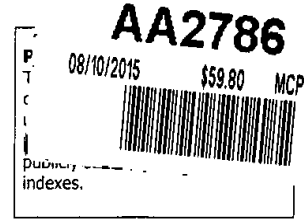


Memorandum of Common Provisions

Section 91A Transfer of Land Act 1958



Lodged by *Gibney & Gunson.*

Name:

Phone:

Address:

Reference: (1)

Customer Code: 3127 G

This memorandum contains provisions which are intended for inclusion in instruments and plans to be subsequently lodged for registration.

Provisions

RIVERSIDE ESTATE STAGE 7D RESTRICTIVE COVENANTS
(Page 1 of 5)

The transferees for themselves, their successors, assigns and transferees, the registered proprietor or proprietors for the time being of the land hereby transferred ("the land") and of every part thereof hereby covenant(s) with the transferor its successors, assigns and transferees and as a separate covenant, covenant with the registered proprietor or proprietors for the time being of every lot and of every road or street shown on Plan of Subdivision No. PS727148N lodged in the Office of Titles, whether transferred by the transferor before or after the transfer of the land to the intent that the burden of these covenants shall run with and bind the land and every part thereof and that the benefit of these covenants shall be annexed to and run with each and every lot and road or street shown on the said Plan of Subdivision (other than the land) whether transferred by the transferor before or after the transfer of the land as part of and for the purpose of effectuating a general building scheme affecting the whole of the lots and roads or streets shown on the said Plan of Subdivision, as follows namely:

1. Architectural & Landscape Design Guidelines

1.1 No structure shall be erected or permitted to be erected on the lot unless the proposed plans, specifications and design of that building:-

1.1.1 describes clearly the form, size, layout, materials, colour and proposed siting of the building on the lot (including provision for the orientation of any dwelling) and

1.1.2 have been previously submitted to and approved in writing by:-

1.1.2.1 the Transferor or its nominee, provided that such approval is not unreasonably withheld, and

1.1.2.2 the City of Wodonga (as the relevant Planning Authority), where applicable.

1.2 No building may be erected or permitted to remain on the lot, except a single, private, residential dwelling which is constructed entirely of new materials and not from pre existing or formerly occupied residential buildings or structures, whether in whole or in part, and moved onto the lot from a former location.

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1. The provisions are to be numbered consecutively from number 1.
2. Further pages may be added but each page should be consecutively numbered.
3. To be used for the inclusion of provisions in instruments and plans.

Page 1 of 5

THE BACK OF THIS FORM MUST NOT BE USED

Land Victoria, 570 Bourke Street, Melbourne, 3000, Phone 8636-2010

- 1.3 No building may be erected or permitted to remain on the lot, except one single occupancy dwelling which has a minimum floor area of 160sqm (meaning the internal habitable area, excluding the floor area of garages, verandas, eaves and any outbuildings).
- 1.4 The external walls of any building must not be constructed of any materials other than brick, stone, cement, coloured or painted concrete brick or clay, providing that timber or metal of a non-reflective nature, may be used in external walls as infill panels provided that it does not exceed 25% of the total area of the external walls, unless otherwise approved by the Transferor in its absolute and unfettered discretion.
- 1.5 No building erected on the lot may be roofed or clad with any material having a metallic lustre or appearance or a highly reflective surface.
- 1.6 All rooms in the main residence must have a ceiling height of not less than 2.4 metres above the finished floor level.
- 1.7 No garage may be erected or permitted to remain on the lot, unless:
 - 1.7.1 Such garage is attached to the house and built with the same colour and type of material as the main residence.
 - 1.7.2 Such garage must be situated 500mm behind the front building line of the main residence.
 - 1.7.3 Such garage must be fully enclosed and able to accommodate at least two cars.
 - 1.7.4 All garage doors must be a panel or sectional opening door, and not a roller door.

Should a secondary garage be required it must be set back from the primary garage and attached to the main residence.

Garages on battle axe blocks may be exempted from being attached to the house subject to receipt of approval from the Transferor.

- 1.8 No outbuilding, other than a garden shed, which has a floor area no greater than three metres by three metres (9sqm) may be erected or permitted to remain on the lot. Such garden shed must be built of the same colours and materials as the perimeter fence, being Colourbond, colour "Grey Ridge".

If a larger shed is required, approval in writing must be sought from the Transferor.

- 1.9 Buildings on a lot must not be erected or permitted to remain unless they have the following minimum setbacks:
 - 1.9.1 Set back from the main street frontage - 4.5 metres.
 - 1.9.2 Set back from the rear boundary abutting another residential lot - 2.0 metres
 - 1.9.3 Set back from the side boundary abutting another residential lot - 1.0 metre
- 1.10 The owner of any lot shall not be able to make any claim for contribution toward the erection or maintenance of any dividing fence if the adjoining lot is owned by the Transferor or abuts reserves and/or reserve areas.
- 1.11 No fence shall be erected forward of the main residence's front building line.
- 1.12 Where side and rear fences are required on a lot, the fence shall:
 - 1.12.1 Have a height of 1.8 metres.
 - 1.12.2 Be constructed of a non-reflective metal infill panel known as Colourbond colour "Grey Ridge".
 - 1.12.3 Have a level finish with no protruding caps.
 - 1.12.4 Be of an identical colour and finish on both sides.

