

#### Part A (Client Provided)

<b>Organisation/Client:</b> Kanebridge	<b>Fax to:</b> 1800 526 327
<b>Business Unit:</b>	<b>Email to:</b> ronnie@kanebridge.com.au
<b>Postal Address:</b> Level 7	<b>Contact:</b> Ronnie Rahme
12 Century Circuit	
BAULKHAM HILLS NSW 2153	
<b>Borrower:</b> Not Applicable	<b>Telephone:</b> 1300 526 327 / 0411 881 088
	<b>Loan Ref No:</b> Not Applicable

#### PROPERTY SUMMARY

<b>Property Address:</b> 6 Copeland Street, Liverpool, New South Wales 2170	
<b>Title/Legal Description:</b> Lot 2 Deposited Plan 110597	
<b>Type of Property:</b> Dwelling	
<b>Site (Land) Area:</b> 695.00 sqm	<b>Current Use:</b> Residential
<b>Main Building Construction:</b> External Wall: Fibre cement	<b>Roof:</b> Terracotta tile
<b>Containing Number of Bedrooms:</b> 3	<b>Other Rooms:</b>
<b>Built About:</b> 1950 Circa	<b>Addition(s):</b>
<b>Improvement Areas:</b> Living: 90.00 sqm	<b>Outdoor:</b> 20.00 sqm
<b>Car Accommodation:</b> Carport	<b>No. of Cars:</b> 2
<b>Purchase Price:</b>	<b>Date:</b>
<b>Owners Est:</b> \$700,000	<b>Other:</b>
	<b>Car Areas:</b> 30.00 sqm

#### Part B (Valuer Provided)

##### RISK ANALYSIS

Property Risk Ratings	1	2	3	4	5	Market Risk Ratings	1	2	3	4	5
Location & Neighbourhood:			3			Recent Market Direction:		2			
Land (incl. planning, title):		2				Market Volatility:		2			
Environmental Issues:				4		Local Economy Impact:		2			
Improvements:			3			Market Segment Conditions:			3		

\* Risk Ratings: 1 = Low, 2 = Low to Medium, 3 = Medium, 4\* = Medium to High, 5\* = High

##### Comments:

##### Location & Neighbourhood Risk Rating:

The subject property is situated within a mixed use residential and commercial locality comprising of high density residential development and mixed use commercial, industrial and retail development, therefore subject to intermittent pedestrian traffic with associated traffic noise. As a result, this has been considered a minor detriment, which has been reflected accordingly within this assessment.

##### Environmental Issues Risk Rating:

The subject property is positioned adjoining Copeland Street, a major arterial roadway, which is subject to high traffic volumes with associated traffic noise. As a result, this has been considered a detriment, which has been reflected accordingly within our assessment.

##### Improvements Risk Rating:

The presence of asbestos materials was noted on site (external walls and eaves of main dwelling) - This valuation assumes no detriment to the property arising from the presence of asbestos. Should the property have asbestos which requires removal, we retain the right to vary this assessment.

##### Market Segment Conditions Risk Rating:

There are limited comparable sales within the subject locality and therefore we have relied on sales evidence, which may be within neighbouring suburbs. In this instance we have made adjustment for location, land size, structural and ancillary improvements and market movement. The sales evidence used within this report is the best available with regard to comparability and is considered to be reflective of current market conditions.

Additionally, agent advised unsettled sales transactions have been utilised within this valuation report. This sales evidence provide the best representation for the current market conditions and activity. Our assessment is subject to the settlement of these sales at the reported sale price.

**Location Description:** Liverpool is an established residential locality comprising higher density residential developments around the central business hub together with an established business precinct within the south western Sydney suburbs located approximately 36km south west of the Sydney CBD. The area is well serviced in relation to local schools, parks, Shopping Centre together with a strip shopping area, and bus and train transport and in close proximity to M5 Motorway on and off ramps.

**External Condition:** Fair

#### INDICATIVE VALUATION & ASSESSMENTS SUMMARY

**Interest Valued:** Other

**Other Assessments:** Weekly Rental Value Range Unfurnished: \$350 - \$450 pw

**Indicative Market Value Range:** \$750,000 to \$800,000

I hereby certify that I personally externally inspected this property on the date below and have carried out the assessments above as at that date. All information in Part A has been provided by the client. Neither I, nor to the best of my knowledge, any members of this firm, has any conflict of interest, or indirect or financial interest in relation to this property that is not disclosed herein.

This Report is for the use only of the party/s to which it is addressed for first mortgage purposes only and it is not to be used for any other purposes. No responsibility is accepted or undertaken to third parties in respect thereof. No responsibility is accepted or undertaken in the event the party/s to which it is addressed use/s this Report for any other purpose apart from that expressly outlined above.

This report is made in accordance with the Restricted Assessment Supporting Memorandum and must be interpreted with the Memorandum. The agreed parties are bound by provisions of the Supporting Memorandum. The Supporting Memorandum is available at [www.api.org.au](http://www.api.org.au)

**Valuer:** Stephen Trippis Valuer  
PMAPI RPV API No: 81267

**Signature:**



Authorised for Issue

By:



George Garagounis Managing Valuer  
AAPI CPVAPI No: 69649

**Company:** Opteon (Sydney) Pty Ltd

**Address:** Lumley House, Suite 801 (Level 8), 309 Kent Street, Sydney 2000 NSW

**Mail:** Letter Box 8, 309 Kent Street, Sydney NSW 2000

**ABN:** 35 151 806 003

**Phone/Fax:** 1300 650 346 / 1300 650 382

**Email:** sydney.info@opg.net

Whilst not having inspected the property, I have reviewed the draft valuation and working papers, and based upon that review and appropriate questioning of the Valuer obtained reasonable satisfaction that the value opinion contained in the valuation has been reached, based on reasonable grounds.

**Inspection Date:** 28-04-2017

**Valuation Date:** 28-04-2017

**Valuer's File Reference:** 7887055

#### VALUATION FIRM'S REPORT

**Recommend Full Valuation:** No



#### IMPORTANT NOTES & QUALIFICATIONS

**Not all information described as “essential” in the Restricted Assessment Supporting Memorandum has been provided.** It is acknowledged that lenders are not always able to supply all of the “essential” information. Please note that if all essential information has not been supplied to the valuer with the initial request, we have sourced required (“essential”) information from our internal records and/or third party sources. This data has been retained on our file.

Whilst we have attempted to confirm the veracity of information supplied, the scope of work did not extend to verification of all information supplied or due diligence. Our Restricted Assessment has been prepared on the assumption the instructions and information supplied has been provided in good faith and contains a full disclosure of all information that is relevant. The valuer and valuation firm does not accept any responsibility or liability whatsoever in the event the valuer has been provided with insufficient, false or misleading information.

#### GST:

Valuations of residential property for mortgage security purposes are undertaken on the basis that GST is not applicable. This valuation is prepared on the assumption that the subject property does not constitute a ‘new residential premises’ as defined under ATO Ruling GSTR 2003/3. Further it is assumed that the subject property will transact as a residential property between parties not registered (and not required to be registered) for GST. The market valuation herein reflects a market transaction to which GST may not be applicable. The lender should satisfy themselves of the GST position of the borrower prior to extending funds.

