

PROPERTY INFORMATION

A

+ S

AMY + SHAR

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STATEMENT OF PASSING OVER

This information has been supplied by the vendor or third party. A+S (Powered by Ownly Limited, Licensed REAA 2008) is merely passing over this information as supplied to us.

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**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 **CB34D/517**
Land Registration District **Canterbury**
Date Issued 05 September 1991

Prior References
CB33B/677

Estate Fee Simple
Area 819 square metres more or less
Legal Description Lot 4 Deposited Plan 58407
Registered Owners
William George Billy Bartrum and Shannon Dale Fry

Interests
12832738.3 Mortgage to Kiwibank Limited - 29.9.2023 at 1:12 pm

Source: U.S. Census Bureau, *Marriage, Divorce, Remarriage in the 1990s* (Washington, D.C.: U.S. Government Printing Office, 1996).

CASH SETTLED CLAIM(S)

The following information contains documents relating to claim(s) that were cash settled for the property.



Scope of Works



Document explanatory note:

This document provides a summary of the earthquake damage identified by the EQC assessment team. Land, building and room by room damage is listed along with an indication of how this damage is to be repaired. A glossary of terms describing the type of damage that may be listed on your Scope of Works is provided at the end of this document.

Customer: ROBIN FOSTER

Assessment of Property at 290 HORNDON STREET, DARFIELD 7510 on 11/10/2011

Site

Element	Damage	Repair
Land (Exposed - Soil - 819.00 m2)		

Services

Element	Damage	Repair
Sewerage (Septic Tank - PVC Pipe - 10.00 l/m)	No Earthquake Damage	
Water Supply (Town Connection - Plastic - 10.00 l/m)	No Earthquake Damage	

Main Building

Exterior

Elevation (West 17.6x2.4)

Element	Damage	Repair
No Damage		

Elevation (South. 8.0x2.4)

Element	Damage	Repair
Wall Cladding (Brick Veneer - Brick - 19.20 m2)	Cracking	Relay and re-bed loose bricks 0.02 m2
Wall framing (Timber Frame - Timber - 19.20 m2)	No Earthquake Damage	

Elevation (North 8x2.4)

Element	Damage	Repair
Wall Cladding (Brick Veneer - Brick - 19.20 m2)	Cracking	Relay and re-bed loose bricks 0.02 m2
Wall framing (Timber Frame - Timber - 19.20 m2)	No Earthquake Damage	

Elevation (East. 17.6x2.4)

Element	Damage	Repair
Wall Cladding (Brick Veneer - Brick - 42.24 m2)	Cracking	Relay and re-bed loose bricks 0.07 m2
Wall framing (Timber Frame - Timber - 42.24 m2)	No Earthquake Damage	

Roof (20.0 deg hip color steel tiles, fascia and gutter. PVC dp. Timber trusses. 500 eaves.)

Element	Damage	Repair
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No Damage

Foundations (Concrete slab on ground.)

Element	Damage	Repair	
Slab foundation (Concrete Slab - Concrete - 140.80 m2)	Damaged steps or stairs	Grind out and epoxy fill concrete	2.50 l/m

Interior

Ground Floor - Internal Garage

Room Size: 3.80 x 7.70 = 29.26 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 29.26 m2)	Cosmetic Damage	Rake out and stop	0.60 l/m
	Cosmetic Damage	Paint Ceiling	29.26 m2
Door (External) (Single glass door - Aluminium - 1.00 item)	No Earthquake Damage		
Floor (Concrete - Concrete - 29.26 m2)	Structural damage	Grind out and epoxy fill (up to 5mm)	4.00 l/m
Garage door (Tilt-a-door Metal - Steel - 1.00 No of)	No Earthquake Damage		
Wall covering (Gib - Paint - 55.20 m2)	Cosmetic damage	Paint wall	48.00 m2
Window (Aluminium Awning - Pane single glazed - 1.00 No of)	No Earthquake Damage		

Ground Floor - Kitchen (Includes dining lounge)

Room Size: 6.60 x 5.40 = 35.64 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Stipple - 35.64 m2)	No Earthquake Damage		
Door (External) (Sliding / Ranch sliding door - Aluminium - 1.00 item)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - Rimu - 2.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 28.50 m2)	No Earthquake Damage		
Floor (Concrete - Vinyl - 16.74 m2)	No Earthquake Damage		
Kitchen joinery (Medium Spec - MDF - 1.00 item)	No Earthquake Damage		
Range (Free standing oven) (Electric - Standard Electric - 1.00 item)	No Earthquake Damage		
Range Hood (Over Head - Standard spec - 1.00 item)	No Earthquake Damage		
Wall covering (Gib - Paint - 57.60 m2)	Cosmetic damage	Rake out and stop	3.00 l/m
	Cosmetic damage	Paint wall	57.60 m2
Window (Aluminium Awning - Pane single glazed - 4.00 No of)	No Earthquake Damage		
Work top (Kitchen work top - Laminate - 4.00 l/m)	No Earthquake Damage		

Ground Floor - Hallway (Kitchen entrance to br 3)

Room Size: 0.90 x 11.00 = 9.90 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Stipple - 9.90 m2)	No Earthquake Damage		
Door (External) (Single glass door - Aluminium - 1.00 item)	No Earthquake Damage		
Floor (Concrete - Carpet - 8.10 m2)	No Earthquake Damage		

Floor (Concrete - Vinyl - 1.80 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 52.32 m2)	Cosmetic damage	Rake out and stop	1.50 l/m
	Cosmetic damage	Paint wall	52.32 m2

Ground Floor - Conservatory

Room Size: 1.70 x 4.00 = 6.80 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.30 m

Element	Damage	Repair	
Ceiling (Other - Paint - 6.80 m2)	No Earthquake Damage		
Conservatory (Aluminium - Glass - 26.22 m2)	No Earthquake Damage		
Door (External) (Sliding / Ranch sliding door - Aluminium - 1.00 item)	No Earthquake Damage		
Floor (Concrete - Carpet - 6.80 m2)	No Earthquake Damage		
Wall covering (Brick - Brick - 26.22 m2)	Cosmetic damage	Grind out and re-mortar	0.80 l/m

Ground Floor - Laundry (Opposite kitchen)

Room Size: 1.70 x 2.00 = 3.40 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

Ground Floor - Room (Other) (Wardrobe in hall)

Room Size: 0.70 x 1.50 = 1.05 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

Ground Floor - Bedroom (First right in hall Br 2)

Room Size: 3.50 x 3.00 = 10.50 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

Ground Floor - Bedroom (Br 1. Second right in hallway)

Room Size: 3.30 x 4.20 = 13.86 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Built in wardrobe (Wardrobe - Laminate - 1.05 m2)	No Earthquake Damage		
Built in wardrobe (Wardrobe - Laminate - .72 m2)	No Earthquake Damage		
Ceiling (Gib - Stipple - 13.86 m2)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - Rimu - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 13.86 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 36.00 m2)	Cosmetic damage	Rake out and stop	0.50 l/m
	Cosmetic damage	Paint wall	36.00 m2
Window (Aluminium Awning - Pane single glazed - 1.00 No of)	No Earthquake Damage		

Ground Floor - Bedroom (Bed 3 last left end of hall.)

Room Size: 2.60 x 2.40 = 6.24 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Stipple - 6.24 m ²)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - Rimu - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 6.24 m ²)	No Earthquake Damage		
Wall covering (Gib - Paint - 24.00 m ²)	Cosmetic damage	Rake out and stop	0.40 l/m
	Cosmetic damage	Paint wall	24.00 m ²
Window (Aluminium Awning - Pane single glazed - 1.00 No of)	No Earthquake Damage		

Ground Floor - Bathroom

Room Size: 1.80 x 2.50 = 4.50 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair	
Bathroom Sink (Vanity single - Standard specification - 1.00 item)	No Earthquake Damage		
Ceiling (Gib - Paint - 4.50 m ²)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - Rimu - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Vinyl - 4.50 m ²)	No Earthquake Damage		
Shower (Cubical shower unit - Acrylic shower - .81 m ²)	No Earthquake Damage		
Wall covering (Gib - Paint - 20.64 m ²)	Cosmetic damage	Sand, gap fill and paint	20.64 m ²
Window (Aluminium Awning - Pane single glazed - 1.00 No of)	No Earthquake Damage		

Ground Floor - Toilet (First left in hallway)

Room Size: 0.90 x 1.50 = 1.35 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

Scope of Works - Glossary of Terms

Cosmetic Damage	Cosmetic damage is used to record repairs to an element that can be done in situ e.g. minor cracking to plasterboard. For example a repair strategy may state "rake, stop and paint" and this is carried out without needing to remove or replace the damaged element. Where the plasterboard for example needs to be removed and replaced, this will be recorded as 'structural damage'.
Impact Damage	Impact damage is where an element or part of a building sustains earthquake damage and then breaks away or collapses causing damage to another part of the building. An example is a chimney that has collapsed and caused damage to roof tiles.
Structural Damage	The term structural damage is used where a repair requires an element to be removed and replaced e.g. major cracking to plasterboard or external cladding that has been dislodged. This term does not relate to the structural integrity of the building as a whole, but to the individual element only.

Additional Information

Building Terms	The Department of Building and Housing website has a comprehensive list of common building terms: http://www.dbh.govt.nz/building-az-wxyz
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EQC Full Assessment Report

Claim Number: CLM/2011/102676
Claimant: ROBIN FOSTER
Property Address: 290 HORNDON STREET
 DARFIELD 7510

Assessment Date: 11/10/2011 11:39
Assessor: Bouchier, Peter
Estimator: Dickenson, Neil

Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	ROBIN, FOSTER				

Insurance & Mortgage Details

Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
AMI Insurance	Dwelling			

Insurance Details - Added in COMET

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
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Insurance Details - Comments

The policy no under the new owner has changed to.

Mortgage Details - From Claim Centre

Bank

Mortgage Details - Added in COMET

Bank

Mortgage Details - Comments

No mortgage

Opt Out

For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? No

Hazards

Hazards: Nil hazards

Property Sticker: No Sticker

Building Configurations

Leaky Home Syndrome? No

Building Name	Number of floors	Building Finish	Age of house	Footprint	Area (m2)
Main Building	1	Standard	Post 1980	Rectangular	126.16

Full Assessment

Site

Element	Type	Material	Damages	Measure	Rate	Cost
Land	Exposed	Soil				

General Comments:

Services

Element	Type	Material	Damages	Measure	Rate	Cost
Sewerage	Septic Tank	PVC Pipe	No Earthquake Damage			
Water Supply	Town Connection	Plastic	No Earthquake Damage			

General Comments:

Main Building

Exterior

Elevation (West 17.6x2.4)

Damage: No damage

Require Scaffolding? No

General Comments: Brick veneer

Elevation (South. 8.0x2.4)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Brick Veneer	Brick	Cracking			
			Relay and re-bed loose bricks	0.02 m2	85.00	2.04
Wall framing	Timber Frame	Timber	No Earthquake Damage			

General Comments: Brick veneer

Elevation (North 8x2.4)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Brick Veneer	Brick	Cracking			
			Relay and re-bed loose bricks	0.02 m2	85.00	2.04
Wall framing	Timber Frame	Timber	No Earthquake Damage			

General Comments: Brick veneer

Elevation (East. 17.6x2.4)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Brick Veneer	Brick	Cracking			
			Relay and re-bed loose bricks	0.07 m2	85.00	6.12
Wall framing	Timber Frame	Timber	No Earthquake Damage			

General Comments: Brick veneer

Roof (20.0 deg hip color steel tiles, fascia and gutter. PVC dp. Timber trusses. 500 eaves.)

Damage: No damage

Require Scaffolding? No

General Comments:

Foundations (Concrete slab on ground.)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Slab foundation	Concrete Slab	Concrete	Damaged steps or stairs			

Slab foundation	Concrete Slab	Concrete	Grind out and epoxy fill concrete	2.50 l/m	35.00	87.50
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General Comments: Steps on east side moved.

Ground Floor - Internal Garage

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out and stop	0.60 l/m	10.00	6.00
			Cosmetic Damage			
			Paint Ceiling	29.26 m2	24.00	702.24
Door (External)	Single glass door	Aluminium	No Earthquake Damage			
Floor	Concrete	Concrete	Structural damage			
			Grind out and epoxy fill (up to 5mm)	4.00 l/m	60.00	240.00
Garage door	Tilt-a-door Metal	Steel	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	48.00 m2	24.00	1,152.00
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			

General Comments:

Ground Floor - Kitchen (Includes dining lounge)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Stipple	No Earthquake Damage			
Door (External)	Sliding / Ranch sliding door	Aluminium	No Earthquake Damage			
Door (Internal)	Single Hollow Core	Rimu	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Floor	Concrete	Vinyl	No Earthquake Damage			
Kitchen joinery	Medium Spec	MDF	No Earthquake Damage			
Range (Free standing oven)	Electric	Standard Electric	No Earthquake Damage			
Range Hood	Over Head	Standard spec	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	3.00 l/m	10.00	30.00
			Cosmetic damage			
			Paint wall	57.60 m2	24.00	1,382.40
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			
Work top	Kitchen work top	Laminate	No Earthquake Damage			

General Comments:

Ground Floor - Hallway (Kitchen entrance to br 3)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Stipple	No Earthquake Damage			
Door (External)	Single glass door	Aluminium	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Floor	Concrete	Vinyl	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	1.50 l/m	10.00	15.00
			Cosmetic damage			
			Paint wall	52.32 m2	24.00	1,255.68

General Comments:

Ground Floor - Conservatory**Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Other	Paint	No Earthquake Damage			
Conservatory	Aluminium	Glass	No Earthquake Damage			
Door (External)	Sliding / Ranch sliding door	Aluminium	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Brick	Brick	Cosmetic damage			
			Grind out and re-mortar	0.80 l/m	15.00	12.00

General Comments:**Ground Floor - Laundry (Opposite kitchen)****Damage:** No damage**Require Scaffolding?** No**General Comments:** Painted stipple ceiling painted gib walls concrete floor vinyl ss sink rimu door al awn window**Ground Floor - Room (Other) (Wardrobe in hall)****Damage:** No damage**Require Scaffolding?** No**General Comments:** Painted gib walls and ceiling concrete floor carpeted shelving**Ground Floor - Bedroom (First right in hall Br 2)****Damage:** No damage**Require Scaffolding?** No**General Comments:** Painted gib stipple ceiling painted gib walls concrete floor carpeted hc rimu door. Al awning window. Birobe 1.5x.7**Ground Floor - Bedroom (Br 1. Second right in hallway)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Built in wardrobe	Wardrobe	Laminate	No Earthquake Damage			
			No Earthquake Damage			
Ceiling	Gib	Stipple	No Earthquake Damage			
Door (Internal)	Single Hollow Core	Rimu	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	0.50 l/m	10.00	5.00
			Cosmetic damage			
			Paint wall	36.00 m2	24.00	864.00
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			

General Comments:**Ground Floor - Bedroom (Bed 3 last left end of hall.)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Stipple	No Earthquake Damage			
Door (Internal)	Single Hollow Core	Rimu	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	0.40 l/m	10.00	4.00
			Cosmetic damage			
			Paint wall	24.00 m2	24.00	576.00
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			

General Comments:**Ground Floor - Bathroom**

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Bathroom Sink	Vanity single	Standard specification	No Earthquake Damage			
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	Rimu	No Earthquake Damage			
Floor	Concrete	Vinyl	No Earthquake Damage			
Shower	Cubical shower unit	Acrylic shower	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Sand, gap fill and paint	20.64 m2	39.00	804.96
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			

General Comments:

Ground Floor - Toilet (First left in hallway)

Damage: No damage

Require Scaffolding? No

General Comments:

Fees

Fees

Name	Duration	Estimate
Scaffold hire - Mobile single lift aluminium	0.00	0.00
Contents movement fee	1.00	1,072.38
Small Job Fee	1.00	180.00

Overheads

Name	Estimate
Preliminary and general	571.76
Margin	897.11
GST	1,480.23

Scope Of Works Estimate

Property

Description	Estimate
Site	0.00
Services	0.00
	0.00

Main Building

Name	Description	Estimate
Exterior	Roof (20.0 deg hip color steel tiles, fascia and gutter. PVC dp. Timber trusses. 500 eaves.)	0.00
	Foundations (Concrete slab on ground.)	87.50
	Elevation (East. 17.6x2.4)	6.12
	Elevation (North 8x2.4)	2.04
	Elevation (South. 8.0x2.4)	2.04
	Elevation (West 17.6x2.4)	0.00
		97.70

Floor	Description	Estimate
Ground Floor	Bathroom	804.96
	Bedroom (Bed 3 last left end of hall.)	580.00
	Bedroom (Br 1. Second right in hallway)	869.00
	Bedroom (First right in hall Br 2)	0.00
	Conservatory	12.00
	Hallway (Kitchen entrance to br 3)	1,270.68
	Internal Garage	2,100.24
	Kitchen (Includes dining lounge)	1,412.40
	Laundry (Opposite kitchen)	0.00
	Room (Other) (Wardrobe in hall)	0.00
	Toilet (First left in hallway)	0.00
		7,049.28
		7,049.28

Fees

Description	Estimate
Scaffold hire - Mobile single lift aluminium	0.00
Contents movement fee	1,072.38
Small Job Fee	180.00
	1,252.38

Overheads

Description	Estimate
Preliminary and general	571.76
Margin	897.11
GST	1,480.23
	2,949.11
Total Estimate	11,348.47

Inspection Sign Off

Description	Answer	comments
Contents Damage		
Has the contents schedule been left with claimant?	No	
Have the contents been sighted?	No	
Land Damage		
Is there land damage?	No	
Landslip damage has been assessed on paper	No	
Was a full inspection done?		
In roof space	Yes	
On roof?	Yes	
Under sub floor?	No	Concrete pad
Decline Claim		
Recommend Declining Claim	No	

Next Action:

New owner from 190811 it is assumed claim refers to february event not known if previous claim was submitted

Previous Claim Numbers (recorded manually in field)

- Only claim known

File Notes

Date Created:	11/10/2011 10:56
Created :	Bouchier, Peter
Subject:	Notice of assignment
Note:	The property has been purchased by barbara kay ufton on 19 august 2011 a copy of the notice of assignment dated 10 august 2011 was sighted by me ms uftons solicitor has lodged the notice with eqc. The postal address for ms ufton is 290 horndon street darfield 7510
Next Action:	
Date Created:	11/10/2011 11:38
Created :	Bouchier, Peter
Subject:	Property description
Note:	Three bedroom brick on a concrete pad Minor cracking and loose bricks. Minor internal repainting crack to garage floor habitable occupied weatherproof
Next Action:	

Urgent Works Items

Scope of Works



Document explanatory note:

This document provides a summary of the earthquake damage identified by the EQC assessment team. Land, building and room by room damage is listed along with an indication of how this damage is to be repaired. A glossary of terms describing the type of damage that may be listed on your Scope of Works is provided at the end of this document.

Customer: BARBARA UFTON

Assessment of Property at 290 HORNDON STREET, DARFIELD 7510 on 10/09/2012

Site

Element	Damage	Repair
Land (Exposed - Soil - 819.00 m2)		
Main Access (Drive - Concrete - 30.00 m2)		

Services

Element	Damage	Repair
Sewerage (Town Connection - PVC Pipe - 15.00 l/m)	No Earthquake Damage	
Water Supply (Town Connection - Plastic - 15.00 l/m)	No Earthquake Damage	

Main Building

Exterior

Foundations (Slab (17.6x8))

Element	Damage	Repair
Ring foundation (Load bearing - Concrete - 54.00 l/m)	Cracks to ring foundation	Solid Plaster Repair 0.21 m2
Slab foundation (Concrete Slab - Concrete - 140.80 m2)	Cosmetic cracking	Grind out and epoxy fill (up to 5mm) 8.00 l/m

Interior

Ground Floor - Lounge (And kitchen and dining)

Room Size: 6.60 x 5.40 = 35.64 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
Ceiling (Gib - Stipple - 35.64 m2)	No Earthquake Damage	
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage	
Floor (Concrete - Carpet - 35.64 m2)	Cosmetic damage	Lift and relay existing carpet 6.00 m2
Wall covering (Gib - Paint - 57.60 m2)	No Earthquake Damage	
Window (Aluminium Casement - Pane single glazed - 1.00 No of)	No Earthquake Damage	

Ground Floor - Hallway

Room Size: 0.90 x 11.00 = 9.90 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
Ceiling (Gib - Stipple - 9.90 m2)	No Earthquake Damage	
Floor (Concrete - Carpet - 9.90 m2)	Cosmetic damage	Lift and relay existing carpet 4.00 m2
Wall covering (Gib - Paint - 57.12 m2)	No Earthquake Damage	

Scope of Works - Glossary of Terms

Cosmetic Damage	Cosmetic damage is used to record repairs to an element that can be done in situ e.g. minor cracking to plasterboard. For example a repair strategy may state "rake, stop and paint" and this is carried out without needing to remove or replace the damaged element. Where the plasterboard for example needs to be removed and replaced, this will be recorded as 'structural damage'.
Impact Damage	Impact damage is where an element or part of a building sustains earthquake damage and then breaks away or collapses causing damage to another part of the building. An example is a chimney that has collapsed and caused damage to roof tiles.
Structural Damage	The term structural damage is used where a repair requires an element to be removed and replaced e.g. major cracking to plasterboard or external cladding that has been dislodged. This term does not relate to the structural integrity of the building as a whole, but to the individual element only.

Additional Information

Building Terms	The Department of Building and Housing website has a comprehensive list of common building terms: http://www.dbh.govt.nz/building-az-wxyz
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EQC Full Assessment Report

Claim Number: CLM/2012/038567
Claimant: BARBARA UFTON
Property Address: 290 HORNDON STREET
DARFIELD 7510

Assessment Date: 10/09/2012 17:11
Assessor: Stannard, Lauren
Estimator: Marquet, Doug

Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	BARBARA, UFTON				

Insurance & Mortgage Details

Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
AMI Insurance	Dwelling		Yes	

Insurance Details - Added in COMET

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
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Insurance Details - Comments

