



137 Kotuku Crescent, Woolston

[www.smartrealestate.co.nz](http://www.smartrealestate.co.nz) ID # SMT10430





## Sun Filled Family Friendly.

ID# SMT10430

Family focus incorporating a layout conducive to entertaining and capitalizing on its location and the all-day sunshine. This wonderful home set on 472m2 with a 133m2 floor plan offers family friendly living areas, three double bedrooms, master with semi ensuite, and separate wc a must for every home. The chef of the family will enjoy cooking in the well designed kitchen. The north west facing outdoor patio area flows wonderfully from the living area for your ease of entertaining. The spacious living area captures the last of the afternoon sunshine a perfect space to relax in after a hard days work. Real tidy throughout and ideally positioned away from the easterly winds. Situated in the desirable location of Brookhaven. Offering an attached double garage and off street parking. All shopping amenities are close by, Ferrymead is 10 minutes walk. Restaurants, entertainment, boutique shopping emporium The Tannery are a short drive. Bus stop a short walk. Handy to outdoor recreation the Estuary, beaches and Port Hills. Zoned for Mt Pleasant School. Suitable first home buyers, families, professionals or investors. Our owners minds are set, this property will be SOLD.



**FOR SALE**



137 Kotuku Crescent, Woolston

3  1  1  2 

Legal Description	Lot 1 DP 78514
Rateable Value	\$405,000
Land Value	\$120,000
Floor Area	133m2
Land Area	472m2
Year Built	1999
Rates	\$2,487.49
Chattels	Gas Cooktop Oven, Fixed Floor Coverings, Drapes, Blinds, Light Fittings, Dishwasher, Extractor Fan, Garden Shed, Heated Towel Rail, Rangehood, Waste Disposal Unit, Heatpump

Please be aware that this information has been sourced from third parties including Property Smarts/ Reinz/ Property Guru/ Regional Councils/ Other sources and we have not been able to independently verify the accuracy of the same. Land and floor area measurements are approximate and boundary lines are indicative only.

# Disclaimer



## Statement of passing over:

This information has been supplied by the Vendor or the Vendor's agents. Accordingly, Smart Real Estate Limited is merely passing over this information as supplied to us by the Vendor or the Vendor's agent.

We cannot guarantee its accuracy and reliability as we have not checked, audited or reviewed the information and ***all intending Purchasers are advised to conduct their own due diligence investigation into this information. As an intending Purchaser our recommendation is that you seek legal independent advice on all matters material to your decisions.***

To the maximum extent permitted by law Smart Real Estate Limited does not accept any responsibility to any person for the accuracy or use of the information herein.



**RECORD OF TITLE  
UNDER LAND TRANSFER ACT 2017  
FREEHOLD**

**Guaranteed Search Copy issued under Section 60 of the Land  
Transfer Act 2017**



  
R.W. Muir  
Registrar-General  
of Land

**Identifier** CB45A/733  
**Land Registration District** Canterbury  
**Date Issued** 01 March 2000

**Prior References**

CB43A/917

**Estate** Fee Simple  
**Area** 472 square metres more or less  
**Legal Description** Lot 1 Deposited Plan 78514

**Registered Owners**

Kyran Owen Thomas Gray

**Interests**

Subject to Section 3 Petroleum Act 1937

Subject to Section 8 Atomic Energy Act 1945

Subject to Section 3 Geothermal Energy Act 1953

Subject to Section 6 and 8 Mining Act 1971

Subject to Section 261 Coal Mines Act 1979

Subject to Section 5 Coal Mines Act 1979

16546 Transfer creating the following easements - 16.9.1881 at 2.36 pm

Type	Servient Tenement	Easement Area	Dominant Tenement	Statutory Restriction
Right of way	Lot 1 Deposited Plan 35644 - CT CB15A/697	Existing R.O.W. DP 35644	Lot 1 Deposited Plan 78514 - herein	

18122 Transfer creating the following easements - 12.5.1882 at 2.52 pm

Type	Servient Tenement	Easement Area	Dominant Tenement	Statutory Restriction
Right of way	Lot 1 Deposited Plan 35644 - CT CB15A/697	Existing R.O.W. DP 35644	Lot 1 Deposited Plan 78514 - herein	

Land Covenant in Transfer A297581.63 - 16.5.1997 at 9.01 am

A297581.65 Transfer creating the following easements in gross - 16.5.1997 at 9.01 am

Type	Servient Tenement	Easement Area	Grantee	Statutory Restriction
Convey electric power	Lot 1 Deposited Plan 78514 - herein	A DP 78514	Southpower Limited	

The easement created by Transfer A297581.65 is subject to Section 243(a) Resource Management Act 1991-  
16.5.1997 at 9.01 am

A297581.66 Easement Certificate specifying the following easements - 16.5.1997 at 9.01 am

Type	Servient Tenement	Easement Area	Dominant Tenement	Statutory Restriction
------	-------------------	---------------	-------------------	-----------------------

**Identifier****CB45A/733**

Right of way,  
rights to convey  
water, electric  
power and  
telephonic  
communications,  
to drain sewage  
and water

Lot 74 Deposited Plan AX DP 74803  
74803 - CT CB43A/918

Lot 1 Deposited Plan  
78514 - herein

Right of way,  
rights to convey  
water, electric  
power and  
telephonic  
communications,  
to drain sewage  
and water

Lot 1 Deposited Plan A DP 78514  
78514 - herein

Lot 74 Deposited Plan  
74803 - CT CB43A/918

The easements specified in Easement Certificate A297581.66 are subject to Section 243(a) Resource Management Act 1991 - 16.5.1997 at 9.01 am

A297634.1 Certificate pursuant to Section 346C Local Government Act 1974 declaring Dyers Road to be a limited access road - 16.5.1997 at 11.25 am

Fencing Covenant in Transfer A372948.2 - 14.10.1998 at 1.30 pm

A448056.2 Easement Certificate specifying the following easements affecting Lots on DP 78514 - 1.3.2000 at 12.29 pm

Type	Servient Tenement	Easement Area	Dominant Tenement	Statutory Restriction
------	-------------------	---------------	-------------------	-----------------------

Right of way,  
Rights to convey  
water, electric  
power &  
telephonic  
communications,  
to drain sewage &  
water

Lot 1 Deposited Plan  
78514 - herein

A DP 78514

Lot 2 Deposited Plan  
78514 - CT CB45A/734

Right of way,  
Rights to convey  
water, electric  
power &  
telephonic  
communications,  
to drain sewage &  
water

Lot 2 Deposited Plan  
78514

B DP 78514

Lot 1 Deposited Plan  
78514 - herein

Right of way,  
Rights to convey  
water, electric  
power &  
telephonic  
communicaitons,  
to drain sewage &  
water

