

<b>Instructed By:</b> <b>Contact:</b> <b>Client Ref No:</b> <b>Borrower:</b>	<b>Lender:</b> <b>Loan Ref No:</b> <b>Valuer Ref No:</b>																																																												
<b>1 PROPERTY SUMMARY – LAND WITH MINOR IMPROVEMENTS</b>																																																													
<b>Property Address:</b> <b>Title Search Sighted?</b> --Select-- <b>Real Property Description:</b> <b>Encumbrances/Restrictions:</b> --Select-- <b>Site Dimensions:</b> <span style="float: right;"><b>Site Area:</b> --Select--</span> <b>Zoning:</b> <span style="float: right;"><b>Current Use:</b> --Select--</span> <b>LGA:</b> <b>Marketability:</b> --Select-- <span style="float: right;"><b>Heritage Issues:</b> --Select--</span> <b>Environmental Issues:</b> --Select-- <b>Essential Repairs:</b> --Select-- <span style="float: right;"><b>Estimated Cost:</b> --Select--</span>																																																													
<b>2 RISK ANALYSIS</b>																																																													
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Property Risk Ratings</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>Location / Neighbourhood:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Land (incl. planning, Title):</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Environmental Issues:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Improvements:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Property Risk Ratings	1	2	3	4	5	Location / Neighbourhood:						Land (incl. planning, Title):						Environmental Issues:						Improvements:						<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Market Risk Ratings</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>Market Direction (price):</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Market Activity:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Local/Regional Economy Impact:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Market Segment Conditions:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Market Risk Ratings	1	2	3	4	5	Market Direction (price):						Market Activity:						Local/Regional Economy Impact:						Market Segment Conditions:					
Property Risk Ratings	1	2	3	4	5																																																								
Location / Neighbourhood:																																																													
Land (incl. planning, Title):																																																													
Environmental Issues:																																																													
Improvements:																																																													
Market Risk Ratings	1	2	3	4	5																																																								
Market Direction (price):																																																													
Market Activity:																																																													
Local/Regional Economy Impact:																																																													
Market Segment Conditions:																																																													
<b>3 VALUATION &amp; ASSESSMENTS SUMMARY</b>																																																													
<b>Interest Valued:</b> --Select-- <b>Value Component:</b> --Select-- Land: Improvements:	<b>Other Assessments</b> Rental Assessment Unfurnished: --Select-- Insurance Assessment: --Select--																																																												
<b>MARKET VALUE:</b>																																																													
<b>Documents to be Sighted by the Client:</b> --Select-- <p><b>Valuer Declaration:</b> I hereby certify that I personally physically inspected the property on the date below and have carried out the assessments above as at that date. Neither I, nor to the best of my knowledge, any member of this firm, has any conflict of interest, or direct, indirect or financial interest in relation to this property that is not disclosed herein.</p> <p>This Report is for the use only of the party named above as the Lender for first mortgage purposes only, and is not to be used for any other purpose by any other party. Any reliance, use, distribution or publication of the Report and/or any other representations made relating to the contents of the Report is restricted solely to the named Lender, and any additional parties expressly named in the Lender Specific Information section of the Report.</p> <p>No responsibility is accepted by the Valuer and/or the Valuation Firm in the event that the Lender to which this Report is addressed, or any other additional parties noted in the Lender Specific Information section of this Report, relies, uses, distributes, publishes and/or otherwise represents anything contained in this report for any purpose apart from that expressly noted previously.</p> <p>No responsibility is accepted by the Valuer and/or the Valuation Firm to any other parties who rely, use, distribute, publish and/or otherwise represent anything contained in this Report for any purpose.</p> <p>This Report is made in accordance with the PropertyPRO Supporting Memorandum and must be interpreted with that Memorandum. The agreed parties are bound by the provisions of the Supporting Memorandum, which is available at <a href="http://www.api.org.au/propertypro">www.api.org.au/propertypro</a></p>																																																													
<table style="width:100%;"> <tr> <td style="width:50%;"><b>Valuation Firm:</b></td> <td style="width:50%;"></td> </tr> <tr> <td><b>Inspection/Valuation Date:</b> --Select Date--</td> <td><b>Date of Issue:</b> --Select Date--</td> </tr> <tr> <td><b>Valuer:</b> &lt;name&gt; &lt;API membership/cert&gt; &lt;State Rego/Lic&gt; &lt;API No:&gt;</td> <td><b>Counter Signatory:</b> &lt;name&gt; &lt;API membership/cert&gt; &lt;State Rego/Lic&gt; &lt;API No:&gt;</td> </tr> <tr> <td><b>Signature:</b></td> <td><b>Signature:</b></td> </tr> </table>		<b>Valuation Firm:</b>		<b>Inspection/Valuation Date:</b> --Select Date--	<b>Date of Issue:</b> --Select Date--	<b>Valuer:</b> <name> <API membership/cert> <State Rego/Lic> <API No:>	<b>Counter Signatory:</b> <name> <API membership/cert> <State Rego/Lic> <API No:>	<b>Signature:</b>	<b>Signature:</b>																																																				
<b>Valuation Firm:</b>																																																													
<b>Inspection/Valuation Date:</b> --Select Date--	<b>Date of Issue:</b> --Select Date--																																																												
<b>Valuer:</b> <name> <API membership/cert> <State Rego/Lic> <API No:>	<b>Counter Signatory:</b> <name> <API membership/cert> <State Rego/Lic> <API No:>																																																												
<b>Signature:</b>	<b>Signature:</b>																																																												
<p><b>Countersignatory Declaration:</b> Whilst not having inspected the property, I the countersignatory, acting in the capacity as a Supervising Member, have reviewed the draft Valuation Report and working papers, and based upon that review and questioning of the Primary Valuer (as appropriate) am satisfied that there is a reasonable basis for the valuation process undertaken and the methodology adopted by the Primary Valuer.</p>																																																													

Property Address:

Page 2 of 3

**4 THE LAND**

**Property Identification:**  
**Zoning Effect:**  
**Location:**  
**Neighbourhood:**  
**Site Description & Access:**  
**Services:**

**5 DWELLING DESCRIPTION**

N/A – Residential site with minor improvements.

The improvements are described in Section 6.

**6 (ANCILLARY) IMPROVEMENTS**
**7 SALES EVIDENCE & THE MARKET**

Address	Sale Date	Price	Brief Comments	In Comparison to Subject
	--Select Date--			
	--Select Date--			
	--Select Date--			
<b>Previous Sale of Subject Property (last 3 years):</b>		<sale price>		--Select Date--
<b>Previous Sale Comments:</b>				
<b>Current/proposed Sale of Subject Property:</b>		<contract price>		--Select--
<b>Current Sale in line with current local market?</b>		--Select--		
<b>Full copy of Contract of Sale sighted?</b>		--Select--		
<b>Selling period greater than 6 months?</b>		--Select--		

**8 ADDITIONAL COMMENTS**
**9 ASSUMPTIONS, CONDITIONS & LIMITATIONS**
**10 CAPPED LIABILITY SCHEME**

--Select--

Valuer Ref No:

Property Address:

Page 3 of 3

**PHOTOGRAPHS**

Valuer Ref No: