team are always here to assist you with any questions, help you through the steps and guide you to the right information source.



PROJECT DELIVERY PARTNERS



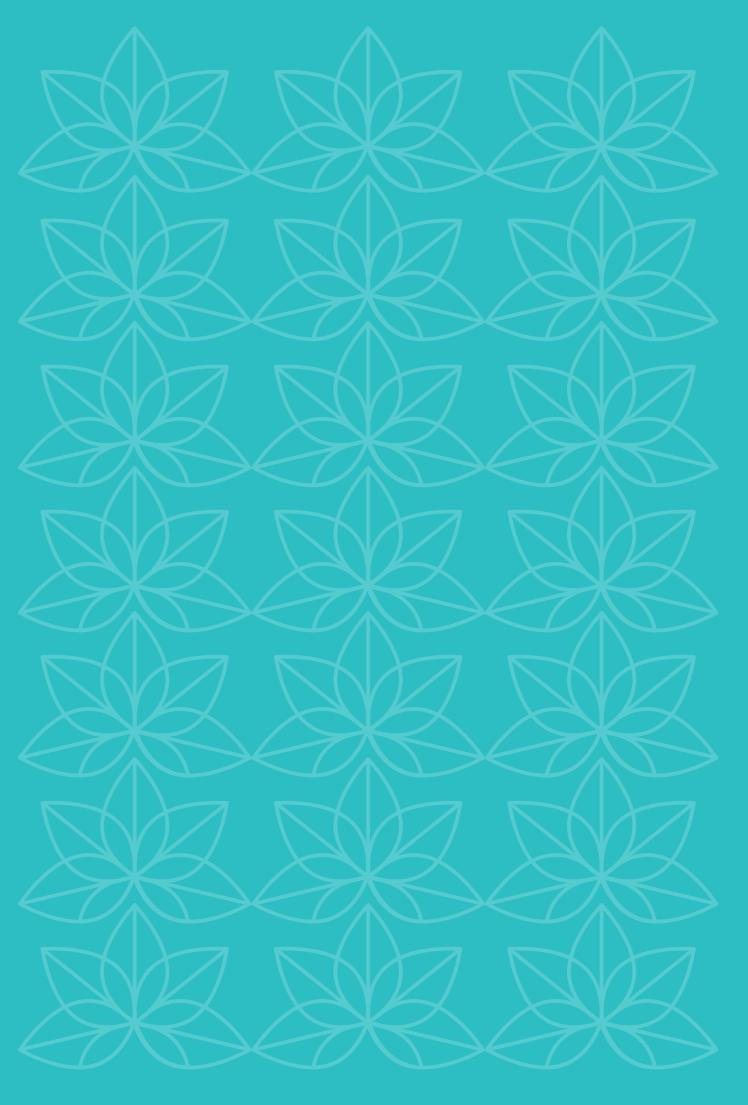








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