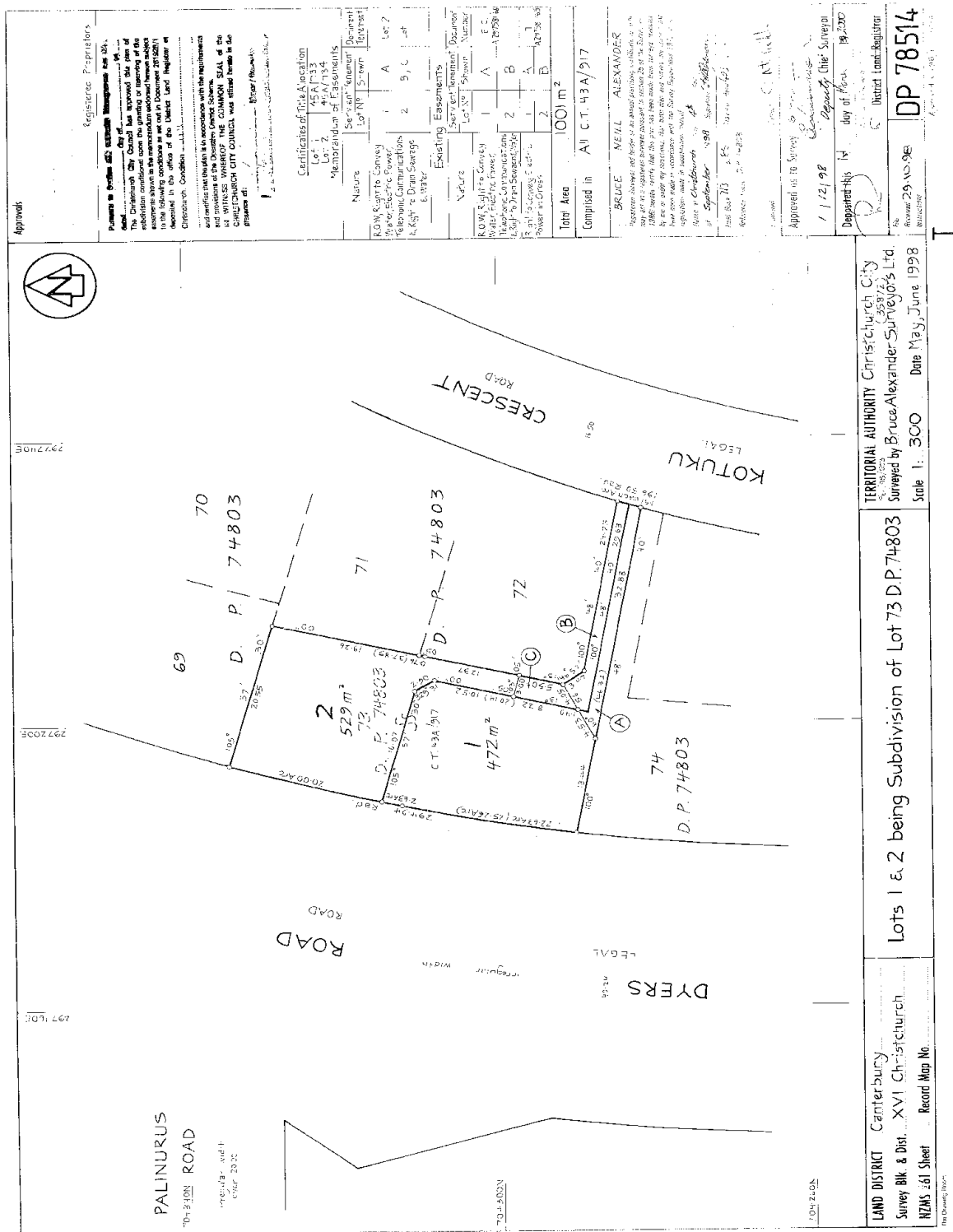
Lot 2 Deposited Plan  
78514

C DP 78514

Lot 1 Deposited Plan  
78514 - herein

The above easements in Easement Certificate A448056.2 will be subject to Section 243(a) Resource Management Act 1991 when created - 1.3.2000 at 12.29 pm

10580482.3 Mortgage to ASB Bank Limited - 7.10.2016 at 3:26 pm



## Premium advice

### Tax invoice

Mr K Gray  
69 Baker Street, New Brighton, Christchurch 8083

### Insured asset

The house situated at 137 Kotuku Cres, Woolston, Christchurch

### Policy type

Premier Rental Property

Policy number

D0012027642

### Period of cover

From 07/10/2018 to 12.00am 07/10/2019

### Please note:

This document sets out the details of the premium for this policy and becomes a tax invoice when paid.

Premium based on an excess of \$550.

Please read your Policy Schedule for further details of insured assets, their sums insured and excesses.

GST No. 51-860-403

### AMI premium

**\$823.97**

### Policy options

No excess for glass or sanitary fixtures claims

**\$49.57**

### Sub-total of policy options

**\$49.57**

### Government charges

Fire Service Levy

**\$106.00**

Earthquake Commission Levy

**\$200.00**

### Total premium excluding GST

**\$1,179.54**

Goods and Services Tax

**\$176.93**

### Total premium including GST

**\$1,356.47**

### Direct debit details

#### Person authorising payment:

Kyran Gray

#### Date authority given:

10 July 2018

#### Name of the bank:

ASB Bank Limited

#### Bank account name:

Kyran Gray

#### Bank account number:

12 3148 00092558 001

#### Initiator:

AMI Insurance

#### Authorisation code:

0606596

#### Payment frequency:

Monthly

This Premium advice supersedes any previous advice for this contract period. If there is any amount owing as part of this endorsement, please refer to your bill statement.

Endorsement date 09/10/2018



**HUB FILE NOTE:**

Completed By:	RAY HARPUR	Claim Number:	2011 061967
Date:	19/08/2016	Customer Name:	Durham & McDonagh Family Trust
Role :	ASSESSOR	Address:	137 Kotuku Cres Woolston Christchurch 8023
Hub:	Blenheim Hub		
Type(tick one)	SCOPE/COST VARIATION	<input checked="" type="checkbox"/>	PARTIAL /FULL CASH SETTLEMENT
	NEW/ADDITIONAL DAMAGE		REPORT/CLAIM INFORMATION
	POSSIBLE OVERCAP		OTHER
ASSOCIATED CLAIMS			
FULL OR PARTIAL CASH SETTLEMENT: ( TICK ONE)			
RECOMMENDED SETTLEMENT VALUE:		\$775.23	INC P&G, MARGIN & GST
REASON FOR CASH SETTLEMENT			

This cash settlement is to cover remedial repairs to the bathroom ceiling.

The reason for the cash settlement is the customer wants to manage these repairs themselves. The property is going on the market at the end of the month.

The customer Gabrielle has been informed about this settlement recommendation via a phone conversation on 19/08/2016.

The costings for the cash settlement are based on the EQC rates ceiling.

I believe this settlement represents an accurate assessment of the damage and the figure given is a fair and reasonable one.

Please note that :

1. This cash settlement is a recommendation only and is subject to final approval,
2. Settlement figure may be subject to deductions of excess, urgent works or any other claim related costs.

