

## Formal disclosure of process and time frames

All services outlined in the DDP Consulting Agreement are activated immediately.

Within 48hrs of signing this agreement our finance team will contact you to gather all required information. Time is of the essence to supply such details, as this will affect the following step delivery time frames. Once all your financial details are received, our finance team will conduct a preliminary finance assessment. From the date you provide all of the information required, this will be completed within 3 working days. Finance Pre-approval should take 21 days on average however in some cases can be as long as 60days (Timing is dependent on lender criteria and processing)

On pre-approval you will receive a call from one of the property research team where we discuss the exact description of your target properties. Our research team takes between 14 – 30 days to come back to present your property (subject to the market supply and demand levels). If for some reason not satisfied with the property presented the waiting period begins again with preference. Your property presentation will be sent by email to explain why the property was chosen. You will then have 24hrs to review the property and approve it. (This is because negotiations are competitive)

Once we receive your approval by email the process continues. Once we negotiate a final figure the selling agent forwards the contract to us (This usually takes 1-10 business days however we are not in control of this process). We then forward the contract to you and you are required to sign, scan and send back the contract to us and \or the selling agent. Ensure you have your solicitor or property conveyancer review the contract prior to signing the contract of sale. Once you have signed the contract of sale, we forward it to the selling agent for the vendor's signature. This is time dependent on the agent and vendor.

You will receive an email from the Property team congratulating you on your exchange of contracts and outlining the DDP team involved with the remainder of your purchase process.

The building and pest inspection are ordered within 2 business days of exchange of contracts and invoice forwarded to you to pay. This fee ranges between \$400 and \$800. When you receive the report, please review it and you will be required to respond with your approval to proceed within 24hrs. Please note that by this point we will have already negotiated a purchase price for you taking into account the condition of the property and you will have already accepted this so unless there is any major issues that will cost more to rectify than the discount already negotiated then you should consider such costs to be already allowed for in the purchase price. If you decide to negotiate further then we can't guarantee that your offer will be accepted and if this leads to missing out on the chosen property then our service is considered delivered in full unless you have obtained prior written approval from us for DDP to continue presenting properties to you.

Please understand that DDP has spent a considerable time creating relationships with selling agents, which means we get offered property opportunities first. This also means that agents trust our offers as being firm and strong because we have a reputation for performing on our deals.

A builder's quote to complete renovation/construction is then completed if required. If a builders or renovation quote is required, DDP will provide you with one from our preferred Handyman/Builder. If you would like another quote, then you will need to address this yourself as we only provide one. This is then forwarded to the banks by the finance department if you are borrowing your construction costs. Finance is approved within the finance period outlined in your contract of sale, if there are any delays with finance being approved a finance extension is requested by our conveyance department.

If in the unlikely event that the extension is not given, then in NSW the contract is rescinded and .25% of the purchase price becomes forfeited. In other states and subject to your particular circumstances please check with your solicitor or property conveyancer.

By Default, the selling agency attends to the final inspection of the property on your behalf, this is usually carried out prior to settlement. It is up to you to decide if you wish to inspect the property personally.

After settlement, construction and/or renovation commences and can take between 1 and 24 months depending on the work that is required. Near completion, you will be introduced to the property manager and they will find you a tenant.

The entire process can take between 3 – 24 months depending on the particular property, client response speed and construction work to be completed.

Buying property is a long-term asset (approximately 10 years) to fully appreciate property growth in value and as such past performance is not an indicator of future performance.

If you have any questions with respect this information, please contact your DDP Business Development Manager

**Section 47 NSW Property, Stock and Business Agents Act  
2002 & DISCLOSURE**

**In relation to your proposed purchase of a property**

We set out below:

- The nature of our relationship with each person named below to whom we have referred you for professional services associated with the sale or purchase;
- The amount or value of the monetary or other consideration which we derive or expect to derive from each person.

<u>Item</u>	<u>Name of person/entity</u>	<u>Nature of relationship</u>	<u>Amount of value/consideration</u>
1.	General Insurance Broker of Aust	Business	20% of the upfront commission received by GIBA
2.	Keshab Chartered Accountants	Business	-
3.	ATP Accounting	Business	20% of the professional fees invoiced to client
4.	Soul Finance (SF)	Business	30% of the upfront commission received by SF
5.	Mortgage Reduction Advisory Services (MRAS)	Business	70% of the commission (upfront + Trailing) received by MRAS
6.	Charter Conveyancing	Business	32% of the Professional fee
7.	Advamode	Business	50%
8.	Vogue Financial	Business	35% of the commission (upfront + Trailing)
9.	PIMS QLD PTY LTD	Business	50% ownership by DDP
10.	Asset HQ	Business	One off 5% of Yearly Rent for property management
11.	ABC Property Inspections	Business	-
12.	Direct Property Solutions	Business	\$1800 (One off) for Granny Flat builds
13.	Capsican Design	Business	3.5% of Renovation Design (One off)
14.	Beyond Home Loans (BHL)	Business	15% of Upfront commission received by BHL
15.	DDP Finance	Business	100% of commission paid by lender
16.	Ishak & Associates	Business	-
17.	Richardson Wrench Rooty Hill	Business	1 week's rental income
18.	N1 Finance	Business	30 % of Upfront commissions & 15% of trailing commissions
19.	Australian Tax Depreciation Services	Business	-
20.	Loan Market	Business	50% of Upfront Commissions.
21.	My Granny Flat	Business	1% of Construction Costs
22.	RUN Property Management	Business	1 week's rental income of client's property.
23.	Smart Money Solutions (SM)	Business	30% of Upfront Commissions received by SM
24.	Royal Conveyancing	Business	25% of Professional fees
25.	Mitchell Brandtman	Business	\$30 per client referral depreciation report
26.	Shore Financial	Business	30% of the Upfront commission received & 15% Trailing commission
27.	Napolean & Richard	Business	25% of the Professional fees
28.	Allied Mortgage Corporation	Business	30% of the Upfront commission received
29.	Cover Planner	Business	30% of the Upfront Commission received
30.	Sequoia	Business	20% of the Upfront Commission received
31.	Mortgage Pro	Business	40% of the Upfront Commission received
32.	Nyko Property	Business	2% - 6% of Contract Price + GST
33.	DDP Property Finance Pty Ltd	Business	100% of (Upfront + Trailing)