Mortgage Details - From Claim Centre

Bank

Mortgage Details - Added in COMET

Bank
No Mortgage

Mortgage Details - Comments

Opt Out

For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? No

Hazards

Hazards: Nil
Property Sticker: No Sticker

Building Configurations

Leaky Home Syndrome? No

Building Name	Number of floors	Building Finish	Age of house	Footprint	Area (m2)
Main Building	1	Standard	Post 1980	Rectangular	76.96

Full Assessment

Site

Element	Type	Material	Damages	Measure	Rate	Cost
Land	Exposed	Soil	No Earthquake Damage			
Main Access	Drive	Concrete	No Earthquake Damage			

General Comments:

Services

Element	Type	Material	Damages	Measure	Rate	Cost
Sewerage	Town Connection	PVC Pipe	No Earthquake Damage			
Water Supply	Town Connection	Plastic	No Earthquake Damage			

General Comments:

Main Building

Exterior

Foundations (Slab (17.6x8))

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ring foundation	Load bearing	Concrete	Cracks to ring foundation			
			Solid Plaster Repair	0.21 m2	85.00	17.85
Slab foundation	Concrete Slab	Concrete	Cosmetic cracking			
			Grind out and epoxy fill (up to 5mm)	8.00 l/m	60.00	480.00

General Comments: Cracking to slab in lounge, hallway and bedroom cupboard. Foundation cracking to side face on south east corner. Up to 5mm.
Was seen when Fletcher's installed a log fire in the lounge room and customer lifted up the carpet.

Ground Floor - Lounge (And kitchen and dining)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Stipple	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Carpet	Cosmetic damage			
			Lift and relay existing carpet	6.00 m2	12.00	72.00
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Aluminium Casement	Pane single glazed	No Earthquake Damage			

General Comments:

Ground Floor - Hallway

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Stipple	No Earthquake Damage			
Floor	Concrete	Carpet	Cosmetic damage			
			Lift and relay existing carpet	4.00 m2	12.00	48.00
Wall covering	Gib	Paint	No Earthquake Damage			

General Comments:

Fees

Fees

Name	Duration	Estimate
Small Job Fee	1.00	180.00

Overheads

Name	Estimate
Preliminary and general	49.43
Margin	84.73
GST	139.80

Scope Of Works Estimate

Property

Description	Estimate
Site	0.00
Services	0.00
	0.00

Main Building

Name	Description	Estimate
Exterior	Foundations (Slab (17.6x8))	497.85
		497.85

Floor	Description	Estimate
Ground Floor	Hallway	48.00
	Lounge (And kitchen and dining)	72.00
		120.00
		120.00

Fees

Description	Estimate
Small Job Fee	180.00
	180.00

Overheads

Description	Estimate
Preliminary and general	49.43
Margin	84.73
GST	139.80
	273.96
Total Estimate	1,071.81

Inspection Sign Off

Description	Answer	comments
Contents Damage		
Has the contents schedule been left with claimant?	No	
Have the contents been sighted?	No	
Land Damage		
Is there land damage?	No	
Landslip damage has been assessed on paper	No	
Was a full inspection done?		
In roof space	Yes	
On roof?	Yes	
Under sub floor?	No	Slab
Decline Claim		
Recommend Declining Claim	No	
Next Action:		

Previous Claim Numbers (recorded manually in field)

- Tba

File Notes

Date Created: 10/09/2012 17:14

Created : Stannard, Lauren

Subject: Overview

Note: This is a partial inspection which needs to be added to comet A assessment.

Customer lifted carpet to have new log fire installed in lounge. At the time a crack in slab was identified and was partially fixed so that the fire installation could go ahead and this was approved by the hub. This assessment has picked up to further lift the carpet to repair the crack which travels down the hallway, into lounge and bedroom.

Next Action:

Urgent Works Items

Buying or selling your property?



New Zealand Residential Property
Sale and Purchase Agreement Guide





This guide tells you...

what a sale and purchase agreement is

what's in a sale and purchase agreement

what happens after you sign the sale and purchase agreement

what happens if you have a problem

where to go for more information

Where to go for more information

This guide is available in other languages. You can find translated copies of this guide on rea.govt.nz and settled.govt.nz.

The New Zealand Residential Property Agency Agreement Guide is also available on settled.govt.nz. The guide tells you more about the agreement you sign with the agency helping to sell your property.

We welcome any feedback you have on this publication.

The information in this guide was accurate when published. However, the requirements this information is based on can change at any time. Up-to-date information is available at rea.govt.nz.