NEXT ACTION/ RECOMMENDATION FOR HUB SUPPORT	CLA / HUB LEADER APPROVAL
Upload hub file to CMS. Submit cash settlement recommendation for approval.	Name:  Position:  Date:

**CASH SETTLEMENT:**

Address  
Claim Number  
Contractor  
Contract Supervisor

137 KOTUKU CRESCENT

2011/06/1967

SOLINI MEKA VISON

HARRY JAMES

Inspection completed by:

HARRY JAMES

Date 12/05/14

Others present:

GABRIELLA McDONNAN

CUSTOMER

TONY PRYOR

EQC

PETER SINCLAIR

BUILDER

- This document is a record of the Construction Completion Inspection carried out at the above address. It documents that all work specified in the Scope of Work and authorised by the Works Order (including all Variations to that work order) and has been carried out by the Contractor to a workmanlike standard, is in accordance with any regulations, and is to the satisfaction of Fletcher EQR acting as agent to EQC

- |    |  |         |
|----|--|---------|
| 1. | All work completed as per approved Scope of Work?  | (Y) N   |
| 2. | Line by Line check of Scope of Work and Scope Changes is completed                               | (Y) N   |
| 3. | All Variations completed (detail below)?   | (Y) N   |
| 4. | Any quality Issues or minor defects? (detail below)  | Y (N)   |
| 5. | Any significant deferred work? (detail below)  | Y (N)   |
| 6. | All consented or restricted work carried out and associated inspections completed (if required)? | Y N N/A |

- \* Advise Contractor that PS3, Memorandum of Building and any inspection records and evidence is required to be submitted at time of invoicing

## ALL VARIATIONS COMPLETED (BRIEF DESCRIPTION)

VO per  
scope

Quality

VO1 CRACK REPAIR TO LOUNGE FLOOR.

VO2

VO3

VO4

## MINOR DEFECTS

Minor defects are considered those that can be remedied promptly and do not have any impact on the overall quality or finish of the work. The Contracts Supervisor is to follow-up and ensure all minor defects are rectified by the date shown below.

- 
- 
- 
- 
- 

Date that all minor defects will be rectified:

/ /

CA

10

## MS-SF0702 CONSTRUCTION COMPLETION INSPECTION

## SIGNIFICANT DEFERRED WORK

Significant Deferred Work is that work defined in the Scope of Work that cannot be completed until a later time (i.e. Garage rebuilds, external painting, awaiting components from overseas etc.).

Brief description:

Proposed Date for commencement of Significant Deferred Work: / /



## 10. SIGNATURES

This is to advise that the earthquake repair work performed under this contract has been reviewed and it has been agreed that works has been completed as per **Approved Scope of Work** and **Approved Variations**, excluding any minor defects noted.

## Contract Supervisor

<u>HARRY JONES</u>	<u>H. Jones</u>	<u>12/5/14</u>
Contractor		
<u>PETER SINCLAIR</u>	<u>Ben</u>	<u>12/5/14</u>
Works Manager / EQC (if attending)		
<u>TONY PRYOR</u>	<u>T. Pryor</u>	<u>12/5/14</u>
Homeowner (or their authorised representative)		
<u>GABRIELLE M'DONAGH</u>	<u>G. McDonagh</u>	<u>12/5/14</u>
Name	Signature	Date

If the Homeowners signature is not obtained for any reason please state the reason below:



## NOTES

## FOR OFFICE USE

ECM UPDATED	/ /
ALL MINOR DEFECTS CONFIRMED AS RECTIFIED*	/ /
ALL ACTIONS COMPLETED (PCC Issued etc)	/ /
Initials	Date



## Defects Liability Certificate

<b>Claim Number</b>	CLM/2011/061967		
<b>Date of Completion</b>	12/05/2014	<b>Date defect period ends</b>	10/08/2014
<b>Property address</b>	137 KOTUKU CRESCENT, WOOLSTON		
<b>Main contractor</b>	Solidi Mega Vision Ltd		
<b>Principal</b>	Earthquake Commission (EQC)		

### End of Defects Liability Period

The Principal is required to issue a Defects Liability Certificate. The NBC SW Standard Conditions rule 13.1 states that:

The Principal must certify to the Contractor when in relation to the Contract Works or a Separate Section of them:-

- (a) the Defects Liability Period has ended; and
- (b) the Contractor has completed all minor omissions and corrected all minor defects referred to in rule 12.1; and
- (c) the Contractor has completed agreed deferred work.

### This Certificate

This is to certify that in accordance with rule 13.1, the above named Contract Works the Defect Liability Period has ended, all deferred work has been completed and all defects have been corrected.

The issuing of this certificate does not affect the Contractor's liability to fulfil any obligation in the Contract which remains unperformed or not properly performed.

The Principal has used all reasonable care and skill in the preparation of this Certificate

This certificate cannot be relied on for any other purpose.

**Contracts supervisor**

**Harry Jones**

**Date of Issue 25/09/2014**

**on behalf of Fletcher EQR acting as agent to EQC**

## EQC Claim Assessment

<b>Address</b>	137 KOTUKU CRESCENT, WOOLSTON, CHRISTCHURCH, 8023	<b>EQC Claim Number</b>	CLM/2011/061967
<b>Hazards</b>	Nil	<b>EQC Assessor (L,F)</b>	Bublitz, Dave
<b>Inspection Date</b>	07-Jul-2011	<b>Placard</b>	No Sticker
<b>Status</b>	Current	<b>EQC Estimator (L,F)</b>	Gollop, Ray

Claimants				
Name	Home Phone	Work Phone	Mobile Phone	Email Address
MCDONAGH GABRIEL	64 03 3845671	64	64 021 563810	gabbyandshane@xtra.co.nz

Property Detail - Services		
Element	Description / Damage / Repair Strategy	Measure
<b>Electrical/Power</b>	Grid Under Ground, Wire	60 m
<b>Water Supply</b>	Town Connection, Plastic	60 m
<b>Sewerage</b>	Town Connection, PVC Pipe	60 m
<b>Telephone/Data</b>	Land Line, Copper	60 m

Property Detail - Site		
Element	Description / Damage / Repair Strategy	Measure
<b>Land</b>	Exposed, Soil	472 m2
<b>Land</b>	Exposed, Soil	133 m2

<b>MAIN BUILDING</b>	<b>Age</b> Post 1980	<b>Area</b> 134.9m2	<b>Footprint</b> Rectangular
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### Structure

Element	Description / Damage / Repair Strategy	Measure
<b>Elevation (East external wall)</b>		
Wall cladding	Monolithic, Plaster (35.28 m2) Cracking to paint Repair cracks to texture coat	35.28 m2
Wall framing	Timber Frame, Timber (46.08 m2)	
Garage door	Sectional Metal, Steel (1.00 No of)	

Element	Description / Damage / Repair Strategy	Measure
<b>Elevation (North external wall)</b>		
Wall framing	Timber Frame, Timber (28.32 m2)	
Wall cladding	Monolithic, Plaster (28.32 m2) Cracking to paint Repair cracks to texture coat	28.32 m2