			Commissions.
34.	Tribeca - NSW	Business	5%-15% of Contract Price + GST
35.	Tribeca - QLD	Business	5%-15% of Contract Price + GST
36.	Choice Homes	Business	5%-15% of Contract Price + GST
37.	Fortitude Homes	Business	5%-15% of Contract Price + GST
38.	Broadcare	Business	5%-15% of Contract Price + GST
39.	Metricon - NSW	Business	5%-15% of Contract Price + GST
40.	Castle Haven	Business	5%-15% of Contract Price + GST
41.	Tempo Homes	Business	5%-15% of Contract Price + GST
42.	Collins House Property	Business	5%-15% of Contract Price + GST
43.	Villa World	Business	5%-15% of Contract Price + GST
44.	Tribeca - VIC	Business	5%-15% of Contract Price + GST
45.	Ausbuid	Business	5%-15% of Contract Price + GST
46.	Sand sky	Business	5%-15% of Contract Price + GST
47.	G Developments	Business	5%-15% of Contract Price + GST
48.	Bob Trask	Business	5%-15% of Contract Price + GST
49.	Collin Homes	Business	5%-15% of Contract Price + GST
50.	Chatham Homes	Business	5%-15% of Contract Price + GST
51.	Tempo – Castlehaven	Business	5%-15% of Contract Price + GST
52.	Southcoast	Business	5%-15% of Contract Price + GST
53.	Strike Developments	Business	5%-15% of Contract Price + GST
54.	Creation Homes – NSW	Business	5%-15% of Contract Price + GST
55.	Creation Homes - VIC	Business	5%-15% of Contract Price + GST
56.	Elever Property	Business	5%-15% of Contract Price + GST
57.	Oracle Building Corp	Business	5%-15% of Contract Price + GST
58.	AHB Australia	Business	5%-15% of Contract Price + GST
59.	Toro Homes	Business	5%-15% of Contract Price + GST
60.	Maybach Property Group	Business	5%-15% of Contract Price + GST
61.	Brighton Mc Donald Jones	Business	5%-15% of Contract Price + GST
62.	Oliver Hume	Business	5%-15% of Contract Price + GST
63.	Brolen Homes	Business	5%-15% of Contract Price + GST
64.	Glennvill Victoria	Business	5%-15% of Contract Price + GST
65.	DTZ Building Design	Business	5%-15% of Contract Price + GST
66.	Build 4 me	Business	5%-15% of Contract Price + GST
67.	Thomas Paul Constructions	Business	5%-15% of Contract Price + GST
68.	Nash Housing	Business	5%-15% of Contract Price + GST
69.	ARG Property	Business	5%-15% of Contract Price + GST
70.	Burbank	Business	5%-15% of Contract Price + GST
71.	Simonds Homes	Business	5%-15% of Contract Price + GST
72.	AR Developments	Business	5%-15% of Contract Price + GST
73.	Vestbuild	Business	5%-15% of Contract Price + GST
74.	Avanti Project Marketing	Business	5%-15% of Contract Price + GST
75.	LINK Realty	Business	5%-15% of Contract Price + GST
76.	Inverstone Property Group	Business	5%-15% of Contract Price + GST
77.	Nanak Construction	Business	5%-15% of Contract Price + GST
78.	Shape Homes	Business	5%-15% of Contract Price + GST
79.	Stroud Homes	Business	5%-15% of Contract Price + GST
80.	G.J. Gardener Kellyville	Business	5%-15% of Contract Price + GST
81.	Cavalier Homes Bendigo	Business	5%-15% of Contract Price + GST
82.	MOJO Homes	Business	5%-15% of Contract Price + GST
83.	Hoot Homes	Business	5%-15% of Contract Price + GST
84.	ZAC Homes	Business	5%-15% of Contract Price + GST
85.	Beachwood Homes	Business	5%-15% of Contract Price + GST
86.	Eagle Homes	Business	5%-15% of Contract Price + GST
87.	Hudson Homes	Business	5%-15% of Contract Price + GST
88.	Newport Homes (Custom Design & Build)	Business	5%-15% of Contract Price + GST
89.	Kurmond Homes	Business	5%-15% of Contract Price + GST
90.	Wisdom Homes	Business	5%-15% of Contract Price + GST
91.	Masterton Homes	Business	5%-15% of Contract Price + GST
92.	5Star Builders	Business	5%-15% of Contract Price + GST
93.	McDonald Jones	Business	5%-15% of Contract Price + GST
94.	Kaplan Homes	Business	5%-15% of Contract Price + GST
95.	Ansa Homes	Business	5%-15% of Contract Price + GST

96.	Jandson Homes	Business	5%-15% of Contract Price + GST
97.	Hall & Hart Homes	Business	5%-15% of Contract Price + GST
98.	Lily Homes	Business	5%-15% of Contract Price + GST
99.	Montgomery Homes	Business	5%-15% of Contract Price + GST
100.	Burbank Homes	Business	5%-15% of Contract Price + GST
101.	Allworth Homes	Business	5%-15% of Contract Price + GST
102.	First Style Homes	Business	5%-15% of Contract Price + GST
103.	Coral Homes	Business	5%-15% of Contract Price + GST
104.	Elderton Homes	Business	5%-15% of Contract Price + GST
105.	Reward Homes	Business	5%-15% of Contract Price + GST
106.	Orbit Homes	Business	5%-15% of Contract Price + GST
107.	Gallery Homes	Business	5%-15% of Contract Price + GST
108.	Oreana Property Select	Business	5%-15% of Contract Price + GST
109.	Creation Homes - QLD	Business	5%-15% of Contract Price + GST
110.	Hermitage Homes	Business	5%-15% of Contract Price + GST
111.	Homecrop Constructions	Business	5%-15% of Contract Price + GST
112.	Glennville Homes	Business	5%-15% of Contract Price + GST
113.	Metricon - QLD	Business	5%-15% of Contract Price + GST
114.	Metricon - VIC	Business	5%-15% of Contract Price + GST
115.	Finconnex	Business	40% of the upfront commission
116.	Corporate Legal	Business	Nil
117.	KC Accounting	Business	Nil
118.	GQS	Quantity Surveyor	Quantity Surveyor
119.	Sapient Financial	Financial Planner/Accountant	20% of service fee
120.	Klear Picture	Financial Planner/Accountant	20% of service fee
121.	Celebration Homes	Property Development	5%-15% of Contract Price + GST
122.	Summit Homes	Property Development	5%-15% of Contract Price + GST
123.	Prosperity Homes	Property Development	5%-15% of Contract Price + GST

We also set out below the amount, value or nature of any benefit of which we are aware that a person to whom we have referred you has received, receives, or expects to receive in connection with the sale, or for promoting the sale, or for providing a service in connection with the sale, of the land.

<u>Item</u>	<u>Name of person/entity</u>	<u>Capacity</u>	<u>Amount/value/nature of benefit</u>
1.	General Insurance Broker of Aust	General Insurance	General Insurance
2.	Keshab Chartered Accountants	Chartered Accountant	Accounting Advice
3.	ATP Accounting	Chartered Accountant	Accounting Advice
4.	Soul Finance (SF)	Mortgage Broker	Mortgage Advice
5.	Mortgage Reduction Advisory Services (MRAS)	Mortgage Broker	Mortgage Advice
6.	Charter Conveyancing	Conveyancer	Legal Advice
7.	Advamode	Financial Planning	Financial Advice
8.	Vogue Financial	Mortgage Broker	Mortgage Advice
9.	PIMS QLD PTY LTD	Property Management	Property Management
10.	Asset HQ	Property Management	Property Management
11.	ABC Property Inspections	Building Pest Inspector	Building Advice
12.	Direct Property Solutions	Builders	Granny Flat construction
13.	Capsican Design	Builders	Renovation works
14.	Beyond Home Loans (BHL)	Mortgage Broker	Mortgage Advice
15.	DDP Finance	Mortgage Broker	Mortgage Advice
16.	Ishak & Associates	Conveyancer	Conveyancing Advice
17.	Richardson Wrench Rooty Hill	Property Management	Property Management
18.	N1 Finance	Mortgage Broker	Mortgage Advice
19.	Australian Tax Depreciation Services	Quantity Surveyor	Depreciation Reports
20.	Loan Market	Mortgage Broker	Mortgage Advice
21.	My Granny Flat	Project Management	Project Management (Granny)
22.	RUN Property Management	Property Management	Property Management
23.	Smart Money Solutions (SM)	Mortgage Broker	Mortgage Advice
24.	Royal Conveyancing	Conveyancer	Conveyancing Advice
25.	Mitchell Brandtman	Depreciation Services	Depreciation Report
26.	Shore Financial	Mortgage Broker	Mortgage Advice
27.	Napoleon & Richard	Conveyancer	Conveyancing Advice
28.	Allied Mortgage Corporation	Mortgage Broker	Mortgage Advice
29.	Cover Planner	Insurance Broker	Financial Advice
30.	Sequoia	Financial Planner	SMSF
31.	Mortgage Pro	Mortgage Broker	Mortgage Advice
32.	Nyko Property	Property Development	Property Development
33.	DDP Property Finance Pty Ltd	Mortgage Broker	Mortgage Advice
34.	Tribeca - NSW	Property Development	Property Development
35.	Tribeca - QLD	Property Development	Property Development
36.	Choice Homes	Property Development	Property Development
37.	Fortitude Homes	Property Development	Property Development
38.	Broadcare	Property Development	Property Development
39.	Metricon - NSW	Property Development	Property Development
40.	Castle Haven	Property Development	Property Development
41.	Tempo Homes	Property Development	Property Development
42.	Collins House Property	Property Development	Property Development
43.	Villa World	Property Development	Property Development
44.	Tribeca - VIC	Property Development	Property Development
45.	Ausbuid	Property Development	Property Development
46.	Sand sky	Property Development	Property Development
47.	G Developments	Property Development	Property Development
48.	Bob Trask	Property Development	Property Development
49.	Collin Homes	Property Development	Property Development
50.	Chatham Homes	Property Development	Property Development
51.	Tempo - Castlehaven	Property Development	Property Development
52.	Southcoast	Property Development	Property Development
53.	Strike Developments	Property Development	Property Development
54.	Creation Homes - NSW	Property Development	Property Development
55.	Creation Homes - VIC	Property Development	Property Development
56.	Elever Property	Property Development	Property Development
57.	Oracle Building Corp	Property Development	Property Development
58.	AHB Australia	Property Development	Property Development
59.	Toro Homes	Property Development	Property Development
60.	Maybach Property Group	Property Development	Property Development
61.	Brighton Mc Donald Jones	Property Development	Property Development
62.	Oliver Hume	Property Development	Property Development
63.	Brolen Homes	Property Development	Property Development
64.	Glenwill Victoria	Property Development	Property Development