Key things to know about sale and purchase agreements

- A sale and purchase agreement is a legally binding contract between you and the other party involved in buying or selling a property.
- You must sign a written sale and purchase agreement to buy or sell a property.
- You need to read and understand the sale and purchase agreement before you sign it.
- Even if a standard sale and purchase agreement is being used, you should always get legal advice before you sign the agreement and throughout the buying and selling process.
- You can negotiate some of the terms and conditions in a sale and purchase agreement.
- You can include additional clauses, such as what to do if there are special circumstances. Your lawyer plays an important role in providing advice on what the sale and purchase agreement should say.
- A sale and purchase agreement becomes unconditional once all the conditions are met.
- In most cases, the real estate professional is working for the seller of the property, but they must treat the buyer fairly.
- If your real estate professional or anyone related to them wants to buy your property, they must get your written consent to do this. They must also give you a valuation of your property by an independent registered valuer.
- The sale and purchase agreement is only available in English. You may need assistance interpreting it if English is not your primary language.

What a sale and purchase agreement is

A sale and purchase agreement is a legally binding contract between you and the other party involved in buying or selling a property. It sets out all the details, terms and conditions of the sale. This includes things such as the price, any chattels being sold with the property, whether the buyer

needs to sell another property first or needs a property inspection and the settlement date.

A sale and purchase agreement provides certainty to both the buyer and the seller about what will happen when.



What's in a sale and purchase agreement

Your sale and purchase agreement should include the following things.

Basic details of the sale

Different sale methods like tender or auction might mean the sale and purchase agreement can look different, but all sale and purchase agreements should contain:

- the names of the people buying and selling the property
- the address of the property
- the type of title, for example, freehold or leasehold
- the price
- any deposit the buyer must pay
- any chattels being sold with the property, for example, whiteware or curtains
- any specific conditions you or the other party want fulfilled
- how many working days you have to fulfil your conditions (if there are any conditions)
- the settlement date (the date the buyer pays the rest of the amount for the property, which is usually also the day they can move in)
- the rate of interest the buyer must pay on any overdue payments (such as being late on paying the deposit or the remaining amount at the settlement date).

General obligations and conditions you have to comply with

The sale and purchase agreement includes general obligations and conditions that you will need to comply with. For example, these may include:

- access rights – what access the buyer can have to inspect the property before settlement day
- insurance – to make sure the property remains insured until the settlement date and outline what will happen if any damage occurs before settlement day
- default by the buyer – the buyer may have to compensate the seller if they don't settle on time, for example, with interest payments
- default by the seller – the seller may have to compensate the buyer if they don't settle on time, for example, by paying accommodation costs
- eligibility to buy property in New Zealand – people who have migrated to New Zealand may not be permitted to immediately buy property or may need to get consent from the Overseas Investment Office.

Your lawyer will explain these clauses to you.

Check...

Always check your sale and purchase agreement with a lawyer before signing.

Buying or selling a property where the owner isn't able to participate, like a mortgagee sale or deceased estate, can mean the real estate professional has limited information about the property. It pays to allow for this when deciding what conditions the buyer and seller might need.

Remember...

Before you sign a sale and purchase agreement, whether you're the buyer or the seller, the real estate professional must give you a copy of this guide. They must also ask you to confirm in writing that you've received it.

Specific conditions a buyer may include

Some buyers will present an unconditional offer, which means there are no specific conditions to be fulfilled. Some buyers will include one or more conditions (that must be fulfilled by a specified date) in their offer such as:

- title search – this is done by the buyer's lawyer to check who the legal owner of the property is and to see if there are any other interests over the property such as caveats or easements
- finance – this refers to the buyer arranging payment, often requiring bank approval for a mortgage or loan
- valuation report – a bank may require the buyer to obtain a valuation of the property (an estimate of the property's worth on the current market) before they agree to a loan
- Land Information Memorandum (LIM) – provided by the local council, this report provides information about the property such as rates, building permits and consents, drainage, planning and other important information
- property inspection – a buyer paying for an inspection provides an independent overview of the condition of the property rather than relying on an inspection that has been arranged by the seller

- engineer's or surveyor's report – similar to the above but more focused on the entire section and the structure of the property
- sale of another home – the buyer may need to sell their own home in order to buy another.

The real estate professional helps the buyer and the seller to include the conditions they each want. Even though the real estate professional works for the seller, they also have to deal fairly and honestly with the buyer. While they're not expected to discover hidden defects, they can't withhold information and must tell the buyer about any known defects with the property. If a buyer needs time to check a property for defects, including a property inspection condition may be important.



What happens after you sign the sale and purchase agreement

Signing the sale and purchase agreement is not the end of the sale or purchase process.

Both parties work through the conditions until the agreement is unconditional

A conditional agreement means the sale and purchase agreement has one or more conditions that must be met by a specified date and before the sale goes through.