Element	Description / Damage / Repair Strategy	Measure
<b>Elevation (Wwest external wall)</b>		
Patio	Stamped Concrete, Coloured Concrete (12.47 m2) Cracked surface	

Grind out and epoxy fill concrete

4 m

Patio Stamped Concrete, Coloured Concrete (8.68 m2)

Wall framing Timber Frame, Timber (46.08 m2)

Wall cladding Monolithic, Plaster (46.08 m2)

Cracking to paint

Repair cracks to texture coat

46.08 m2

Element	Description / Damage / Repair Strategy	Measure
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**Elevation (South external wall)**

Wall cladding Monolithic, Plaster (28.32 m2)

Cracking to paint

Repair cracks to texture coat

28.32 m2

Wall framing Timber Frame, Timber (28.32 m2)

Element	Description / Damage / Repair Strategy	Measure
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**Foundations (Concrete slab)**

Slab foundation Concrete Slab, Concrete (226.56 m2)

Cosmetic cracking

Grind out

6 m

Element	Description / Damage / Repair Strategy	Measure
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**Roof (Rolled iron)****Comments:** no access to roof cavity**Ground Floor**

Room / Element	Description / Damage / Repair Strategy	Measure
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**Internal Garage Including laundry (L=6.2m W=5.6m H=2.4m)**

Window Aluminium Casement, Pane single glazed (2.00 No of)

Floor Concrete (34.72 m2)

Cosmetic damage

Remove, dispose and replace vinyl

5 m2

Wall covering Gib, Paint (56.64 m2)

Cosmetic damage

Rake out, plaster and paint

44 m2

Ceiling Gib, Paint (34.72 m2)

Garage door Sectional Metal, Steel (1.00 No of)

Door (External) SG Single, Aluminium (1.00 Item)

Wash tub Single, Stainless Steel (1.00 Item)

**Room - Additional Notes:****Hallway (L=9.2m W=0.9m H=2.4m)**

Window Aluminium Fixed, Pane single glazed (2.00 No of)

Floor Concrete, Tiles (8.28 m2)

Wall covering Gib, Paint (48.48 m2)

Cosmetic damage

Rake out, plaster and paint

48.48 m2



Ceiling	Gib, Paint (8.28 m2)		
	Cosmetic Damage		
	Rake out, plaster and paint	8.28 m2	✓
Trim	Painted MDF, Trim 60mm (5.00 m)		
	Damaged finish		
	Gap fill and paint trims	2.4 m	✓
Door (External)	SG Single, Timber (1.00 Item)		
	Cosmetic damage		
	Gap fill and paint jambs / sills	8 m	✓
Door (Internal)	Single Hollow Core, MDF (1.00 No of)		
	Cosmetic damage		
	Realign door	1 No of	✓

**Room - Additional Notes:****Entry (L=1.9m W=1.7m H=2.4m)**

Floor	Concrete, Tiles (3.20 m2)		
Wall covering	Gib, Paint (17.23 m2)		
	Cosmetic damage		
	Rake out, plaster and paint	17.23 m2	✓
Ceiling	Gib, Paint (3.20 m2)		
Door (External)	SG Single, Timber (1.00 Item)		
	Cosmetic damage		
	Gap fill and paint jambs / sills	8 m	✓

**Room - Additional Notes:****Kitchen (L=3.2m W=2.8m H=2.4m)**

Window	Aluminium Casement, Pane single glazed (1.00 No of)		
	Cosmetic damage		
	Gap fill and paint jambs / sills	4 m	✓
Floor	Concrete, Vinyl (8.96 m2)		
	Cosmetic damage		
	Repair vinyl	8.96 m2	✓
Hob	Gas, Standard Spec (1.00 Item)		
Ceiling	Gib, Paint (8.96 m2)		
Wall covering	Gib, Paint (28.80 m2)		
	Cosmetic damage		
	Rake out, plaster and paint	21.6 m2	✓
Work top	Kitchen work top, Laminate (3.70 m)		
Kitchen joinery	Medium Spec, MDF (1.00 Item)		
	Impact damage		
	Realign doors	3 No of	✓
Built in oven	Other, Steel (1.00 Item)		
Range Hood	Over Head, Standard spec (1.00 Item)		

Door (Internal) Single Hollow Core, MDF (1.00 No of)

**Room - Additional Notes:**

**Dining Room (L=3.0m W=3.7m H=2.4m)**

Window Aluminium Awning, Pane single glazed (2.00 No of)

Floor Concrete, Carpet (11.10 m2)

Wall covering Gib, Paint (32.16 m2)

Cosmetic damage

Rake out, plaster and paint

28 m2 ✓

Ceiling Gib, Paint (11.10 m2)

Cosmetic Damage

Rake out, plaster and paint

11.1 m2 ✓

Door (External) SG French, Aluminium (1.00 Item)

**Room - Additional Notes:**

**Lounge (L=5.1m W=3.8m H=2.4m)**

Window Aluminium Awning, Pane single glazed (4.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

19 m ✓

Floor Concrete, Carpet (19.38 m2)

Cosmetic damage

Clean carpet

35 m2 -

Heating Electric, Heat pump (1.00 Item)

Wall covering Gib, Paint (42.72 m2)

Cosmetic damage

Rake out, plaster and paint

38 m2 ✓

Ceiling Gib, Paint (19.38 m2)

Cosmetic Damage

Rake out, plaster and paint

19.38 m2 ✓

Door (External) SG French, Aluminium (1.00 Item)

Door (Internal) Single Hollow Core, MDF (1.00 No of)

Cosmetic damage

Ease and repaint door

1 No of ✓

**Room - Additional Notes:**

**Bathroom (L=3.7m W=2.7m H=2.4m)**

Bath Acrylic, Standard specification (1.00 Item)

Window Aluminium Awning, Pane single glazed (1.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

3 m ✓

Door (Internal) Cavity Slider, Timber (1.00 No of)

Cosmetic damage

Realign door

1 No of ✓

Floor Concrete, Vinyl (9.99 m2)

Cosmetic damage

Repair vinyl

9.99 m2 ✓

Shower Cubical shower unit, Acrylic shower (0.81 m2)

Fans Extract, Other (1.00 Item)

Ceiling Gib, Paint (9.99 m2)

Wall covering Gib, Paint (30.72 m2)

Cosmetic damage

Rake out, plaster and paint

30.72 m2 ✓

Door (Internal) Single Hollow Core, Timber (1.00 No of)

Toilet Standard, Standard Spec (1.00 Item)

Mirror (Fixed) Standard Spec, Mirror (0.90 m2)

Bathroom sink Vanity single, Standard specification (1.00 Item)

Fitment damage

Remove and re-silicon

1.2 m ✓

**Room - Additional Notes:****Bedroom Master (L=3.3m W=4.4m H=2.4m)**

Window Aluminium Awning, Pane single glazed (1.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

10.5 m ✓

Floor Concrete, Carpet (14.14 m2)

Ceiling Gib, Paint (14.14 m2)

Wall covering Gib, Paint (36.48 m2)

Cosmetic damage

Rake out, plaster and paint

36.48 m2 ✓

Door (Internal) Single Hollow Core, MDF (1.00 No of)

Cosmetic damage

Realign door

1 No of ✓

Door (Internal) Sliding, MDF (1.00 No of)

Cosmetic damage

Realign door

1 No of ✓

**Room - Additional Notes:****Toilet (L=0.9m W=2.2m H=2.4m)**

Window Aluminium Awning, Pane single glazed (1.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

2.6 m ✓

Floor Concrete, Carpet (1.98 m2)

Wall covering Gib, Paint (14.88 m2)

Ceiling Gib, Paint (1.98 m2)

Door (Internal) Single Hollow Core, Timber (1.00 No of)



**Sydenham**  
Shop 24, The Colombo  
P O Box 7116  
Sydenham  
Christchurch 8240

Phone (03) 371-8357  
Fax 033657446



11 July 2016

Durham-McDonagh and CO LTD  
230 Major Hornbrook Road  
Mount Pleasant  
Christchurch 8081

## Certificate of Insurance

This letter confirms that the House noted below is insured with an annual premium of \$1,307.98 which is paid by Quarterly instalments. The details provided are as at 11 July 2016.

<b>Policy owner(s)</b>	Durham-McDonagh and CO LTD
<b>AMI reference</b>	3459393D02
<b>Policy type</b>	Premier Rental Property
<b>Period of insurance</b>	05 April 2016 to 05 April 2017
<b>Insured asset</b>	The house situated at 137 Kotuku Crescent, Ferrymead, Christchurch
<b>Total sum insured</b>	\$289,000
<b>Paid to</b>	04 October 2016
<b>Financial interested party</b>	ANZ Bank New Zealand Limited Private Bag 92210, Victoria St West, Auckland 1142, NEW ZEALAND

This certificate provides limited information. For more details, please refer to the Policy Wording and Policy Schedule.

If you have any further questions, please visit you nearest AMI branch or call us on **0800 100 200** or email **info@ami.co.nz**. If you have any questions we'll be happy to help.

Yours faithfully

Tania Morgan-Smith  
Manager, Sydenham  
ref: COI



## Policy schedule

### Premier Rental Property Policy

#### Customer

Durham-McDonagh and CO LTD

#### Insured asset

The house situated at 137 Kotuku Crescent, Ferrymead, Christchurch  
Floor area, including any Garages/Outbuildings/Decking, of 133m<sup>2</sup>

AMI reference  
3459393D02

Period of cover  
05/04/2016 to 05/04/2017

House sum insured	<b>\$289,000</b>
Total sum insured	<b>\$289,000</b>

#### Optional covers selected by you

No excess for glass or sanitary fixtures claims  
Cover for theft or deliberate damage by tenants  
Lost rent cover for 1 unit(s)

#### Optional covers also available but not selected by you

Cover for tenants vacating without notice  
Cover for landlord's contents

#### Excesses applicable

You must contribute the amount shown below towards the cost of any claim for loss of or damage to your House.

	<b>Excess</b>
Excess on any claim unless specifically mentioned below.	\$550
Any claim under the option Theft or deliberate damage by tenants	\$550
Claims under Cover for your house for natural disaster damage (as defined in the Earthquake Commission Act 1993) to items not covered by the Earthquake Commission.	\$5,000

No excess applies to certain sections of your policy, please refer to your Policy Document and any Special Terms included in this Schedule.

#### Interested parties

ANZ Bank New Zealand Limited  
Private Bag 92210, Victoria St West, Auckland 1142, NEW ZEALAND

#### Special terms

Your policy is amended to the extent that: The wording under Our definition of 'rental property'-property not covered by this policy clause A is extended to exclude the following structures damaged in the 2010/11 CCanterbury Earthquakes and cash settled under claim D3415947: 1. Shared Asphalt Drive 2. Shared Concrete Kerb 3. Asphalt Drive 4. Stamped Concrete Path 5. Stamped Concrete Patio 6. Stamped Concrete Patio 7. Timber Fence 8. Paved Patio Cover for these structures may be reinstated if you provide us with satisfactory evidence that they have been repaired.

**IMPORTANT: This schedule forms part of your policy and replaces any previous schedule.**

Please keep it with your policy. If any of the above details are incorrect, please contact us.

**HUB FILE NOTE:**

Completed By:	RAY HARPUR	Claim Number:	2011 061967
Date:	19/08/2016	Customer Name:	Durham & McDonagh Family Trust
Role :	ASSESSOR	Address:	137 Kotuku Cres Woolston Christchurch 8023
Hub:	Blenheim Hub		
Type(tick one)	SCOPE/COST VARIATION	<input checked="" type="checkbox"/>	PARTIAL /FULL CASH SETTLEMENT
	NEW/ADDITIONAL DAMAGE		REPORT/CLAIM INFORMATION
	POSSIBLE OVERCAP		OTHER
ASSOCIATED CLAIMS			
FULL OR PARTIAL CASH SETTLEMENT: ( TICK ONE)			
RECOMMENDED SETTLEMENT VALUE:		\$775.23	INC P&G, MARGIN & GST
REASON FOR CASH SETTLEMENT			

This cash settlement is to cover remedial repairs to the bathroom ceiling.

The reason for the cash settlement is the customer wants to manage these repairs themselves. The property is going on the market at the end of the month.

The customer Gabrielle has been informed about this settlement recommendation via a phone conversation on 19/08/2016.

The costings for the cash settlement are based on the EQC rates ceiling.

I believe this settlement represents an accurate assessment of the damage and the figure given is a fair and reasonable one.

Please note that :

1. This cash settlement is a recommendation only and is subject to final approval,
2. Settlement figure may be subject to deductions of excess, urgent works or any other claim related costs.

NEXT ACTION/ RECOMMENDATION FOR HUB SUPPORT	CLA / HUB LEADER APPROVAL
Upload hub file to CMS. Submit cash settlement recommendation for approval.	Name:  Position:  Date:

**CASH SETTLEMENT:**



Address  
Claim Number  
Contractor  
Contract Supervisor

137 KOTUKU CRESCENT

2011/06/1967

SOLINI MEKA VISON

HARRY JONES

Inspection completed by:

HARRY JONES

Date 12/05/14

Others present:

GABRIELLA McDONNAN

CUSTOMER

TONY PRYOR

EQC

PETER SINCLAIR

BUILDER

- This document is a record of the Construction Completion Inspection carried out at the above address. It documents that all work specified in the Scope of Work and authorised by the Works Order (including all Variations to that work order) and has been carried out by the Contractor to a workmanlike standard, is in accordance with any regulations, and is to the satisfaction of Fletcher EQR acting as agent to EQC

1.	All work completed as per approved Scope of Work?	<input checked="" type="radio"/> Y	<input type="radio"/> N
2.	Line by Line check of Scope of Work and Scope Changes is completed	<input checked="" type="radio"/> Y	<input type="radio"/> N
3.	All Variations completed (detail below)?	<input checked="" type="radio"/> Y	<input type="radio"/> N
4.	Any quality Issues or minor defects? (detail below)	<input type="radio"/> Y	<input checked="" type="radio"/> N
5.	Any significant deferred work? (detail below)	<input type="radio"/> Y	<input checked="" type="radio"/> N
6.	All consented or restricted work carried out and associated inspections completed (if required)?	<input type="radio"/> Y	<input type="radio"/> N <input checked="" type="radio"/> N/A
* Advise Contractor that PS3, Memorandum of Building and any inspection records and evidence is required to be submitted at time of invoicing			

## ALL VARIATIONS COMPLETED (BRIEF DESCRIPTION)

VO per  
scope

Quality

VO1 CRACK REPAIR TO LOUNGE FLOOR.

