

Seasons Offer - \$1 Deposit Offer

Terms & Conditions

This invitation to treat (**Offer**) is made by Rivergum Development Projects Pty Ltd (**Rivergum, we, our and us**) and its related entities.

We reserve the right to change or withdraw the Offer at any time.

The Offer is subject to written terms and conditions which can be obtained from our Head Office located at 387-391 South Road, Mile END SA 5031.

The Offer can only be accepted by you and us signing the necessary documents and it is subject to you satisfying lending criteria.

Finance Pre-Approval

The Offer is only applicable if you are financing the purchase of a Seasons Terrace Home and financed through Truevest Finance and Homestart.

The offer is only available if you are a first home buyer and are utilising the \$15,000 First Home Buyers Grant available from the South Australian Government for new home purchasers.

The Purchaser must obtain conditional finance pre-approval in respect to this Agreement for no less than the Purchase Price (Finance Pre-Approval) from Truevest Finance.

The One Dollar Deposit Offer only relates to proposed allotments 52, 53, 54, 55 Rivergum Lane within the 'Seasons' development located at Allotment 5 Whittaker Terrace Mount Barker.

OFFER ENDS 30th SEPTEMBER 2019

Secure a new home with a \$1 deposit by entering a contract subject to you:

- Utilising the structured finance loan arrangement offered exclusively through Truevest Finance and Homestart.
- Satisfying normal lending criteria, terms and conditions stipulated by Homestart;
- Signing a contract to buy land within the Seasons Project (specifically and only proposed allotment 52, 53, 54 and 55 Rivergum lane)
- Settling on that land contract;
- Entering into a building contract with us (specifically and only proposed allotment 52, 53, 54 and 55 Rivergum lane);
- Not exercising your cooling off rights under either the land or building contracts.

Subject to all of the above, the \$1 deposit will be acknowledged and received as payment in the sale contract at signing.

'3 Bedroom Home - Own for just \$309 per week'

Terms & Conditions

Lot 30

- Property Price: \$339,950
- Stamps & transfers: \$5471
- FHOG: \$15,000
- Gross LVR: 91.72%
- Deposit required: \$24466
- Loan amount: \$305955
- Repayment: \$309 per week

Figure based off finance offering from Suncorp Bank's 'Back to Basics Home loan (P&I)' owner occupied loan product with an estimated base rate 3.29% (P&I variable rate over 30 years as per carded rates 8/8/2019) not inclusive of any other associated charges. Hypothetical scenario utilises a deposit plus stamp duties and transfers for south Australia (approximately \$24466 in this instance). Figures given are inclusive of estimated associated government property fees (including stamp duties, transfers etc. for South Australia) of \$5471. Figures also utilise the First Home Owners Grant of \$15,000 and is subject to availability and approval from Revenue SA. Quoted repayments does not substitute a finance offer or approval, nor does it take into account any circumstances which may determine the product to be not unsuitable. All information relating to Suncorp Bank is estimated and not provided directly by these entities. Loans are subject to terms, conditions and lending criteria and may not be suitable for your specific needs, qualified advice should be sought before any action or consideration is taken on these examples. Quotations are subject to change without notice. Figures may not be accurate at the time of reading.

Lot 31

- Property Price: \$339,950
- Stamps & transfers: \$5631
- FHOG: \$15,000
- Gross LVR: 91.72%
- Deposit required: \$24626
- Loan amount: \$305955
- Repayment: \$309 per week

Figure based off finance offering from Suncorp Bank's 'Back to Basics Home loan (P&I)' owner occupied loan product with an estimated base rate 3.29% (P&I variable rate over 30 years as per carded rates 8/8/2019) not inclusive of any other associated charges. Hypothetical scenario utilises a deposit plus stamp duties and transfers for south Australia (approximately \$24626 in this instance). Figures given are inclusive of estimated associated government property fees (including stamp duties, transfers etc. for South Australia) of \$5631. Figures also utilise the First Home Owners Grant of \$15,000 and is subject to availability and approval from Revenue SA. Quoted repayments does not substitute a finance offer or approval, nor does it take into account any circumstances which may determine the product to be not unsuitable. All information relating to Suncorp Bank is estimated and not provided directly by these entities. Loans are subject to terms, conditions and lending criteria and may not be suitable for your specific needs, qualified advice should be sought before any action or consideration is taken on these examples. Quotations are subject to change without notice. Figures may not be accurate at the time of reading.