#### CAPPED LIABILITY SCHEME

Liability limited by a scheme approved under Professional Standards Legislation

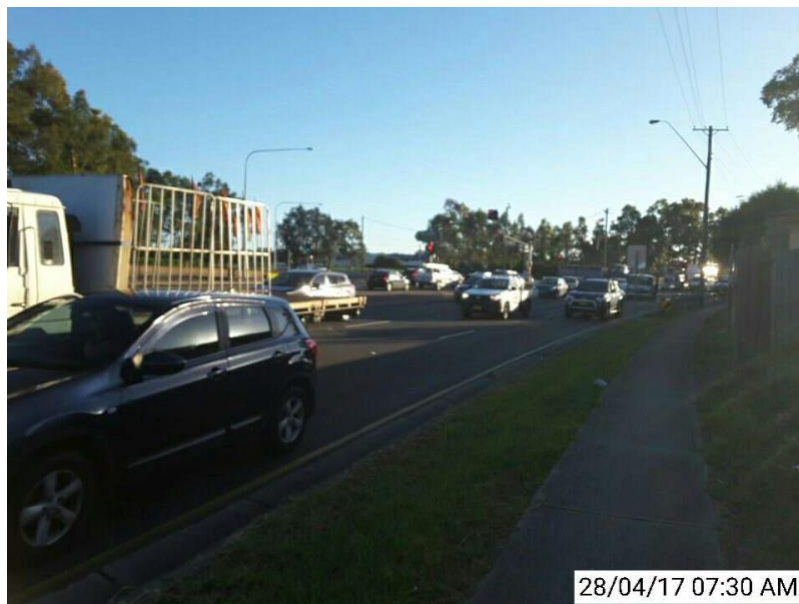


PHOTOGRAPHS

A handwritten signature in black ink, appearing to be 'Bhjt'.



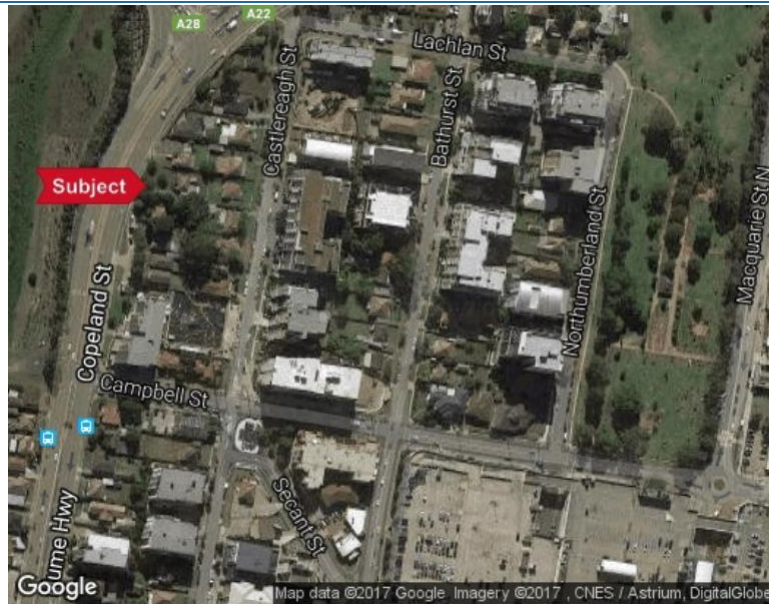
Front



Surrounding Development



Surrounding Development



Locality Map



Cadastral Map

## **APPENDIX 1**

### **INSTRUCTIONS**



# Thank you for considering Opteon



11 April 2017

Thank you for the opportunity to provide you with a fee proposal for independent property advice.

If you wish to proceed, please confirm by return email to [sydney.quotes@opg.net](mailto:sydney.quotes@opg.net), stating that you wish to proceed as per the details noted below. Please note we will not action the job until we receive all necessary information (including correct address, inspection contact details, or documentation such as sale contract, lease(s), plans etc). Should our understanding of any of the details below be inconclusive or incorrect, we reserve the right to vary this fee proposal by a reasonable amount to account for any changes should the need arise.

Below is our understanding of your requirements:

<b>Our Reference:</b>	7887055
<b>Your Reference:</b>	N/A
<b>Our Client(s):</b>	Ronnie Rahme Kanebridge
<b>Client Email:</b>	<a href="mailto:ronnie@kanebridge.com.au">ronnie@kanebridge.com.au</a>
<b>Purpose/Scope:</b>	Prepurchase advice purposes and should not be relied upon for any other purpose.
<b>Borrower/Matter:</b>	TBA upon quote acceptance
<b>Property:</b>	6 Copeland Street, Liverpool, New South Wales
<b>Type of Property:</b>	
<b>Estimated Value:</b>	\$700,000
<b>Contact for Access:</b>	TBA
<b>Report Delivery:</b>	Email
<b>Required Information:</b>	If you have any information about the property or information which is relevant to the purpose of this advice please supply this information to us, preferably by email.
<b>Address Invoice to:</b>	Kanebridge, Level 7, 12 Century Circuit, BAULKHAM HILLS NSW 2153
<b>Professional Fees:</b>	\$990.00 inclusive of GST.
<b>Payment of Fees:</b>	Pre-Registration. We require payment of our professional fees prior to the valuation commencing. Attached is a copy of the invoice for payment.
<b>Currency of the Valuation</b>	Please note that our valuations are valid for a period of 90 days from the date of inspection, or sooner should any event occur which is likely to materially impact the value of the subject property, and therefore cannot be relied upon after this time. If the terms stated in Payment of Fees (above) are not observed, Opteon reserves the right to withhold all or part of the valuation until a further inspection has taken place, which may incur additional professional service fees. Having a current valuation ensures that the Client will be able to rely upon the report for its stated purpose as soon as possible.
<b>Special Instructions:</b>	R4 DEVELOPMENT SITE

## Opteon Property Group

Opteon (Sydney) Pty Ltd  
Letter Box 8, 309 Kent Street, Sydney NSW 2000

P 02 8973 2981 E [sydney.info@opg.net](mailto:sydney.info@opg.net)  
F 1300 650 382 W [www.opg.net](http://www.opg.net)

## VALUE MADE VISIBLE

Liability limited by a scheme approved under Professional Standards Legislation



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<b>Date of Completion:</b>	At this stage we envisage completing the valuation in 3 business days, however this may be dependent upon workloads. If we are unable to meet this timeframe or experience delays in completing the valuation we will contact you.
<b>Terms of Engagement:</b>	Our advice and report will be provided subject to Opteon's Standard Terms and Conditions which are enclosed.

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If you have any queries or changes regarding this job, please contact us and quote the following reference number **7887055**.

Thank you again for your business and we look forward to being of service to you.

Opteon (Sydney) Pty Ltd  
T 1300 650 346  
F 1300 650 382  
E [sydney.quotes@opg.net](mailto:sydney.quotes@opg.net)