The buyer pays the deposit. Depending on what the sale and purchase agreement says, the buyer may pay the deposit when they sign the agreement or when the agreement becomes unconditional. If the deposit is made to the real estate agency, it must be held in their agency's trust account for 10 working days before it can be released to the seller.

An agreement for sale and purchase commits you to buy or sell

Once you've signed the sale and purchase agreement and any conditions set out in it have been met, you must complete the sale or purchase of the property.

The length of time between the conditions being met and the settlement date varies. Settlement periods can be lengthy if the property hasn't been built yet or the sale and purchase agreement includes conditions for one party to buy or sell another property. The real estate professional has obligations to keep you informed of important updates that come up during this time.

Pre-settlement inspection

This is the chance for the buyer to check the property and chattels are in the same condition they were when the sale and purchase agreement was signed and to check that the seller has met any conditions, for example, there is no damage to walls or chattels haven't been removed from the property.

It's important to raise any concerns you find at the pre-settlement inspection with your lawyer and the real estate professional as soon as possible to allow enough time for an issue to be resolved. If it's less than 24 hours before settlement, the vendor may not be obligated to set things right.

Payment of a commission

Once the sale is complete, the seller pays the real estate professional for their services. The real estate agency usually takes the commission from the deposit they're holding in their trust account. The seller should make sure the deposit is enough to cover the commission. The real estate professional cannot ask the buyer to pay for their services if they have been engaged by the seller.

The buyer pays the rest

The buyer pays the remainder of the amount for the property on the day of settlement, usually through their lawyer.

Buying a tenanted property

If the property is tenanted, the agreement for sale and purchase should specify this. It may also contain a specific date for possession that may differ from the settlement date.

If the buyer requires the property to be sold with 'vacant possession', it is the seller's responsibility to give the tenant notice to vacate in accordance with the tenant's legal rights.

It is recommended that you seek legal advice if you are buying a property that is currently tenanted.

What happens if you have a problem

If something has gone wrong, first discuss your concern with the real estate professional or their manager. All agencies must have in-house procedures for resolving complaints.

If you can't resolve the issue with the real estate agency or you don't feel comfortable discussing it with them, you can contact the Real Estate Authority (REA). We can help in a number of ways if your complaint is about the real estate professional. For example, we can help you and the real estate professional or agency to resolve

the issue and remind them of their obligations under the Real Estate Agents Act 2008. When you contact us, we'll work with you to help you decide the best thing to do.

Call us on **0800 367 7322**, email us at info@rea.govt.nz or visit us online at rea.govt.nz

About settled.govt.nz



Settled.govt.nz guides you through home buying and selling.

Buying or selling your home is one of the biggest financial decisions you will make. It's a complex and sometimes stressful process with potentially significant emotional and financial impacts if things go wrong.

Settled.govt.nz provides comprehensive independent information and guidance for home buyers and sellers. You can find information about the risks and how they can impact you and get useful tips on how to avoid some of the major potential problems.

Settled.govt.nz will help to inform and guide you through the process from when you're thinking of buying or selling right through to when you're moving in or out. You'll find valuable information, checklists, quizzes, videos and tools. From understanding LIMs, to sale and purchase agreements, to when to contact a lawyer, **settled.govt.nz** explains what you need to know.

Settled.govt.nz is brought to you by the Real Estate Authority – Te Mana Papawhenua (REA).

For more information

For more information on home buying and selling, visit settled.govt.nz or email info@settled.govt.nz



About the Real Estate Authority – Te Mana Papawhenua (REA)

REA is the independent government agency that regulates the New Zealand real estate profession.

Our purpose is to promote and protect the interests of consumers buying and selling real estate and to promote public confidence in the performance of real estate agency work.

What we do

Our job is to promote a high standard of conduct in the real estate profession and protect buyers and sellers of property from harm.

- We provide independent information for people who are buying and selling property through our settled.govt.nz website.
- We provide guidance for real estate professionals and oversee a complaints process.
- We license people and companies working in the real estate industry.

- We maintain a Code of Conduct setting out the professional standards real estate professionals must follow.
- We maintain a public register of real estate professionals that includes information about disciplinary action taken in the last 3 years.

The Real Estate Agents Authority is a Crown agent, established under the Real Estate Agents Act 2008. The Real Estate Authority is the operating name of the Real Estate Agents Authority.

For more information

To find out more about
REA, visit rea.govt.nz,
call us on **0800 367 7322**
or email us at
info@rea.govt.nz



Approved under section 133 of the Real Estate Agents Act 2008. Effective from 14 October 2022.

