



Valuation Report

47 Cam Road

Kaiapoi

Intended User:

Basecorp Finance Limited

Borrower:

Proper Job Properties Limited

By:

Trish Lowe Ltd

Report Date: 23 July 2026

Valuation Date: 20 July 2026



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23 July 2026

Shaun Thorndike
Basecorp Finance Limited

Dear Shaun

Re: Market Valuation of 47 Cam Road, Kaiapoi

Thank you for your instructions to provide a market valuation of the above property for Mortgage Security purposes.

1. Executive Summary

Asset Valued:	47 Cam Road, Kaiapoi	
Instructed by:	Sarah Marwick of Proper Job Properties Limited	
Intended User:	Basecorp Finance Limited	
Borrower:	Proper Job Properties Limited	
Intended Use:	Mortgage Security	
Type of Property:	Single residential dwelling	
Brief Property Description:	A two-bedroom dwelling and separate garage on a residential site in the Waimakariri township of Kaiapoi.	
Valuation Date:	20 July 2026	
Version Number of the Valuation Report:	Original, Version 1.	
Significant Risks:	Nil	
Special Assumptions:	We bring to your attention the importance of obtaining a completed Code Compliance Certificate and Engineers Producer Statements for the dwelling alterations and repairs before releasing final funds. The valuation assumes the property is in full compliance with all Council regulations.	
Limitations:	Nil	
Market Value:	Land Value	\$330,000
	Value of Improvements	\$235,000
	Chattels	\$ 5,000
	Market Value including Chattels and GST (if any) (New Zealand Dollars)	\$570,000
Estimated Marketing Period	The estimated marketing period is considered to be between 30 days and 40 days.	



Parties Involved:	This valuation is prepared and signed by Patricia Lowe, Registered Valuer, ANZIV, MRICS.
Registered Valuer Inspection:	A full site and internal inspection of the improvements on the subject property has been carried out by the signing valuer at the Inspection Date.
Conflict of Interest:	The valuer has provided an objective and unbiased valuation, and has no personal or financial interest in the property being valued.

1.1. Risk Assessment Summary

Property and Market Risk Factors	Risk Rating			Comment
	Low	Med	High	
Location and social factors	✓			No significant issues.
Land, planning, title and environmental		✓		Liquefaction vulnerability. Flood risk. Within a noise contour line for Christchurch International airport.
Improvements and maintenance	✓			Repaired from an 'as is' condition.
Saleability and market segment conditions	✓			Readily saleable in the first home buyers' market due to price point.
Price stability and market volatility	✓			A stable market with low year on year value growth.

2. Instructions

We have been instructed by Sarah Marwick of Property Job Properties Limited to undertake this market valuation. The intended user is Basecorp Finance Limited.

3. Intended Use

The intended use of this report is to provide a Market Valuation for the property at 47 Cam Road, Kaiapoi for mortgage security purposes.

This valuation has been completed for the intended use stated in this report. No responsibility or liability is accepted in the event that this report is used for any other purpose or to any other party other than to whom the report is addressed.

Neither whole nor part of this report or any reference to it may be included in any published document, circular or statement without the written approval of Trish Lowe Limited as to the form and context in which it may appear.



If this valuation and associated report has been received by any telecommunications or electronic format then the use of this form of provided valuation and report by any third party must be confirmed by the original formal valuation document. In the event such electronically provided valuation is found to differ from the original valuation and report the undersigned disclaims all liability and claims in whatever forms that might arise. Any third party must obtain directly from the undersigned the provision of the original valuation and also written authority from the undersigned to use such valuation and report for the purposes requested with such request to be in writing.

4. Valuation Currency

The currency for this valuation is New Zealand Dollars, including GST, if any.

5. Valuation Date

The valuation date is the date the property was inspected being 20 July 2026.

The valuation is valid at the date of valuation only. The value of the property may change significantly and unexpectedly as a result of general market movements or factors specific to the property. The valuer accepts no liability for losses arising from such changes in value.

6. Type of Property

A two-bedroom dwelling and separate garage on a residential site in the Waimakariri township of Kaiapoi.

7. Legal Description

The property is legally described as Part Lot 23-24 Deposited Plan 576.

We have made no survey of the property and its boundaries and assume no responsibility in connection with such matters. The valuation is made on the basis that there are no encroachments by or upon the property and this should be confirmed by a current survey report and or advice from a Registered Surveyor. If any encroachments are noted by the survey report, we should be consulted to reassess any effect on the value stated in this report.

8. Tenure

Freehold, fee simple

9. Registered Owners

Proper Job Properties Limited.



10. Record of Title

The property is comprised in Identifier CB20F/454 within the Canterbury Land Registration District under the Land Transfer Act 2017. Unless stated below, the interests do not impact negatively on the value or saleability of the property. See Appendix A for a copy of the Record of Title.