VO2

VO3

VO4

## MINOR DEFECTS

Minor defects are considered those that can be remedied promptly and do not have any impact on the overall quality or finish of the work. The Contracts Supervisor is to follow-up and ensure all minor defects are rectified by the date shown below.

- 
- 
- 
- 
- 

Date that all minor defects will be rectified:

/ /

CA

10

## MS-SF0702 CONSTRUCTION COMPLETION INSPECTION

## SIGNIFICANT DEFERRED WORK

Significant Deferred Work is that work defined in the Scope of Work that cannot be completed until a later time (i.e. Garage rebuilds, external painting, awaiting components from overseas etc.).

Brief description:

Proposed Date for commencement of Significant Deferred Work: / /



## 10. SIGNATURES

This is to advise that the earthquake repair work performed under this contract has been reviewed and it has been agreed that works has been completed as per **Approved Scope of Work** and **Approved Variations**, excluding any minor defects noted.

## Contract Supervisor

<u>HARRY JONES</u>	<u>H. Jones</u>	<u>12/5/14</u>
Contractor		
<u>PETER SINCLAIR</u>	<u>Ben</u>	<u>12/5/14</u>
Works Manager / EQC (if attending)		
<u>TONY PRYOR</u>	<u>T. Pryor</u>	<u>12/5/14</u>
Homeowner (or their authorised representative)		
<u>GABRIELLE M'DONAGH</u>	<u>G. McDonagh</u>	<u>12/5/14</u>
Name	Signature	Date

If the Homeowners signature is not obtained for any reason please state the reason below:



## NOTES

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## FOR OFFICE USE

ECM UPDATED	/ /
ALL MINOR DEFECTS CONFIRMED AS RECTIFIED*	/ /
ALL ACTIONS COMPLETED (PCC Issued etc)	/ /
Initials	Date

## Defects Liability Certificate

<b>Claim Number</b>	CLM/2011/061967		
<b>Date of Completion</b>	12/05/2014	<b>Date defect period ends</b>	10/08/2014
<b>Property address</b>	137 KOTUKU CRESCENT, WOOLSTON		
<b>Main contractor</b>	Solidi Mega Vision Ltd		
<b>Principal</b>	Earthquake Commission (EQC)		

### End of Defects Liability Period

The Principal is required to issue a Defects Liability Certificate. The NBC SW Standard Conditions rule 13.1 states that:

The Principal must certify to the Contractor when in relation to the Contract Works or a Separate Section of them:-

- (a) the Defects Liability Period has ended; and
- (b) the Contractor has completed all minor omissions and corrected all minor defects referred to in rule 12.1; and
- (c) the Contractor has completed agreed deferred work.

### This Certificate

This is to certify that in accordance with rule 13.1, the above named Contract Works the Defect Liability Period has ended, all deferred work has been completed and all defects have been corrected.

The issuing of this certificate does not affect the Contractor's liability to fulfil any obligation in the Contract which remains unperformed or not properly performed.

The Principal has used all reasonable care and skill in the preparation of this Certificate

This certificate cannot be relied on for any other purpose.

**Contracts supervisor**

**Harry Jones**

**Date of Issue 25/09/2014**

**on behalf of Fletcher EQR acting as agent to EQC**



## EQC Claim Assessment

<b>Address</b>	137 KOTUKU CRESCENT, WOOLSTON, CHRISTCHURCH, 8023	<b>EQC Claim Number</b>	CLM/2011/061967
<b>Hazards</b>	Nil	<b>EQC Assessor (L,F)</b>	Bublitz, Dave
<b>Inspection Date</b>	07-Jul-2011	<b>Placard</b>	No Sticker
<b>Status</b>	Current	<b>EQC Estimator (L,F)</b>	Gollop, Ray

Claimants				
Name	Home Phone	Work Phone	Mobile Phone	Email Address
MCDONAGH GABRIEL	64 03 3845671	64	64 021 563810	gabbyandshane@xtra.co.nz

Property Detail - Services		
Element	Description / Damage / Repair Strategy	Measure
<b>Electrical/Power</b>	Grid Under Ground, Wire	60 m
<b>Water Supply</b>	Town Connection, Plastic	60 m
<b>Sewerage</b>	Town Connection, PVC Pipe	60 m
<b>Telephone/Data</b>	Land Line, Copper	60 m

Property Detail - Site		
Element	Description / Damage / Repair Strategy	Measure
<b>Land</b>	Exposed, Soil	472 m2
<b>Land</b>	Exposed, Soil	133 m2

<b>MAIN BUILDING</b>	<b>Age</b> Post 1980	<b>Area</b> 134.9m2	<b>Footprint</b> Rectangular
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### Structure

Element	Description / Damage / Repair Strategy	Measure
<b>Elevation (East external wall)</b>		
Wall cladding	Monolithic, Plaster (35.28 m2) Cracking to paint Repair cracks to texture coat	35.28 m2
Wall framing	Timber Frame, Timber (46.08 m2)	
Garage door	Sectional Metal, Steel (1.00 No of)	

Element	Description / Damage / Repair Strategy	Measure
<b>Elevation (North external wall)</b>		
Wall framing	Timber Frame, Timber (28.32 m2)	
Wall cladding	Monolithic, Plaster (28.32 m2) Cracking to paint Repair cracks to texture coat	28.32 m2

Element	Description / Damage / Repair Strategy	Measure
<b>Elevation (Wwest external wall)</b>		
Patio	Stamped Concrete, Coloured Concrete (12.47 m2) Cracked surface	

Grind out and epoxy fill concrete

4 m

Patio Stamped Concrete, Coloured Concrete (8.68 m2)

Wall framing Timber Frame, Timber (46.08 m2)

Wall cladding Monolithic, Plaster (46.08 m2)

Cracking to paint

Repair cracks to texture coat

46.08 m2

Element	Description / Damage / Repair Strategy	Measure
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**Elevation (South external wall)**

Wall cladding Monolithic, Plaster (28.32 m2)

Cracking to paint

Repair cracks to texture coat

28.32 m2

Wall framing Timber Frame, Timber (28.32 m2)

Element	Description / Damage / Repair Strategy	Measure
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**Foundations (Concrete slab)**

Slab foundation Concrete Slab, Concrete (226.56 m2)