65.	DTZ Building Design	Property Development	Property Development
66.	Build 4 me	Property Development	Property Development
67.	Thomas Paul Constructions	Property Development	Property Development
68.	Nash Housing	Property Development	Property Development
69.	ARG Property	Property Development	Property Development
70.	Burbank	Property Development	Property Development
71.	Simonds Homes	Property Development	Property Development
72.	AR Developments	Property Development	Property Development
73.	Vestbuild	Property Development	Property Development
74.	Avanti Project Marketing	Property Development	Property Development
75.	LINK Realty	Property Development	Property Development
76.	Inverstone Property Group	Property Development	Property Development
77.	Nanak Construction	Property Development	Property Development
78.	Shape Homes	Property Development	Property Development
79.	Stroud Homes	Property Development	Property Development
80.	G.J. Gardener Kellyville	Property Development	Property Development
81.	Cavalier Homes Bendigo	Property Development	Property Development
82.	MOJO Homes	Property Development	Property Development
83.	Hoot Homes	Property Development	Property Development
84.	ZAC Homes	Property Development	Property Development
85.	Beachwood Homes	Property Development	Property Development
86.	Eagle Homes	Property Development	Property Development
87.	Hudson Homes	Property Development	Property Development
88.	Newport Homes (Custom Design & Build)	Property Development	Property Development
89.	Kurmond Homes	Property Development	Property Development
90.	Wisdom Homes	Property Development	Property Development
91.	Masterton Homes	Property Development	Property Development
92.	5Star Builders	Property Development	Property Development
93.	McDonald Jones	Property Development	Property Development
94.	Kaplan Homes	Property Development	Property Development
95.	Ansa Homes	Property Development	Property Development
96.	Jandson Homes	Property Development	Property Development
97.	Hall & Hart Homes	Property Development	Property Development
98.	Lily Homes	Property Development	Property Development
99.	Montgomery Homes	Property Development	Property Development
100.	Burbank Homes	Property Development	Property Development
101.	Allworth Homes	Property Development	Property Development
102.	First Style Homes	Property Development	Property Development
103.	Coral Homes	Property Development	Property Development
104.	Elderton Homes	Property Development	Property Development
105.	Reward Homes	Property Development	Property Development
106.	Orbit Homes	Property Development	Property Development
107.	Gallery Homes	Property Development	Property Development
108.	Oreana Property Select	Property Development	Property Development
109.	Creation Homes - QLD	Property Development	Property Development
110.	Hermitage Homes	Property Development	Property Development
111.	Homecrop Constructions	Property Development	Property Development
112.	Glenvill Homes	Property Development	Property Development
113.	Metricon - QLD	Property Development	Property Development
114.	Metricon - VIC	Property Development	Property Development
115.	Finconnex	Mortgage Broker	Mortgage Broker
116.	Corporate Legal	Lawyer	Lawyer
117.	KC Accounting	Accountant	Accountant
118.	GQS	Quantity Surveyor	Quantity Surveyor
119.	Sapient Financial	Financial Planner/Accountant	Financial Planning Accountancy
120.	Klear Picture	Financial Planner/Accountant	Financial Planning Accountancy
121.	Celebration Homes	Property Development	Property Development
122.	Summit Homes	Property Development	Property Development
123.	Prosperity Homes	Property Development	Property Development

Zaki Ameer-  
Licensee in  
Charge –  
Dream Design  
Property  
DATED: 15<sup>th</sup> June 2022