## Opteon - Standard Terms and Conditions

<b>Explanation</b>	<i>The following terms are the standard terms and conditions that apply to valuation or consultancy assignments and services for which Opteon is engaged. These terms form part of the appointment of Opteon by the Client to provide the services unless other specific terms and conditions are agreed in writing between Opteon and the Client.</i>
<b>Exclusion on Use and Liability</b>	<p><i>Advice or any report prepared by Opteon will be for and will be confidential to the Client for the specific purpose outlined in writing in the engagement. Only the Client, or any other party to whom the advice or report is specifically addressed, may rely upon the advice or report. Should any other party seek to rely upon the advice or report, the consent of Opteon must be obtained in writing. Opteon accept no liability for negligence and/or any other cause of action for any loss or damage suffered by a third party to whom the advice or report was not addressed nor assigned.</i></p> <p><i>The Client agrees that neither the whole nor any part of any advice or report or the substance thereof will be communicated to any other person without first obtaining the written consent of Opteon. The Client further agrees that if it does communicate to any other person, the whole or any part of the report, or the substance of it in accordance with these terms and conditions the Client will also communicate the terms of the engagement to that other person and will fully indemnify Opteon in the event of any failure to do so.</i></p> <p><i>Neither the advice of Opteon nor any of the services provided pursuant to the engagement of Opteon are intended, either expressly or by implication, to confer any benefit on any third party (other than a third party who is nominated to Opteon in writing as part of the engagement) and the liability of Opteon to any third party is expressly disclaimed.</i></p> <p><i>The Client acknowledges that the valuation is current as at the date of valuation only. Opteon does not accept any responsibility for losses caused by changes in market value after the date of valuation. Without limiting this qualification, Opteon accepts no responsibility for any reliance placed on a report any later than 90 days after the valuation date.</i></p>
<b>Period of Quote</b>	<i>Any quotes for Opteon's fees are valid for a period of 30 days from the date of issue unless otherwise stipulated in the quote. Opteon reserves the right to amend the quotation after this period and/or reject an offer to purchase the services at the previously quoted price if outside of this time frame.</i>
<b>Performance of the Services</b>	<p><i>Opteon shall exercise all reasonable skill and care in providing the services and shall inform the Client if it becomes apparent that the scope of the engagement for the services need to be varied. Opteon shall confirm with the Client any agreement reached resulting in a variation of the scope of engagement.</i></p> <p><i>Valuation reports will be prepared in accordance with applicable Australian Property Institute (API) Professional Practice Standards and Guidance Notes and will be subject to disclaimers and qualifications where those are noted in the report.</i></p>
<b>Information Provided by Client</b>	<p><i>The Client shall provide to Opteon all information necessary or reasonably required to enable Opteon to properly perform the Services. The instructions should be provided in writing and must include a statement as to the purpose for which the Client intends to use the report.</i></p> <p><i>The Client accepts that Opteon is entitled to rely on the accuracy, sufficiency and consistency of any and all information supplied by the Client. Opteon accepts no liability for any inaccuracies contained in information disclosed by the Client, whether prepared by the Client or by a third party and whether or not supplied directly to Opteon by that third party.</i></p> <p><i>Except where required by law or by any proper authority, all confidential information provided by the Client shall, except with the prior written consent of the Client, be kept confidential by Opteon.</i></p> <p><i>All confidential information provided by the Client will be returned, destroyed or erased upon the Client's request, save that Opteon reserves the right to retain one copy of the confidential information for purposes only of compliance with any professional, legal or regulatory requirements or obligations (subject always to its continuing duty to treat such information as confidential).</i></p>
<b>Information Provided by Opteon</b>	<p><i>Intellectual Property in all material of whatever nature prepared by Opteon and provided to the Client or otherwise generated in the course of carrying out the Services shall remain the property of Opteon. No part of any report, document or publication may be reproduced or transmitted or disclosed in any form or by any means, or stored in any database or retrieval system of any nature, without prior written permission of Opteon.</i></p> <p><i>All information and advice made available by Opteon to the Client is for the sole use of the Client for the sole purpose for which it was prepared.</i></p>
<b>Third Party Liability</b>	<i>The Client acknowledges that, save in respect of Opteon's own sub-contractors, Opteon does not warrant the performance, work or the products of third parties. The Client shall not hold Opteon responsible for the inspection or supervision of the execution of such performance, work or products.</i>