Listed on the Record of Title are the following interests:

- Mortgage to Basecorp Finance Limited.

11. Land Area

The land area is 674 square metres.

12. Site Description

The land is a front site to Cam Road and is regular in shape and near level in contour. The street frontage is 13.41 metres and the depth is 50.29 metres.

The property is serviced with the usual urban reticulated services of water, electricity, telephone and waste water disposal.

In preparing this report we have used all reasonable skills as a valuer, but we are not qualified to assess the stability, load bearing capacity or integrity of the land. Unless stated, we have not seen anything during our inspection of the property that would, alert us to any issue in respect of the land's stability load bearing capacity or integrity. We give no warranty as to those issues in respect of the land.



12.1. Aerial Photograph



13. Location

The property is located in the Waimakariri District Council township of Kaiapoi, approximately 20 kilometres north of Cathedral Square, Christchurch and eight kilometres south east of Rangiora. The land is located on the southern side of Cam Road, a standard residential street in terms of traffic volumes.

Kaiapoi is a satellite town of Christchurch City and is popular for its close location to a major metropolitan area, close proximity to the beach and other outdoor recreation and ease of access being located alongside the northern motorway. Kaiapoi has a good range of community shopping and service facilities including primary schooling.

Residential development in Kaiapoi is a mix of low-density residential dwellings built primarily from the 1900's to the 1980's. In the late 2000's and after the 2010/2011 earthquakes there was a surge of new residential subdivisions on the northern and western fringes of the township.

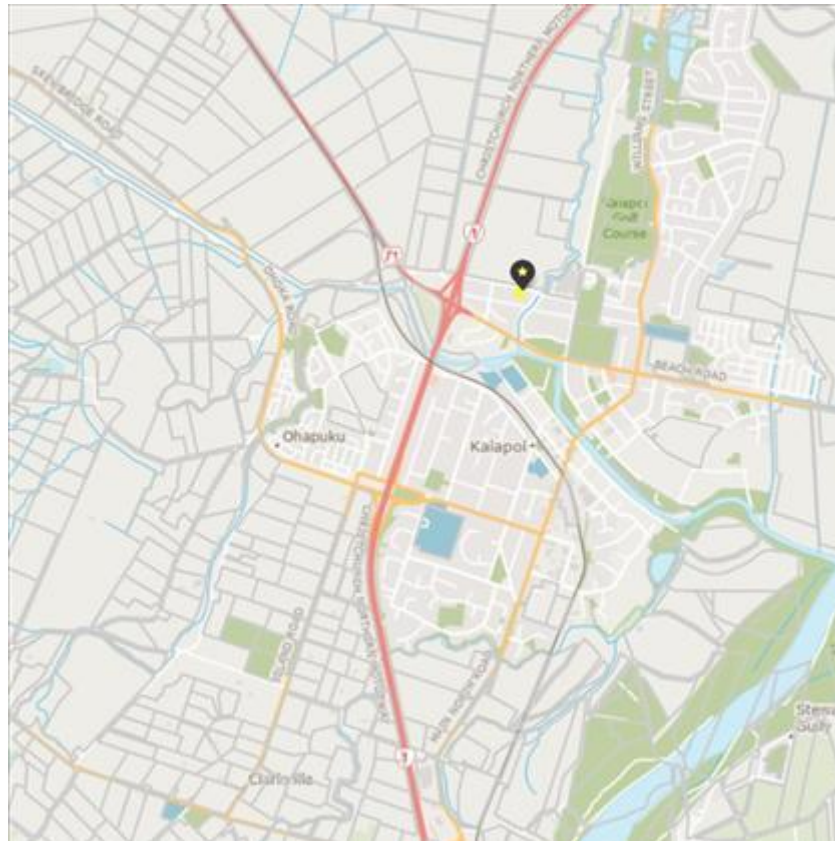
The property is located in the northern sector of the township, east of the motorway on the fringe of the urban development. Farm land with a pastoral grazing use is located on the opposite side of Cam Road. Residential development comprises housing typical of the older part of Kaiapoi's development. The rural outlook is considered a positive saleability feature, as does the ease of access to the motorway.



The motorway is 400 metres away and is not considered to have a significant negative impact on the saleability of the property.

All residential amenities are readily available including schooling and community shopping. The property is in the enrolment zone for Kaiapoi Borough and Kaiapoi High School.

13.1. Location Map



14. Zoning and Resource Management

14.1. Operative Zoning

The property is within the **Medium Density Residential Zone (MRZ)** of the Partially Operative Waimakariri District Plan (Appeals Version). This zone provides for residential areas with a moderate concentration of buildings such as detached, semi-detached and terrace housing, low rise apartments.

There is a **Qualifying Matter Natural Hazards, Area A**. Hazards covered include flooding, liquefaction, slope instability, coastal or river erosion and alluvial fan hazards. Area A means highest constraint, often prohibiting intensification or requiring major mitigation.



It is also within the **Natural Environment Overlay: Ecological District, Low Plains overlay**. An Ecological District is a part of the region where topographical, geological, climatic, soil and biological features produce a characteristic landscape.

In the proposed plan the property is in the **Noise Contour overlay for Christchurch International Airport, noise level 50dBa**. This means buildings are to be insulated from aircraft noise to achieve indoor sound levels.

14.2. Flood Hazard Zone

The Waimakariri Proposed District Plan has an **Urban Flood Assessment Area overlay**. It impacts the whole site.

The flood risk will potentially form part of the risk analysis of a property by insurers. This means property in this zone may be subject to increased premiums as the cost to rebuild will be deemed higher. The general market does not tend to differentiate between property in or out of the zone unless they perceive a higher risk of flooding.

14.3. Coastal Hazard Zone

The Waimakariri District Natural Hazards Interactive Viewer indicates the property is in the **yellow Tsunami Evacuation Zone**. This means the property is much less likely to be affected than the red or orange zones, includes inland areas that could be potentially flooded or isolated in a worst-case tsunami scenario.

14.4. Listed Land Use Register

The Listed Land Use Register does not currently have any information about a Hazardous Activities and Industries List site on this land parcel.

14.5. Liquefaction Vulnerability

The Partially Operative Waimakariri District Plan (Appeals Version) has a **liquefaction overlay**. This means input from a Geotech engineer is needed for ground characterisation regarding liquefaction potential.

Resource Management information was obtained from the website of Waimakariri District Council, Environment Canterbury and Ministry of Business, Innovation and Employment (MBIE). We recommend that this information should be verified by application to Council for the issue of a Land Information Memorandum.

A Land Information Memorandum (LIM) from the Local Authority or a Land Information Request (LIR) from Environment Canterbury has not been undertaken. The valuation is on the basis that the property meets all necessary consents and approvals in accordance with the Resource Management Act 1991. We reserve the right to review this valuation should a LIM or LIR show any relevant issues.



14.6. Canterbury Earthquake Assumptions

14.6.1. Underlying Assumption

Canterbury has experienced a number of earthquakes and aftershocks since September 2010. The valuation figures shown in this report are based on the underlying assumption that the improvements and land forming the property are sound and that the effect of the Canterbury earthquakes has not had a detrimental effect on the value of the property.

The property has been repaired from an 'as is' condition following the Christchurch earthquakes. We have not viewed Producer Statements or Code Compliance and assume the repairs are fully signed off by engineers and the council.

14.6.2. Market Value

Our report cannot and does not take into account any consequence these events may have had on the market and are not evident at the date of our valuation.

14.6.3. Improvements

In preparing this report we have used all reasonable skills as a Valuer. We are not qualified to assess the structural integrity of the improvements on the property nor any repairs that may have been completed. Unless stated, we have not seen anything during our inspection of the property that would, alert us to any issue in respect of the property's structural integrity. We give no warranty as to the structural integrity of the improvements on the property.

14.6.4. Land

In preparing this report we have used all reasonable skills as a Valuer, but we are not qualified to assess the stability, load bearing capacity or integrity of the land. Unless stated, we have not seen anything during our inspection of the property that would, alert us to any issue in respect of the land's stability load bearing capacity or integrity. We give no warranty as to those issues in respect of the land.

14.6.5. Survey

If the land is vacant, this valuation is made on the basis that the survey pegs are in the correct place otherwise we have assumed that the boundaries for the property are as indicated to us, and if fenced, on the fence lines. If there is any doubt as to the property's boundaries these should be confirmed by a cadastral survey and/or advice from a Registered Surveyor. If there are any issues noted in the survey report, we should be consulted to reassess any effect on the value stated in this report.



14.6.6. LIM, Producer Statements and Code of Compliance Certificates

Unless stated, we have not received a copy of a Land Information Memorandum (LIM) or Engineering Certificates, Producer Statements or Code Compliance Certificates. Unless stated, the basis for this valuation is that the property meets all necessary regulatory requirements, consents and approvals. We reserve the right to review this valuation should there be an absence of a required statement or certificate, or should a LIM show any relevant issues that we consider material to the assessment of value.

14.6.7. Further Investigation

We are not experts in structural or geotechnical matters and are therefore not qualified to comment on the integrity of the land and any structures. You are recommended to check the structural integrity of the improvements on the property and/or the stability, load bearing capacity and integrity of the land by requesting a report from a suitably qualified person.

14.6.8. Insurance

The valuation assumes suitable insurance is obtained and maintained for the property. Should adequate insurance be unable to be obtained or maintained, this may have a significant impact on the market value of the property.

15. Rating Valuation

Valuation Date: 1 June 2025

Valuation Reference: 21751 14700

Capital Value: \$430,000

Land Value: \$325,000

Value of Improvements: \$105,000

The above rating valuation does not reflect the recent repairs and alterations to the dwelling.



16. Improvements Description

Readily accessible areas of the property have been inspected and we report as follows:

The main improvement is a dwelling built in the early 1900's.

Construction comprises plastic weatherboards, bituminous tile roof, single glazed aluminium window joinery and timber pile foundations with particle board floor. The foundations and floor are new in 2026 following earthquake repairs to the subfloor. The balance of the exterior is in tidy condition with no major deferred maintenance issues.

The floor area of the house is 67 square metres (measured on site).

Accommodation is provided by way of two bedrooms, kitchen, bathroom, dining area and living room. The interior of the house has been completely updated in 2026 with new wall and ceiling linings, new electrical and plumbing and new kitchen and bathroom facilities. The interior of the house provides a modern and comfortable standard of living accommodation.

Interior features comprise the following:

Kitchen	Manufactured stone bench top with stainless steel sink, Parmco under bench oven, Bosch dishwasher (new circa 2017), ceramic hob, cupboard with 2024 hot water cylinder, back door entry, glass splashback, vinyl plank floor.
Bathroom	Shower unit with glass walls and door, WC, vanity, vinyl plank floor, heated towel ladder, taps for washing machine.
Bedroom	Double size, no cupboards, located off the kitchen/dining area.
Dining area`	Open plan to the kitchen and living room, vinyl plank floor.
Living room	Open plan to the dining and kitchen area, heat pump, door to the deck.
Bedroom	A double sized room with double wardrobe, match lining to the ceiling (original), located off the living room.

Other buildings comprise a separate single garage/workshop, iron clad with single tilt garage door and built in bench, cupboard and lock-up store area, 36 square metres. Attached to the garage is a covered area (carport-like), 20 square metres.

Other improvements comprise a concrete driveway, timber pergola (10 square metres), concrete patio area with built in timber seating, timber picket front fence and a mixture of timber and iron boundary fencing. There is a timber deck off the living area (11 square metres) and a new timber deck at the back door (4 square



metres). Soft landscaping comprises a large rear lawn area and established shrubs with new ready lawn in the front garden.

Chattels comprise a new standard of carpet and window coverings in the bedrooms.

We have not sighted a structural report on the property nor have we inspected unexposed or inaccessible portions of the premises. We therefore cannot comment on the structural integrity, weather tightness or durability, defect, rot or infestation of any building or building element, nor can we comment on any knowledge of the use in construction of material such as asbestos or other materials now considered hazardous. We are not building construction or structural experts and are therefore unable to certify as to the structural soundness of the improvements. Prospective purchasers or lenders would need to make their own enquiries in this regard.

17. Healthy Homes Standards

The Ministry of Housing and Urban Development manages the Healthy Homes Standards (law from 1 July 2019).

- In this law rental homes will be required to:
- Have one or more heaters that can heat the main living area to a required heating capacity.
- Have ceiling and underfloor insulation that either meets the 2008 Building Code insulation standard, or for existing ceiling insulation has a minimum thickness of 120 millimetres.
- Kitchens and bathrooms are required to have mechanical ventilation that vents externally.
- At least one door or window opening to the outside in all bedrooms, dining rooms, living rooms, lounges and kitchens with a total area of at least 5% of the floor area of each room.
- A ground moisture barrier is to be installed to stop moisture rising into the home where there is an enclosed subfloor space.
- Have adequate drainage and guttering to prevent water entering a home.
- Block draughts that make a home harder to heat.

From 1 July 2021 private landlords must ensure rental properties comply with the healthy home standards within 90 days of any new or renewed tenancy. Where a tenancy started or renewed from 28 August 2022, private landlords must comply within 120 days of the new or renewed tenancy. From 1 July 2025 all rental homes must comply with the healthy home standards.

The valuation assumes the property is in full compliance with the Healthy Homes standards. All purchasers and lenders are advised to make their own enquiries with regard to compliance with the standards.



18. Highest and Best Use

The highest and best use of a property is the use which at the time of valuation would be the most profitable, likely, legal and probable use of the property. It is the use or future utilization of the property that produces the greatest value of the property.

The property comprises a single residential dwelling on a residential section and it is considered that this is the highest and best use.

19. Basis of Value and Valuation Methodology

Market Value is defined as the estimated amount for which an asset should exchange on the date of the valuation between a willing buyer and a willing seller in an arms-length transaction after proper marketing where the parties had each acted knowledgeably, prudently and without compulsion.

The market approach has been utilised to assess the market value. This approach provides an indication of value by comparing the asset with identical or comparable assets for which price information is available. A comparable transactions method utilises information on transactions involving assets that are the same or similar to the subject asset to arrive at an indication of value.

20. Market Commentary

Residential property values in Waimakariri District as at June 2026 increased by 0.4% over the past three-month period with the average value sitting at \$745,340. This represents an annual growth rate of 3.4%. In April 2026 the annual growth rate was 3.7% (Source QV House Price Index). The market is steady and stable, showing a similar level of annual growth throughout 2026.

In July 2026, the market in Canterbury remains active despite the war in the Middle East, fuel price hikes and inflationary pressure. Buyers have a good range of options and sellers' expectations are realistic in terms of price and marketing period. Canterbury has good affordability in comparison with other New Zealand centres and is bucking the national trend of falling prices. The market is particularly active in the first home buyer market and is conversely slow for vacant land and townhouses. Traditional investors for residential investment property are back although the market for investment property is slow due to tight bank requirements. There are strong levels of building activity and steady demand for new housing in Selwyn and Waimakariri Districts.



21. Market Evidence

Sales of property are as follows:

Address	Sale date	Sale price	Floor area m ²	Land area m ²
53 Williams Street, Kaiapoi	May 2026	\$480,000	115	677
 A villa with an entry level updated kitchen and new bathroom with deferred maintenance, located adjoining the central commercial area. Overall inferior due to the inferior overall condition of the house by comparison.				

Address	Sale date	Sale price	Floor area m ²	Land area m ²
33 Williams Street, Kaiapoi	July 2026	\$530,000	130	1/2 share in 1045m2
 A three-bedroom, one-bathroom 1950's era dwelling with a dated kitchen and entry level updated bathroom, original dated interior on a front cross lease section opposite a commercial area in the centre of Kaiapoi. A larger house, although considered overall inferior due to the smaller section and overall inferior quality of the house by comparison.				

Address	Sale date	Sale price	Floor area m ²	Land area m ²
25A Peraki Street, Kaiapoi	March 2026	\$555,000	86	547
 A three-bedroom, one-bathroom 1940's era dwelling, freshened for sale, entry level updated kitchen and bathroom. Swings and round-a-bouts of comparison being a better house on a smaller section by comparison.				



Address	Sale date	Sale price	Floor area m ²	Land area m ²
52 Akaroa Street, Kaiapoi	June 2026	\$560,000	90	595
	A fully renovated three-bedroom villa.			
	A better house yet on an inferior section by comparison.			

Address	Sale date	Sale price	Floor area m ²	Land area m ²
34 Peraki Street, Kaiapoi	April 2026	\$575,000	100	483
	A three-bedroom, one-bathroom 1970's era dwelling.			
	Swings and round-a-bouts of comparison being a larger house yet on a smaller section by comparison.			

Address	Sale date	Sale price	Floor area m ²	Land area m ²
9B Hills Street, Kaiapoi	February 2026	\$590,000	90	1/2 share in 873m2
	A two-bedroom, one-bathroom 1950's era dwelling with full upgrade.			
	Overall superior due to the better quality of the house by comparison.			



21.1. Market Evidence Summary Table

Address	Sale Price	Sale Date	Floor Area	Land Area	Beds	Overall comparability
53 Williams Street, Kaiapoi	\$480,000	May 2026	115	677	3	Inferior
33 Williams Street	\$530,000	July 2026	130	1/2 share in 1045m2	3	Inferior
25A Peraki Street, Kaiapoi	\$555,000	March 2026	86	547	3	Inferior
52 Akaroa Street, Kaiapoi	\$560,000	June 2026	90	595	3	Better house, inferior section
34 Peraki Street, Kaiapoi	\$575,000	April 2026	100	483	3	Superior
9B Hills Street, Kaiapoi	\$590,000	February 2026	90	1/2 share in 873m2	2	Superior

22. Last Sale of the Property

The property last sold in December 2025 for \$282,608 excluding GST or \$325,000 including GST. The property was purchased 'as is where is' essentially for the land value.

A sale price of \$270,000 in October 2025 is also recorded which is assumed to be the price paid by My New Start Properties Limited before on selling to Proper Job Properties Limited. In February 2021, the property also sold 'as is where is' for \$265,000.

23. Conclusion

The property provides a small two-bedroom dwelling with full interior refurbishment on a section with a large back garden. The quality of the interior adds to the saleability of the property, as does the spacious outdoor area. The small size of the house is considered to be a negatively saleability attribute. Despite this issue, the property is considered readily saleable in the first home buyers' market which is particularly active at present.

The market evidence above indicates the market value lies in the range of \$555,000 to \$575,000.

We have adopted a market value towards the upper end of this range at \$570,000 to reflect the condition of the house and spacious section.



24. Valuation

Based on the above sales evidence and taking into consideration all the factors we assess the market valuation of the property as at 20 July 2026 as follows:

Land Value	\$330,000
Value of Improvements	\$235,000
Chattels	\$5,000

Market value including chattels

(and GST if any) \$570,000

(Five hundred seventy thousand dollars)

(New Zealand Dollars)

This valuation is our opinion of the market value on a willing buyer/willing seller basis. That value may change in the future due to market conditions and changes to the state of the property. Any decision to lend should take these factors into account and the market value given in this valuation. Additionally, the margin should also recognise the consequences of a forced sale.

The market value must not be used for insurance purposes. Please contact us if a valuation for insurance is required.

25. Mortgage Recommendation

A mortgage recommendation as to a numerical amount has been specifically excluded from this report at the request of the lender.

The lender can rely on the contents of this valuation report for mortgage lending purposes. Refer to the risk section in the report when considering suitability of the property as security for a loan.

We have assumed that the lender is satisfied as to the personal covenant of the proposed borrower and ability to service any loan. We express no opinion as to, and accept no liability for, the ability and willingness of the proposed borrower to meet their commitments under the proposed loan.

26. The Valuer

This report has been prepared by Patricia Lowe (Trish) of Trish Lowe Limited. She is in a position to provide an objective and unbiased valuation, and has no personal or financial interest in the property being valued. Trish is an Associate of the New Zealand Institute of Valuers (ANZIV). She is also a member of the Royal Institution of Chartered Surveyors (MRICS). Patricia Lowe holds a current Annual Practising Certificate under the Valuers Act 1948. She has experience in the location and category of property being valued. Trish Lowe Limited holds professional indemnity insurance.



27. Compliance Statements

This report has been prepared in accordance with the following Standards and Guidance Papers:

- International Valuation Standards, effective 31 January 2025.
- Guidance Papers for Valuers and Property Professionals (GPVPP), effective 1 July 2021, by Australian Standards Steering Committee and New Zealand Standards Boards; and approved by the New Zealand Institute of Valuers Council (NZIV).
- Residential Valuation Standing Instructions Version 1.3, effective 1 March 2019.
- The Guide for the Measurement of Residential Properties, Property Council of New Zealand Inc and the Property Institute of New Zealand, May 2018.

Please contact me should you have any questions with regard to this valuation.

Yours Sincerely

TRISH LOWE LTD

A handwritten signature in blue ink, appearing to read 'Trish Lowe', with a stylized circular flourish at the beginning.

Trish Lowe

Registered Valuer

ANZIV, MRICS



Appendix A- Record of Title





RECORD OF TITLE
UNDER LAND TRANSFER ACT 2017
FREEHOLD
Search Copy




R.W. Muir
Registrar-General
of Land

Identifier **CB20F/454**
Land Registration District **Canterbury**
Date Issued 16 October 1979

Prior References
CB107/180

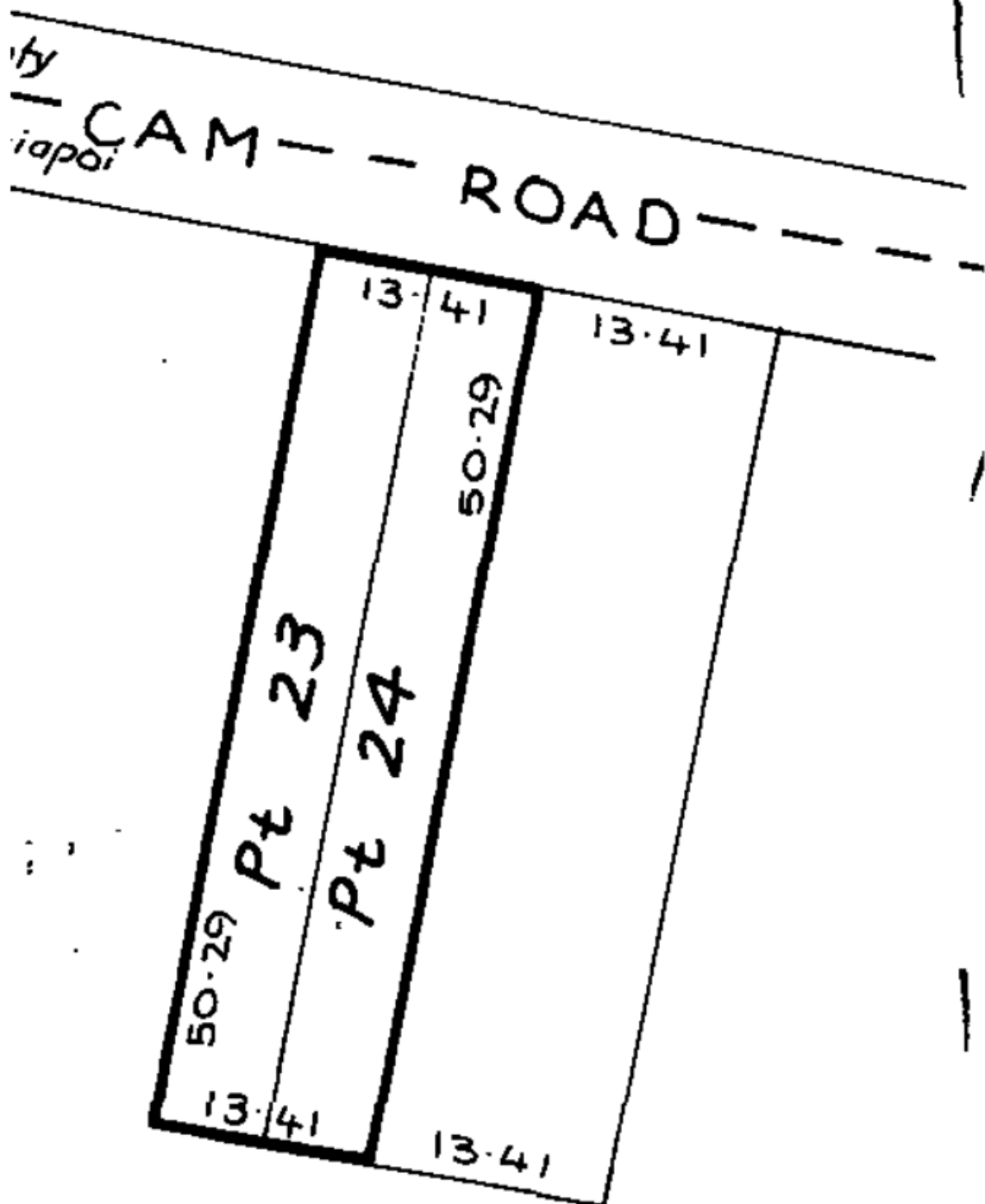
Estate Fee Simple
Area 674 square metres more or less
Legal Description Part Lot 23-24 Deposited Plan 576
Registered Owners
Proper Job Properties Limited