Cosmetic cracking

Grind out

6 m

Element	Description / Damage / Repair Strategy	Measure
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**Roof (Rolled iron)****Comments:** no access to roof cavity**Ground Floor**

Room / Element	Description / Damage / Repair Strategy	Measure
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**Internal Garage Including laundry (L=6.2m W=5.6m H=2.4m)**

Window Aluminium Casement, Pane single glazed (2.00 No of)

Floor Concrete (34.72 m2)

Cosmetic damage

Remove, dispose and replace vinyl

5 m2

Wall covering Gib, Paint (56.64 m2)

Cosmetic damage

Rake out, plaster and paint

44 m2

Ceiling Gib, Paint (34.72 m2)

Garage door Sectional Metal, Steel (1.00 No of)

Door (External) SG Single, Aluminium (1.00 Item)

Wash tub Single, Stainless Steel (1.00 Item)

**Room - Additional Notes:****Hallway (L=9.2m W=0.9m H=2.4m)**

Window Aluminium Fixed, Pane single glazed (2.00 No of)

Floor Concrete, Tiles (8.28 m2)

Wall covering Gib, Paint (48.48 m2)

Cosmetic damage

Rake out, plaster and paint

48.48 m2

Ceiling	Gib, Paint (8.28 m2)		
	Cosmetic Damage		
	Rake out, plaster and paint	8.28 m2	✓
Trim	Painted MDF, Trim 60mm (5.00 m)		
	Damaged finish		
	Gap fill and paint trims	2.4 m	✓
Door (External)	SG Single, Timber (1.00 Item)		
	Cosmetic damage		
	Gap fill and paint jambs / sills	8 m	✓
Door (Internal)	Single Hollow Core, MDF (1.00 No of)		
	Cosmetic damage		
	Realign door	1 No of	✓

**Room - Additional Notes:****Entry (L=1.9m W=1.7m H=2.4m)**

Floor	Concrete, Tiles (3.20 m2)		
Wall covering	Gib, Paint (17.23 m2)		
	Cosmetic damage		
	Rake out, plaster and paint	17.23 m2	✓
Ceiling	Gib, Paint (3.20 m2)		
Door (External)	SG Single, Timber (1.00 Item)		
	Cosmetic damage		
	Gap fill and paint jambs / sills	8 m	✓

**Room - Additional Notes:****Kitchen (L=3.2m W=2.8m H=2.4m)**

Window	Aluminium Casement, Pane single glazed (1.00 No of)		
	Cosmetic damage		
	Gap fill and paint jambs / sills	4 m	✓
Floor	Concrete, Vinyl (8.96 m2)		
	Cosmetic damage		
	Repair vinyl	8.96 m2	✓
Hob	Gas, Standard Spec (1.00 Item)		
Ceiling	Gib, Paint (8.96 m2)		
Wall covering	Gib, Paint (28.80 m2)		
	Cosmetic damage		
	Rake out, plaster and paint	21.6 m2	✓
Work top	Kitchen work top, Laminate (3.70 m)		
Kitchen joinery	Medium Spec, MDF (1.00 Item)		
	Impact damage		
	Realign doors	3 No of	✓
Built in oven	Other, Steel (1.00 Item)		
Range Hood	Over Head, Standard spec (1.00 Item)		

Door (Internal) Single Hollow Core, MDF (1.00 No of)

**Room - Additional Notes:**

**Dining Room (L=3.0m W=3.7m H=2.4m)**

Window Aluminium Awning, Pane single glazed (2.00 No of)

Floor Concrete, Carpet (11.10 m2)

Wall covering Gib, Paint (32.16 m2)

Cosmetic damage

Rake out, plaster and paint

28 m2

Ceiling Gib, Paint (11.10 m2)

Cosmetic Damage

Rake out, plaster and paint

11.1 m2

Door (External) SG French, Aluminium (1.00 Item)

**Room - Additional Notes:**

**Lounge (L=5.1m W=3.8m H=2.4m)**

Window Aluminium Awning, Pane single glazed (4.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

19 m

Floor Concrete, Carpet (19.38 m2)

Cosmetic damage

Clean carpet

35 m2

Heating Electric, Heat pump (1.00 Item)

Wall covering Gib, Paint (42.72 m2)

Cosmetic damage

Rake out, plaster and paint

38 m2

Ceiling Gib, Paint (19.38 m2)

Cosmetic Damage

Rake out, plaster and paint

19.38 m2

Door (External) SG French, Aluminium (1.00 Item)

Door (Internal) Single Hollow Core, MDF (1.00 No of)

Cosmetic damage

Ease and repaint door

1 No of

**Room - Additional Notes:**

**Bathroom (L=3.7m W=2.7m H=2.4m)**

Bath Acrylic, Standard specification (1.00 Item)

Window Aluminium Awning, Pane single glazed (1.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

3 m

Door (Internal) Cavity Slider, Timber (1.00 No of)

Cosmetic damage



Realign door

1 No of ✓

Floor Concrete, Vinyl (9.99 m2)

Cosmetic damage

Repair vinyl

9.99 m2 ✓

Shower Cubical shower unit, Acrylic shower (0.81 m2)

Fans Extract, Other (1.00 Item)

Ceiling Gib, Paint (9.99 m2)

Wall covering Gib, Paint (30.72 m2)

Cosmetic damage

Rake out, plaster and paint

30.72 m2 ✓

Door (Internal) Single Hollow Core, Timber (1.00 No of)

Toilet Standard, Standard Spec (1.00 Item)

Mirror (Fixed) Standard Spec, Mirror (0.90 m2)

Bathroom sink Vanity single, Standard specification (1.00 Item)

Fitment damage

Remove and re-silicon

1.2 m ✓

**Room - Additional Notes:****Bedroom Master (L=3.3m W=4.4m H=2.4m)**

Window Aluminium Awning, Pane single glazed (1.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

10.5 m ✓

Floor Concrete, Carpet (14.14 m2)

Ceiling Gib, Paint (14.14 m2)

Wall covering Gib, Paint (36.48 m2)

Cosmetic damage

Rake out, plaster and paint

36.48 m2 ✓

Door (Internal) Single Hollow Core, MDF (1.00 No of)

Cosmetic damage

Realign door

1 No of ✓

Door (Internal) Sliding, MDF (1.00 No of)

Cosmetic damage

Realign door

1 No of ✓

**Room - Additional Notes:****Toilet (L=0.9m W=2.2m H=2.4m)**

Window Aluminium Awning, Pane single glazed (1.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

2.6 m ✓

Floor Concrete, Carpet (1.98 m2)

Wall covering Gib, Paint (14.88 m2)

Ceiling Gib, Paint (1.98 m2)

Door (Internal) Single Hollow Core, Timber (1.00 No of)

Toilet Standard, Standard Spec (1.00 Item)

Hand basin Wall hung, PVC (1.00 Item)

**Room - Comments:** Floor, half carpet and half vinyl No damage.

**Room - Additional Notes:**

**Bedroom Spare room (L=2.8m W=3.9m H=2.4m)**

Window Aluminium Casement, Pane single glazed (1.00 No of)