<b>Delays</b>	<i>Opteon shall not be responsible for any delay in the performance of the Services, where matters beyond Opteon's control cause such delay.</i>
<b>Payment of Fees, Expenses and Disbursements</b>	<p>Payment of the fees for the Services shall be calculated, charged and made as agreed in writing between the Client and Opteon. All references to fees, expenses and disbursements are exclusive of any applicable government taxes. Any such taxes chargeable on Opteon's fees expenses and disbursements shall be paid by the Client.</p> <p>The Client shall pay reasonable expenses and reimburse the disbursements incurred on its behalf by Opteon as agreed in writing. This Fee Proposal includes our best endeavours to estimate any such expenses and disbursements.</p> <p>This Fee Proposal and subsequent Invoice may be considered as our final quote for the services stated herein, subject to any one or more of the following:</p> <ul style="list-style-type: none"> <li>• The period of validity of this quote (refer to 'Period of Quote' above);</li> <li>• The accuracy of the information provided by the Client (refer to 'Information Provided by Client' above);</li> <li>• Any interest charges or debt recovery charges that may accrue as stipulated below; and / or</li> <li>• Any unforeseen significant change in the scope of work required to provide the service;</li> </ul> <p>Should circumstances necessitate any variations to this Fee Proposal, Opteon will notify the Client of any such changes in writing, and we will request that the Client agrees to us continuing to provide the service. Any increase in fees will only be made if considered reasonable having regard to the change/s.</p> <p>Where for any reason Opteon provides only part of the services for which it is engaged, Opteon shall be entitled to charge fees proportionate to the agreed fees, based on our estimate of the percentage of completion of the services.</p> <p>In the event that invoices are not settled on the terms agreed prior to acceptance of the engagement by Opteon, Opteon reserves the right to withdraw responsibility for work performed and will also be entitled to charge interest on the fees from the due date of the invoice, except in Western Australia where a debt recovery charge of not more than \$250.00 may be imposed (excluding GST) in order to make a reasonable recovery of any additional expenses incurred in managing the debt. Interest shall be calculated on a daily basis by multiplying the unpaid fees by the annual rate of interest (Opteon will adopt a rate of interest of 3.0% above the Cash Rate as determined by the Reserve Bank of Australia at the time).</p>
<b>Environmental Issues</b>	<p><i>The Client acknowledges that Opteon is not an expert in environmental issues and that it will not rely on any environmental matters raised by Opteon. Opteon is not to be considered by the Client to have the expertise to be able to prepare an environmental audit report and any report prepared by Opteon will not in any way constitute an environment audit.</i></p> <p><i>Opteon does not carry out investigations on site or by enquiry to ascertain whether any building was constructed or altered using deleterious materials (eg. asbestos). Unless we are otherwise informed, our reports are on the basis that no such materials have been used. The Client should engage structural experts to advise it on the existence and state of any such materials.</i></p>
<b>Town Planning and Other Statutory Regulations</b>	<p><i>Information on Town Planning is usually obtained verbally by Opteon from the Local Government Authority or via the LGA's website. We recommend that the Client obtains verification of this from the relevant authority in writing that confirms:</i></p> <ul style="list-style-type: none"> <li>• <i>the position is correctly stated in Opteon's report;</i></li> <li>• <i>the property is not adversely affected by any other decisions made, or conditions prescribed by public authorities;</i></li> <li>• <i>that there are no outstanding statutory notices.</i></li> </ul> <p><i>Should the information provided to Opteon prove to be incorrect, we reserve the right to amend our report. Opteon reports are prepared on the basis that the premises (and any works thereto) comply with all relevant statutory regulations, including ordinances relating to fire regulations. The correctness of these assumptions should be checked by the Client.</i></p>
<b>Structural Surveys</b>	<i>Opteon does not carry out structural surveys nor do we test building services (e.g. fire, electrical, air conditioning, etc.) Whilst any defects or items of disrepair which we note during the course of the inspection may be noted in our report, Opteon is not able to give any assurance that a property is free from defect. The Client should engage appropriate professionals to advise on structural soundness and the suitability and state of services.</i>
<b>Site Conditions</b>	<i>Opteon does not carry out investigations on site in order to determine the suitability of ground conditions and services for any new development. Unless otherwise informed, our reports are on the basis that these aspects are satisfactory and that where development is proposed, no extraordinary expenses or delays will be incurred during the construction period.</i>

<b>Properties as Trading Businesses</b>	<p><i>Special use properties, where the physical existence of the real estate is necessary to the conduct of the business, are valued as fully operational businesses either as a “going concern” with vacant possession or subject to an occupational lease or an operating agreement as appropriate. Our reports assume the subject property has the benefit of all-necessary licences and fire certificates, unless stated to the contrary. It is further assumed that a prospective purchaser will normally engage the existing staff and management and would expect to take over the benefit of future bookings.</i></p> <p><i>We do not take an inventory or separately assess the pricing of furniture, fittings and equipment but can arrange for such service to be provided. Opteon presumes all these items are owned by the proprietor of the business unless otherwise informed. Those items hired or leased are presumed to be sufficiently secured by appropriate documentation and able to be transferred without penalty. No allowance is made for any contingent tax liabilities to staff.</i></p>
<b>Lease and Title Searches</b>	<p><i>Opteon does not normally inspect all dealings or leases registered on title. Where a client is considering the purchase of a property we recommend that a lawyer be engaged to provide advice on legal matters. Opteon assumes, unless informed to the contrary, that all documentation is satisfactorily drawn and that there are no encumbrances, restrictions, easements or other issues of an onerous nature which would affect the value of the interest under consideration.</i></p> <p><i>Enquiries as to the financial standing of actual lessees or prospective tenants are not normally made unless specifically requested. Where properties are assessed with the benefit of lettings, it is therefore assumed that the tenants are capable of meeting their obligations under the lease and that there are no arrears of rent or undisclosed breaches of covenants.</i></p>
<b>Land Boundaries</b>	<p><i>The report is made on the basis that there are no encroachments upon or by the subject property, however, should confirmation of this be required, the services of a consulting surveyor should be engaged.</i></p>
<b>Termination</b>	<p><i>In the event that either party is in material or persistent breach of any of the terms of the engagement , the other party may terminate the engagement if, upon the expiration of 14 days after serving notice on the party in default, steps have not been taken by such party to remedy the breach.</i></p> <p><i>On termination of the engagement, Opteon shall be entitled to, and shall be paid, fees for all Services provided to that time, to the satisfaction of the Client, in accordance with the above clause relating to payment of fees.</i></p>