Interests
13490706.2 Mortgage to Basecorp Finance Limited - 19.12.2025 at 12:15 pm



Identifier

CB20F/454



Transaction ID 9613044
Client Reference

Search Copy Dated 15/07/26 1:26 pm, Page 2 of 2
Register Only





**RECORD OF TITLE
UNDER LAND TRANSFER ACT 2017
FREEHOLD
Historical Search Copy**




R.W. Muir
Registrar-General
of Land

Constituted as a Record of Title pursuant to Sections 7 and 12 of the Land Transfer Act 2017 - 12 November 2018

Identifier CB20F/454
Land Registration District Canterbury
Date Issued 16 October 1979

Prior References
CB107/180

Estate Fee Simple
Area 674 square metres more or less
Legal Description Part Lot 23-24 Deposited Plan 576
Original Registered Owners
Patricia Marion Byrnes

Interests

A466915.3 Mortgage to Westpac Banking Corporation - 19.7.2000 at 12:45 pm
5038769.1 Discharge of Mortgage A466915.3 - 2.5.2001 at 11:13 am
5038769.2 Transfer to Fay Irene McNally - 2.5.2001 at 11:13 am
5038769.3 Mortgage to Westpac Banking Corporation - 2.5.2001 at 11:13 am
7095691.1 Application pursuant to Section 99A Land Transfer Act 1952 vesting Mortgage 5038769.3 in Westpac New Zealand Limited - 2.11.2006 at 9:00 am
8389684.1 Departmental dealing correcting the data supporting the legal description- 13.1.2010 at 12:19 pm
9958079.1 Discharge of Mortgage 5038769.3 - 13.2.2015 at 12:14 pm
9958079.2 Transfer to Aaron Mark Chiles and Deearna Ngaretta Chiles - 13.2.2015 at 12:14 pm
9958079.3 Mortgage to Resimac Home Loans Limited - 13.2.2015 at 12:14 pm
9965421.1 CAVEAT BY AVANTI FINANCE LIMITED - 13.2.2015 at 12:33 pm
10339757.1 Discharge of Mortgage 9958079.3 - 25.2.2016 at 2:50 pm
10339757.2 Withdrawal of Caveat 9965421.1 - 25.2.2016 at 2:50 pm
10339757.3 Mortgage to ASB Bank Limited - 25.2.2016 at 2:50 pm
12032604.1 Discharge of Mortgage 10339757.3 - 5.3.2021 at 1:20 pm
12032604.2 Transfer to Terry Graham Westley and Maxine Ellen Westley - 5.3.2021 at 1:20 pm
13468773.1 Transmission to Maxine Ellen Westley as survivor(s) - 19.12.2025 at 9:48 am
13468773.2 Transfer to My New Start Properties Limited - 19.12.2025 at 9:48 am
13490706.1 Transfer to Proper Job Properties Limited - 19.12.2025 at 12:15 pm
13490706.2 Mortgage to Basecorp Finance Limited - 19.12.2025 at 12:15 pm



