



HOME BUYERS GUIDE

communities.lendlease.com



Congratulations!

Congratulations on deciding to make the move to a Lendlease community. Lendlease is committed to creating the best places for you and your family.

This guide has been designed to help ease you through the required steps from paying your initial holding deposit, right through to becoming a resident. This is an exciting time for you and we look forward to seeing your new home take shape and meeting you at one of our community events in the near future. Should you require any further information or assistance at any stage, please do not hesitate to contact a member of the Lendlease team.

Seeking Advice

This home buyers guide should be read as a guide only. While every effort has been made to ensure the information contained within this guide is correct, Lendlease does not warrant the accuracy of this guide. The contents of the guide are subject to change without notice.

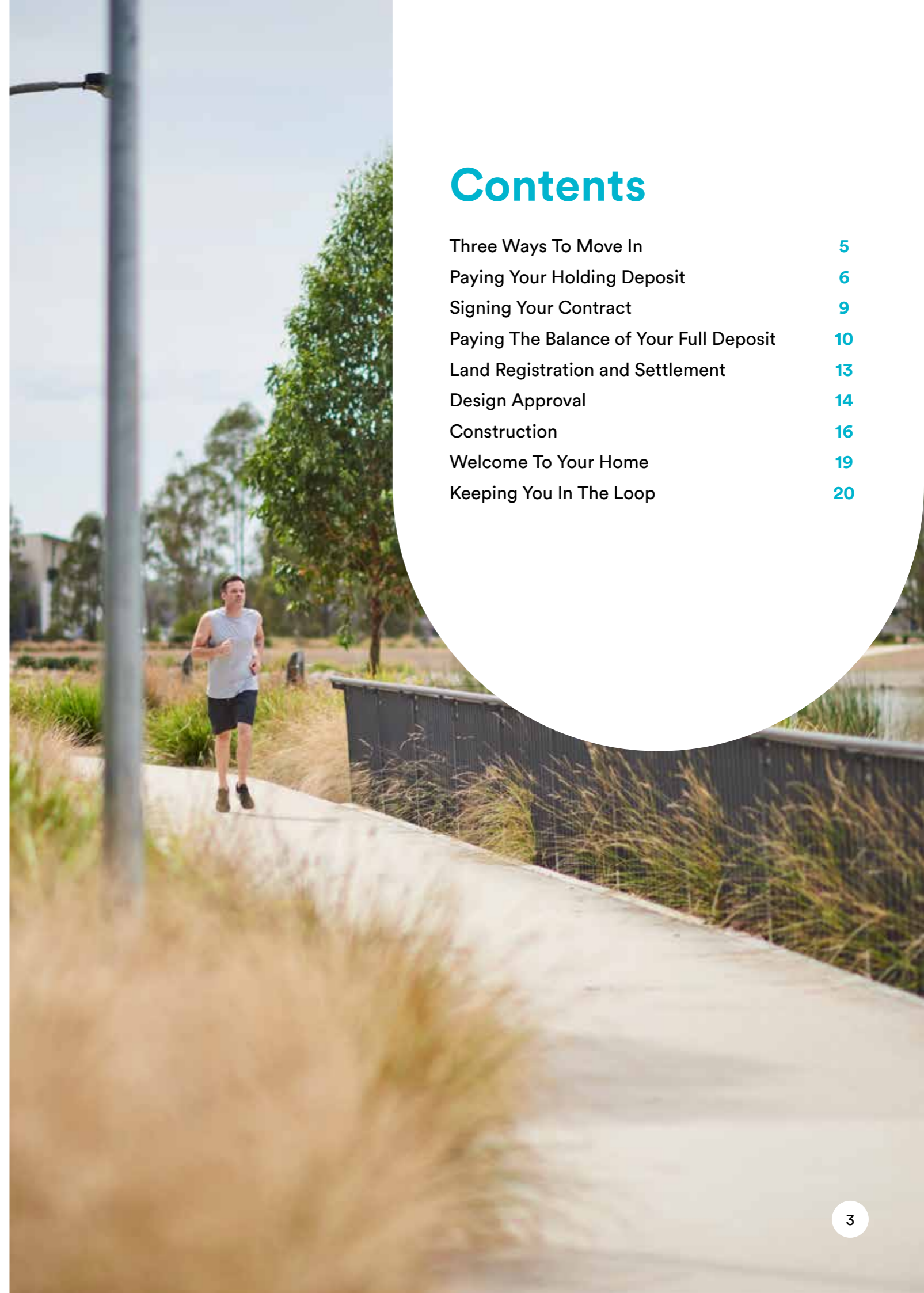
We recommend that you seek legal advice before entering into any contract to buy. This guide does not form part of the terms and conditions of any contract that you may sign.

Before making the final decision to buy, we suggest that you also speak with a home loan advisor to understand your options. They can guide you on your borrowing capacity, an estimate of home loan repayments and the type of loan that best suits your individual needs.



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Three ways to move in

Once you've decided to move, you need to decide which buying or building option suits you. At this stage you will also need to decide on the most appropriate finance option for your purchase and make a formal loan application to a lender.

There are three ways in which you can move to a Lendlease community.

1 Buy a block of land and build

This is the most flexible option, where you choose your own builder and home design. You can select from one of the builders featured in a Lendlease Display Village or any builder of your choice. If you choose to buy land and build and you are ready to buy, you are encouraged to register for the next land release. By registering on our database, you will be among the first to know about new land releases.

2 Buy a home and land package

Here, a builder has already secured the land and prepared a house design that's suited specifically to that block. Lendlease then sells the house and land package on behalf of the builder. With this type of purchase, you will typically enter into two contracts; one with Lendlease to buy the land and another contract with the builder to build the house. Where possible you can change finishes inside and out, but not the floor plan. This can make the process simpler by giving you a head start towards planning your new home and reducing the number of decisions you need to make.

3 Buy a brand new home

Sometimes referred to as Turn Key packages, brand new homes can be sold before the build begins, during construction or once they are finished. Lendlease sells a range of brand new homes on behalf of builders that come complete with everything you need to move straight in. If you're looking for a brand new home, want a no-fuss option and would like to move in quickly, this option could be for you.

Paying your holding deposit

Below is a general guide on how to pay a holding deposit. The process differs slightly depending on what you're buying.

1

Initial holding deposit of \$1,000 will be requested. Allowing five business days to get your finance pre-approved before signing a contract.

2

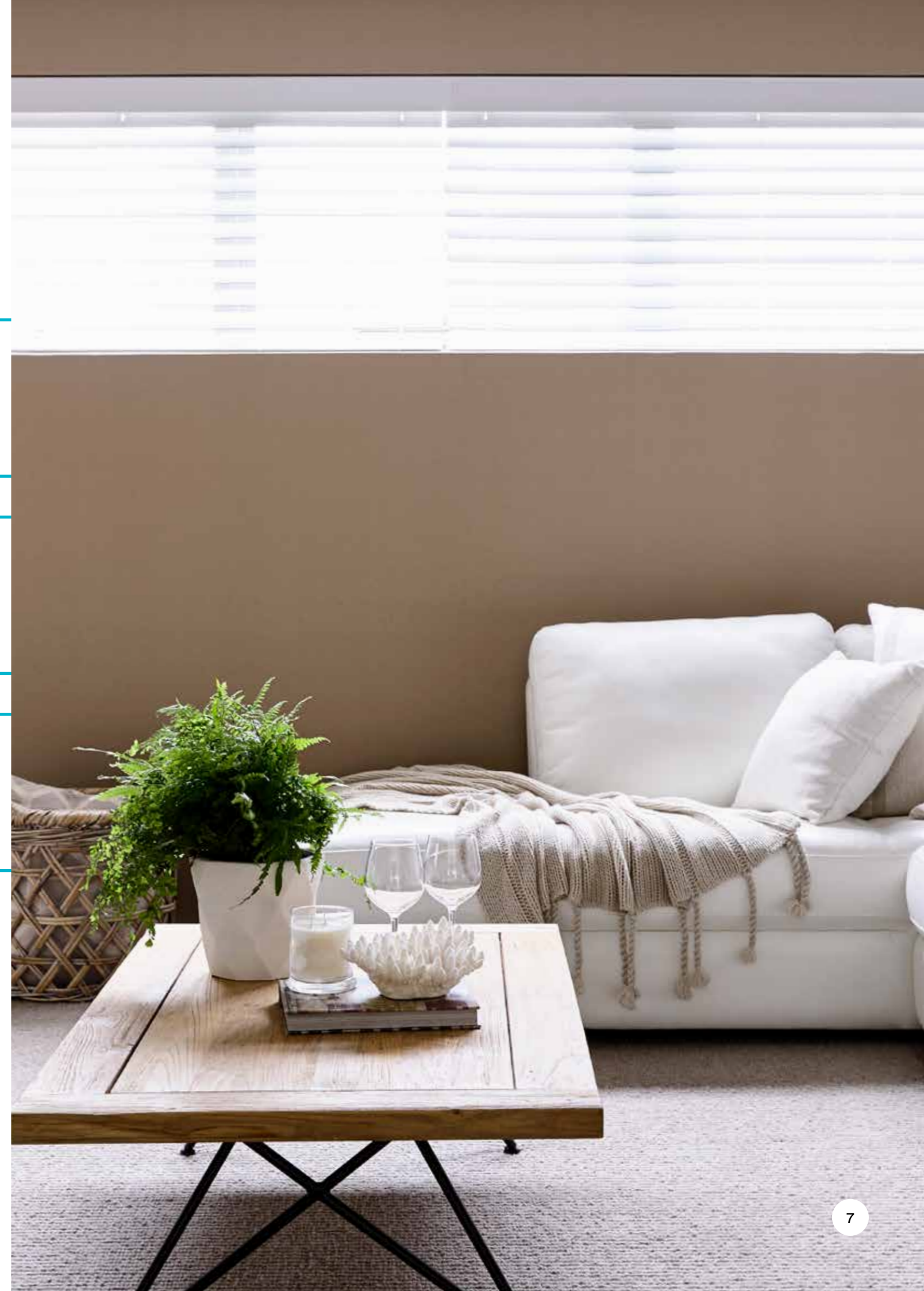
Paying the full deposit. An acknowledgment receipt will be provided at the time of payment.