## **APPENDIX 2**

### **CONFIRMATION TO PROCEED**

## Daniel Santarelli

---

**From:** Ronnie Rahme <Ronnie@kanebridge.com.au>  
**Sent:** Thursday, 27 April 2017 12:17 PM  
**To:** Sydney - South Eastern  
**Subject:** Re: Inspection Scheduled: (Client Ref: N/A) 6 Copeland Street Liverpool. Requested by: Ronnie Rahme

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

**Categories:** Daniel

Yes, confirmed.

Please proceed asap.

Kind Regards,

**Ronnie Rahme**  
Development Manager  
KANEBRIDGE CAPITAL  
0411 881 088

----- Original message -----

**From:** Sydney - South Eastern <syd.southeast@opg.net>  
**Date:** 27/4/17 12:15 (GMT+10:00)  
**To:** Ronnie Rahme <Ronnie@kanebridge.com.au>  
**Subject:** RE: Inspection Scheduled: (Client Ref: N/A) 6 Copeland Street Liverpool. Requested by: Ronnie Rahme

Good afternoon,

Apologies for the delay, could you please reply to this email confirming that we can convert the report to a kerbside and proceed on this basis for the request. Thank you

Kind regards,

**Daniel Santarelli**

Valuation Support Assistant



**VALUE MADE VISIBLE**

D 02 8973 2935  
P 1300 650 346  
E daniel.santarelli@opg.net  
W www.opg.net

Opteon (Sydney) Pty Ltd  
Level 8, Suite 801, 309 Kent Street, Sydney, NSW 2000 Australia

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**From:** Ronnie Rahme [mailto:Ronnie@kanebridge.com.au]  
**Sent:** Thursday, 27 April 2017 12:03 PM  
**To:** Sydney - South Eastern <syd.southeast@opg.net>  
**Subject:** Re: Inspection Scheduled: (Client Ref: N/A) 6 Copeland Street Liverpool. Requested by: Ronnie Rahme

Hi there, im waiting for confirmation email for drive by assessment for the property address. Could you please send through so we could finalise the valuation.

Kind Regards,  
**Ronnie Rahme**  
Development Manager  
KANEBRIDGE CAPITAL  
0411 881 088

----- Original message -----

From: syd.southeast@opg.net  
Date: 20/4/17 16:32 (GMT+10:00)  
To: Ronnie Rahme <Ronnie@kanebridge.com.au>  
Subject: Inspection Scheduled: (Client Ref: N/A) 6 Copeland Street Liverpool. Requested by: Ronnie Rahme



## PROPERTY INSPECTION SCHEDULED

**Our Reference:** 7887055

**Your Reference:** N/A

**Address:** 6 Copeland Street, Liverpool, NSW, 2170

Dear Ronnie Rahme ,

We advise that the following inspection time has been booked for the above property.

**Current Inspection:** 24-Apr-2017 11:00 AM AEST

**Delay:** Request of owner

At current time, our valuer can inspect the property tomorrow, however Owner is not available until 24/4. First available time 24/4 @ 11AM



Kind regards,

**Lolita Pratikno**

Valuation Support Assistant



**D** 02 8973 2981

**P** 1300 650 346

**W** [www.opg.net](http://www.opg.net)

Opteon (Sydney) Pty Ltd

Lumley House, Suite 801 (Level 8), 309 Kent Street, Sydney, NSW,  
2000

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