Floor Concrete, Carpet (10.92 m2)

Wall covering Gib, Paint (32.16 m2)

Cosmetic damage

Rake out, plaster and paint

32.16 m2

Ceiling Gib, Paint (10.92 m2)

Door (Internal) Single Hollow Core, MDF (2.00 No of)

Cosmetic damage

Realign door

2 No of

Door (Internal) Single Hollow Core, MDF (1.00 No of)

Cosmetic damage

Ease and repaint door

1 No of

**Room - Additional Notes:**

**Bedroom Tatum's room (L=2.7m W=3.1m H=2.4m)**

Window Aluminium Casement, Pane single glazed (1.00 No of)

Cosmetic damage

Gap fill and paint jambs / sills

5 m

Floor Concrete, Carpet (8.37 m2)

Wall covering Gib, Paint (27.84 m2)

Cosmetic damage

Rake out, plaster and paint

27.84 m2

Ceiling Gib, Paint (8.37 m2)

Door (Internal) Single Hollow Core, MDF (1.00 No of)

Cosmetic damage

Repaint door and trim

1 Item

Door (Internal) Sliding, MDF (2.00 No of)

Cosmetic damage

Realign door

2 No of

**Room - Additional Notes:**

**GARDEN SHED** Age Post 1980 Area 3.8m2 Footprint Rectangular

**Structure**

Element	Description / Damage / Repair Strategy	Measure
---------	--	---------

Elevation (North, south, east, west)

**Comments:** Kitset type garden shed 2.4 x 1.5m x 1.8 high

Element	Description / Damage / Repair Strategy	Measure
---------	--	---------

**Foundations (No floor)**

**Comments:** Sitting on path pavers

Element	Description / Damage / Repair Strategy	Measure
---------	--	---------

**Roof (Iron)**

**Comments:** Kitset type garden shed

**Ground Floor**

Room / Element	Description / Damage / Repair Strategy	Measure
----------------	--	---------

Room (Other) Interior of shed (L=1.5m W=2.4m H=2.4m)

Room - Additional Notes:

**End Of Assessment**

## CLM/2011/061967 - Scope Change Summary

## Scope Change Summary- Property Details

Claim Number	CLM/2011/061967	Hub Zone	Ensors
Contractor Name	Solidi Mega Vision Ltd	Supervisor	Harry Jones
Property Address	137 KOTUKU CRESCENT, WOOLSTON	Main Contact Name	GABRIELLE MCDONAGH
Customer name	DURHAM & MCDONAGH FAMILY TRUST	Customer Email	gabbyandshane@xtra.co.nz
Home Phone		Mobile Phone	021 -563-810
Created By	Harry Jones (EQR)	Form Completed	04/12/2013 07:53:17 a.m.

This form is to record any scope changes or alternative repair methodologies to those described in the EQC assessment documentation. It is vital that for all amendments that 'photos' are taken to assist with the E.Q.C approval of the scope changes

Type of Scope Change	Room (Dimensions)	Element	Changes to Original EQC Scope	E Q C Approval
Alternative Repair Strategy	West Elevation	Floor	Contractor to arrange quote from specialist repair company (top repairs )to repair cracks to stamped coloured concrete patio 4m ( see photo )	
	Internal Garage	Floor	Floor , grind out and epoxy repair cracks to garage floor not more than 5mm . 8m	
Additional Damage	Entry	Floor	Rake out grout joint to perimeter and re grout in matching colour 1.2m	
	Kitchen	Ceiling	Add Ceiling Rake out plaster repair and paint 8.96 m2	
Additional Damage	Dining room	Floor	Note Large needle check indicates cracking across the floor slab ,(see photo) owner paid out by contents insurers for new carpet throughout . Agreed customer will arrange up lift of carpets prior to work commencing after which we can fully check floor slab for cracking and agree appropriate repair strategy .	
	Lounge	Floor	Omit scope item clean carpet 35 m2	
Alternative Repair Strategy	Bathroom	Floor	change scope item from repair vinyl flooring to uplift dispose and replace 9.99m2 Ceiling , add rake out plaster repair and paint 9.99m2	
Additional Damage	Master Bedroom	Walls	Adjust scope item from realign one sliding door to realign 2 no sliding doors .	
	Toilet	Walls	Add ,Walls rake out plaster repair and paint 14.88m2	
	P&G's		Floor protection 32m2 Supervision 30hours Electrician 4hrs commercial clean 1no	

Fletcher EQR has recorded the above scope changes to the EQC claim assessment at this property.

The above scope changes should be added to the EQC assessment for EQC to review/approve prior to confirmation with customer and issue of any Works Order.

EQR Contracts Supervisor:

Harry Jones



3/12/2013

Name

Signature

Date



## CLM/2011/061967 - Scope Change Summary

EQC Representative:

Name

Signature

3/12/2013

Date

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Example Sale Price of Home	Smart Real Estate 1.25% Fee	2.95%+ <sup>*(b)</sup>		3.95%+ <sup>*(a)</sup>	
		Commission	How much SRE could save you vs 2.95% <sup>*(b)</sup>	Commission	How much SRE could save you vs 3.95% <sup>*(a)</sup>
\$250,000	\$4,077	\$9,045	\$4,967	\$11,989	\$7,913
\$300,000	\$4,945	\$10,741	\$5,796	\$14,260	\$9,315
\$350,000	\$5,664	\$12,437	\$6,773	\$16,531	\$10,870
\$400,000	\$6,383	\$14,018	\$7,636	\$18,803	\$12,421
\$450,000	\$7,102	\$15,140	\$8,038	\$19,953	\$12,852
\$500,000	\$7,820	\$16,261	\$8,441	\$21,103	\$13,283
\$600,000	\$9,258	\$18,504	\$9,246	\$23,403	\$14,146
\$700,000	\$10,695	\$20,746	\$10,051	\$25,703	\$15,008
\$800,000	\$12,133	\$22,989	\$10,856	\$28,003	\$15,871
\$900,000	\$13,570	\$25,231	\$11,661	\$30,303	\$16,733
\$1,000,000	\$15,008	\$27,473	\$12,466	\$32,603	\$17,596

(a) 3.95% figures based on companies charging \$550 administration fee + 3.95% commission on the first \$400,000 then 2% thereafter + GST. Advertising costs are additional  
(b) 2.95% figures based on companies charging \$490 administration fee + 2.95% commission on the first \$390,000 then 1.95% thereafter + GST. Advertising costs are additional  
Smart Real Estate figures are based on 1.25% + \$550 administration fee + gst. Minimum commission \$2995 applies. Advertising costs are additional

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*"We recently sold our property using Debra and Smart Real Estate. Debra was nothing but professional throughout the entire process. She communicated well with us and followed through with all actions. The marketing and photos were of a very high standard, and we were very pleased with the result we achieved. We would not hesitate to use Debra again, and would highly recommend Smart Real Estate to anyone who is thinking of selling." - W & J Jamieson*

Phone Debra Hakaraia today  
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