3

If you do not proceed with purchase, you will need to notify Lendlease in writing within five days of the cooling off period. You will receive a full refund of \$1,000 holding deposit via a cheque within 21 working days of receiving your written notice of cancellation.

General fees

Keep in mind that there are fees involved in buying a house, including government stamp duty, property searches, legal fees, mortgage insurance and loan application fees. You can get an indication of these fees by talking to a home loan advisor who can help you understand if there are any additional costs you need to know about.





Signing your contract

Before signing, we recommend you seek advice from your solicitor or conveyancer.

1

When you are ready to sign, please provide us with the details of your nominated solicitor or conveyancer, including

- ✓ Company name
- ✓ Contact person
- ✓ Address for delivery of contracts
- ✓ Telephone number
- ✓ Email address
- ✓ Fax number

2

Please bring your driver's license or photo identification so that we can take a photocopy and ensure that your full and correct name is included on the contract.

3

The original contract will be sent directly to your nominated solicitor or conveyancer. Your contract will be subject to a five business day 'cooling off' period before it becomes unconditional. Any requests to extend the cooling off period must be made in writing by your solicitor or conveyancer directly to Lendlease's solicitors.

4

Your lender will also need a fully executed copy of the contract from your solicitor so that they can finalise your loan approval. Please keep your Sales Consultant informed of the progress of your finance approval and let them know if you foresee any problems.

5

Once your finance is approved by the lender and the conditions of your contract are met, your contract becomes 'unconditional'. This means you're able to proceed with the contract and your solicitor should inform Lendlease's solicitors on your behalf.

Paying the balance of your full deposit

The balance of your full deposit is payable by 5:00pm on the day that your contract is due to 'cool off'. The amount payable and timing of the payment will depend on which buying or building option you have chosen.





Land registration and settlement

Make sure you put your settlement date in your diary!

1

If your land is unregistered, settlement will occur within 14 days of registration. Most of the land at Lendlease communities is sold 'off the plan' as unregistered land, which means you are securing your block before it is built and serviced. Once the land is ready to build on, Lendlease registers the individual lots with the government. Your solicitor or conveyancer will be notified in writing once the land is registered.

2

If your block of land is already registered, settlement will occur within 28 days of the contract date. On the settlement day, you need to pay the remaining balance of the purchase price of your land. To avoid any disappointing delays, speak with your Home Loan Advisor to make sure that funds are available from your lender before your settlement date.

Once all the relevant mortgage documents are signed, the land title will be transferred into your name.

If you have already signed a building contract, you will start paying progress payments to your builder (as set out in the building contract) once your land is registered and settled.



Design Approval

We have developed a range of Design Guidelines that aim to protect your investment by ensuring that homes are built to a consistent standard at Lendlease Communities.

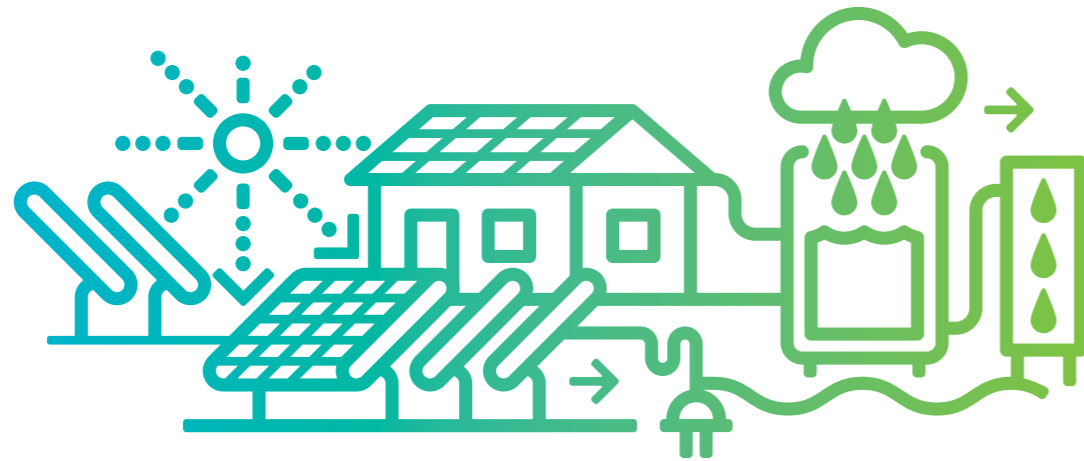
All homes must comply with the Design Guidelines (or covenants) and your builder will need to obtain design approval from Lendlease prior to applying for development consent from the Council or a Private Certifier.

Some house and land packages and spec homes may already meet the Lendlease Design Guidelines, but generally the builder will need to submit your plans for approval.

Your builder or designer will assist you with the preparation of your application, so please ask us for a copy of the Design Guidelines that you can pass onto them. The Design Guidelines contain everything you need to obtain approval from Lendlease, including the:

- 1 Application Form for Design Approval
- 2 Drawing and Document Checklist

Lendlease aims to assess all applications within ten working days of lodgement. Our Design Coordinator will provide approval in writing and return a stamped copy of your reviewed home design. Your plans will then be ready for submission to the Council or a Private Certifier for assessment.



How to submit your application for design approval

Your builder is encouraged to submit your plans online through the Lendlease Builder Hub or via email to the relevant community email address. If your builder does not have access to the Builder Hub, please advise them to contact the relevant Lendlease community.



Construction

Now that your block of land is registered and your plans are approved by Lendlease, your builder can submit them to Council or a Private Certifier. Once approved, construction of your new home can commence. Your builder should keep in regular contact with you during the build, but you can always contact us if you have any questions.

Most builders require progress payments to be & made at various stages while your home is under construction.

These stages are usually:

- 1 Slab down
- 2 Frame up
- 3 Roof on
- 4 Lock-up
- 5 Practical completion

Your builder will invoice you at the completion of each stage and your lender or broker can help you arrange these payments.



How to make safety a priority during construction

- Safety is very important during the construction process. Your builder must comply with workplace health and safety regulations, and they'll let you know when it is safe to go on—site. It's important that you don't take a sneak peek during construction without your builder present.
- Keep your block of land fenced to an adequate standard (acceptable to the Council) as soon as you settle. This will help prevent illegal dumping of rubbish soil and building materials and restrict access to the building site while your home is under construction.
- Keep your block clear of excessive weeds and rubbish.
- Store excavation material, rubbish and builder's waste in a covered bin.
- Keep the street adjoining your block of land clean at all times.

How to keep your neighbours happy

Please remind your builder to try and minimise disruption to neighbouring residents, particularly those who have already moved in, by:

- Ensuring the timely completion of your new home, driveway and fencing within 24 months of settlement.
- Minimising noise and adhering to any restrictions set out by the Council.
- Avoiding the use of adjoining lots, verges and streets to store building or excavation materials or vehicles.
- Disposing of rubbish or builder's waste in a covered bin. Dumping on adjoining lots or in public spaces is not permitted.
- Keeping streets clean at all times and clear of building materials, waste and construction vehicles.
- Landscaping all garden areas in public view (including the front verge) within 6 months of moving in.





Welcome to your home

Your home is now ready, and it's time to move in. At Lendlease, we know that moving into your new home is exciting, and we want to make your welcome memorable, so here are a few things we suggest you do:

- 1 Let Lendlease know that you have moved in.
- 2 Update your contact details on our database including your new address, phone number and email address so that we can stay in touch.
- 3 Register for the next community welcome event where you can meet your neighbours.
- 4 Ask about joining a community group.