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- 1.13 Fences connecting to the main residence and running parallel to the main street frontage, must be built of the same colours and materials as the perimeter fence, being Colourbond, colour "Grey Ridge".

Clause 1.13 may be varied at the sole discretion of the Transferor.

- 1.14 The following restrictions apply to lot 300 and 301 and prevail to the extent of any inconsistencies with other restrictions herein:

1.14.1 Fencing constructed on the boundary fronting the reserve area is to be built in accordance with 1.12.

- 1.15 The following restrictions apply to lot 304 and 305 and prevail to the extent of any inconsistencies with other restrictions herein:

1.15.1 No building or fencing may be erected or permitted to remain on the lot unless:

1.15.1.1 for a lot fronting Perkins Street - set back from the main street frontage
- at least 3 metres

1.15.1.2 for a lot fronting Klim Street - set back from the main street frontage
- at least 4.5 metres

1.15.1.3 set back from the rear boundary - 1.0 metre

1.15.2 No building may be erected or permitted to remain on the lot, except one single occupancy dwelling which has a minimum floor area of 100sqm (meaning the internal habitable area, excluding the floor area of garages, verandas, eaves and any outbuildings).

1.15.3 No garage may be erected or permitted to remain on the lot, unless it complies with 1.7 herein. A single car garage is permitted.

Clauses 1.15.1, 1.15.2 and 1.15.3 may be varied at the sole discretion of the Transferor.

- 1.16 The following restrictions apply to lot 303 and prevail to the extent of any inconsistencies with other restrictions herein:

1.16.1 Buildings must be setback at least 2 metres from the Brooks Terrace boundary parallel to the Murray Valley Highway.

Clause 1.16 may be varied at the sole discretion of the Transferor.

- 1.17 Corner allotments being lots numbered 303 and 304 are to have dual frontages and therefore side fences parallel to the streetscape are not permitted other than to provide courtyard fencing which must not extend in front of either the primary or secondary building facade.

Clause 1.17 may be varied at the sole discretion of the Transferor.

- 1.18 Letterboxes must be constructed of materials consistent with that of the main residence.

- 1.19 The owner of a lot, except with the written consent of the Transferor, must landscape the area of the lot facing a street, reserve or park within seven (7) months of receiving a certificate of occupancy.

2. Maintenance of lot prior to construction of residence and during the construction period

For any period of time during which an owners lot remains vacant, the owner must maintain the lot in a clean and tidy condition, and:

- 2.1 Not allow any vegetation on the Lot to exceed a height of 10 centimetres.

- 2.2 Not park or allow others to park any cars, trailers, caravans, or such similar items on the Lot.



- 2.3 During the construction period, the owner will keep the site tidy and clear of rubbish and must make good any damage caused to the surrounding public land, land owned by the Transferor or infrastructure, by the owner or its contractors.

3. Use of lot after construction of residence

- 3.1 Owners and occupiers, but excluding the Transferor, must:

- 3.1.1 House vehicles in a garage or driveway on the owner or occupiers lot, and
- 3.1.2 Garage or otherwise screen from public view, all boats, trailers, caravans or such similar items.

- 3.2 Owners or occupiers must keep all garbage and recycling bins on their lot secure and screened using either screen fences or landscaping or a combination of both so as not to be visible from other lots, from the street frontage.

- 3.3 The owner or occupier of a lot must not, except with the prior written consent of the Transferor, allow the following to be visible from the street frontage:

- 3.3.1 Any television, radio or other aerial, antenna, satellite dish or tower or any other transmitting or receiving device, or
- 3.3.2 Any energy conservation equipment,
- 3.3.3 Air conditioners and/or evaporative coolers,
- 3.3.4 Water systems,
- 3.3.5 Rainwater tanks,
- 3.3.6 Any clotheslines or hoist (or hang any washing, towels, bedding, clothing or other articles or a similar nature from any clothesline, hoist or railing),
- 3.3.7 Swimming pool and/or sauna related heating equipment, and
- 3.3.8 Solar hot water tanks.

Only solar power panels which are required in connection with items 3.3.2 and 3.3.8 may be erected on the front roof line if necessary.

Definitions

Main street frontage

The street frontage that allows the most direct access to the front door.

Side boundary

A boundary of a lot that runs between and connects the street frontage of the lot to the rear boundary of the lot.

Front Building Line

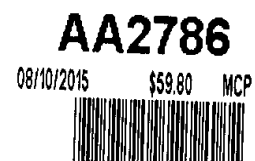
Means the front wall of any room of the dwelling, for the purposes of this definition, nib walls, porticos, verandahs and other architectural features are not defined as a wall.

Facade

Means a wall of a building running parallel or mostly there to the street boundary and comprising a design element of floor to ceiling or full length windows to all habitable rooms.

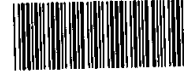
Primary Facade

Means that facade which is located parallel to the street boundary to which Council defines as the street address of the land.



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Secondary Facade

Means that facade on a corner lot which is located parallel to a side street (i.e. not the street address for the land).

Battle Axe Block

Means a block of land behind another, with access from the street through a narrow drive.

And this Covenant shall appear on the Certificate of Title for the land and shall run with the land. Such covenant shall expire and be of no further force or effect after 1st July 2025.