Identifier

CB20F/454

REGISTER
Land and Deeds 69

No. 20F / 454

References
Prior C/T 107/180

Transfer No.
N/C. Order No.247995/1



CERTIFICATE OF TITLE UNDER LAND TRANSFER ACT

This Certificate dated the 16th day of October one thousand nine hundred and seventy-nine under the seal of the District Land Registrar of the Land Registration District of CANTERBURY

WITNESSETH that MICHAEL EDWARD DIXON of Kaiapoi, Refrigeration Engineer and NICOLA MARGARET DIXON his wife as tenants in common in equal shares are

seised of an estate in fee-simple (subject to such reservations, restrictions, encumbrances, liens, and interests as are notified by memorial underwritten or endorsed hereon) in the land hereinafter described, delineated with bold black lines on the plan hereon, be the several admeasurements a little more or less, that is to say: All that parcel of land containing 674 square metres or thereabouts situated in the Borough of Kaiapoi being part of Lots 23 & 24 on Deposited Plan 576



for Assistant Land Registrar

Subject to:

Mortgage 117382/2 to E. J. Corcoran Son Thwaites & Brown Securities Limited - 18.2.1977 at 10.15 a.m. as varied on 15.5.1978 subsequently.

for A.L.R.

X CAVEAT 413213/1 BY MARACORAN LIMITED - 7.12.1982 at 11.27 a.m.

X CAVEAT 413585/1 BY CANTERBURY SAVINGS BANK - 9.12.1982 at 9.05 a.m.

X CAVEAT 567970/1 BY BRYAN STEEL BANK CANTERBURY - 25.5.1985 at 2.21 a.m.

X CAVEAT 743427/1 BY AUSTRALIAN GUARANTEE CORPORATION (N.Z.) LIMITED - 27.5.1988 AT 11.13 a.m.

Mortgage 824589/2 to Australian Guarantee Corporation (N.Z.) Limited - 18.1.1989 at 9.05 a.m.

over...

Total Area ~ 674 m²
Measurements are Metric

No. 20F / 454

Identifier

CB20F/454

CERTIFICATE OF TITLE	
No.	205 / 454
Mortgage A5658/3 to Westpac Bank Canterbury Limited - 22.7.1993 at 10.57am <i>Palma</i> <i>A.L.R.</i>	
Transfer A97819/2 to Dean Gilmore, Freezing Worker and Diane Sara Tansey, Supervisor both of Kaiapoi as tenants in common in equal shares - 21.2.1994 at 11.23am <i>C. J. Joly</i> <i>A.L.R.</i>	
Mortgage A97819/3 to Countrade Banking Corporation Limited - 21.2.1994 at 11.23am <i>C. J. Joly</i> <i>A.L.R.</i>	
A466915.2 Transfer to Patricia Marion Byrnes	
A466915.3 Mortgage to Westpac Banking Corporation	
all 19.7.2000 at 12.45 <i>Quinlan</i> for RGL	

12392F-50,000/5/78 M.



Appendix B- Photographs

(Unless otherwise stated, photographs were taken on the day of inspection.)





View of the property from the street frontage.



Front view of the house.



Rear view of the house.

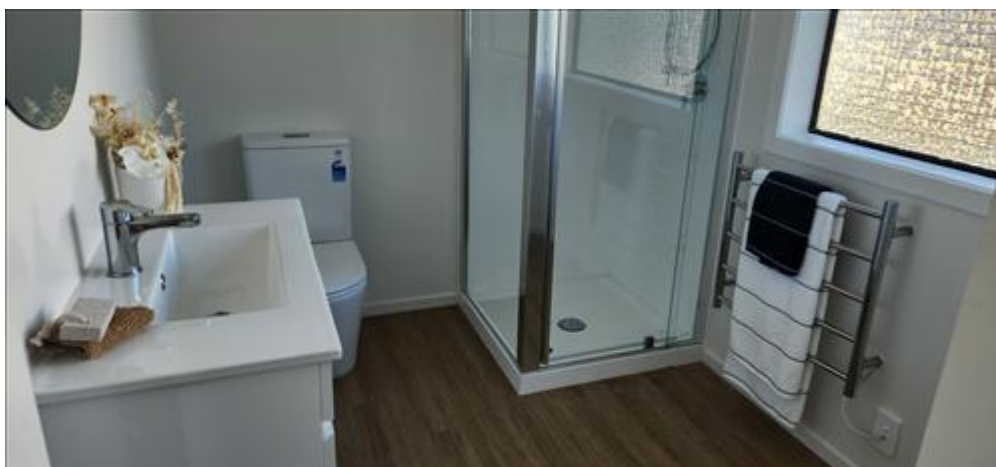




Rear courtyard, garage and carport.



Kitchen.



Bathroom.





Living room.