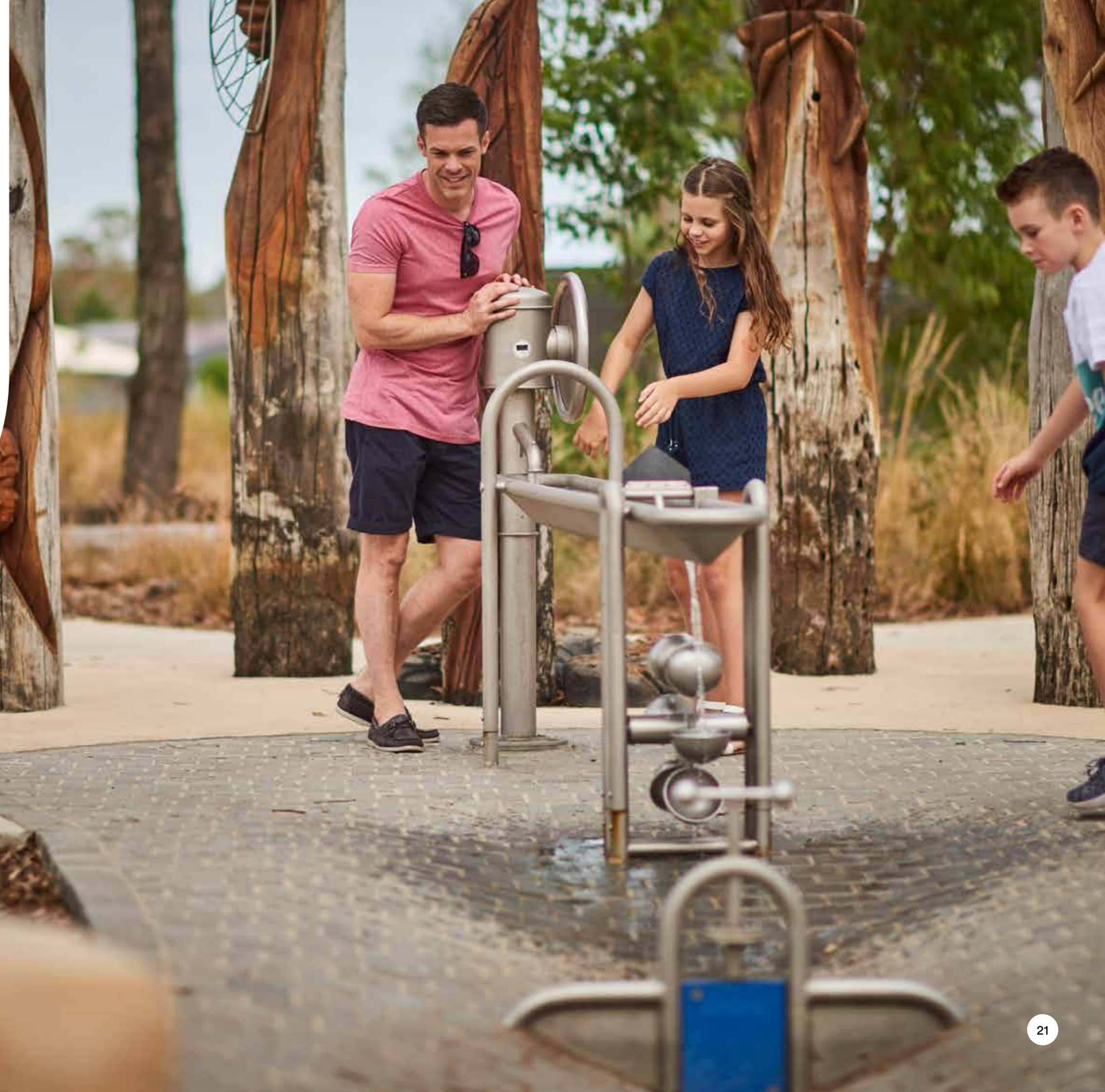
Maintain your streetscape

Don't forget that now is a good time to be thinking about your front yard landscaping.

Your front garden and nature strip will help create an attractive streetscape and will need to be completed within six months of moving in.

Keeping you in the loop

The time between when you sign your contract and settlement can vary. We'll send you regular updates to let you know how things are progressing with the registration of your land. During this time, we'll also keep you informed about what's happening at your new community and encourage you to get involved by attending any community events and activities.



Creating the best places

For over 50 years, Lendlease has been dedicated to creating the best communities in Australia. Aspirational addresses that foster a true sense of belonging, where people feel connected and genuinely welcomed.

Places that are truly beautiful and set about to enrich the lives of our residents, as well as those for generations to come.

Our holistic urban design approach is to encourage environments that foster opportunities. Where you can choose the way you live, the way you work, the way you learn. No matter where they are situated, every Lendlease community encourages a healthy and sustainable lifestyle where people are proud to call home.

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