

Disclosure Statement

Body Corporate and Community Management Act 1997

Section 206

Body Corporate:

Body Corporate For: FRESHWATER CREEK Community Title Scheme: 42108

Lot No: 22 on SP230536

Address: 3 BRUSHWOOD COURT, MANGO HILL QLD 4509

Secretary of Body Corporate:

Name: PERCY BLANDFORD WILLIAMS

Postal Address: PO BOX 743, MORNINGSIDES QLD 4170

Email: info@bcsystems.com.au

Body Corporate Manager:

Name: BODY CORPORATE SYSTEMS PTY LTD

Address: 106/621 WYNNUM ROAD, MORNINGSIDES QLD 4170

Telephone: 3899 0299

Body Corporate Committee:

Is there a committee for the Body Corporate?

☒ Yes

☐ No

If there is a committee, is the body corporate manager engaged to perform the functions of the committee?

☐ Yes

☒ No

Annual Contributions and Levies:

Current Financial Year End: 30/11/2025

Current Levy Year Issued: 30/11/2025

If the "Current Financial Year" and the "Current Levy Year Issued" differ then the levies quoted in this disclosure statement are for the **Current Levy Year Issued**. Full year levies will be issued at the scheme's next AGM, within three months of EFY. This document will remain current until that AGM is held, and new yearly levies are issued.

Administrative Fund Payable by This Lot:

Period Issued: 01/12/2024 - 31/05/2025 Due Date: 1/12/2024 Payable: \$2,056.45

Period Issued: 01/06/2025 - 30/11/2025 Due Date: 1/6/2025 Payable: \$1,386.01

DISCOUNT PAID BY DUE DATE: 20% GROSS LEVY PAYABLE: **\$3,442.46**

Sinking Fund Payable by This Lot:

Period Issued: 01/12/2024 - 31/05/2025 Due Date: 1/12/2024 Payable: \$322.58

Period Issued: 01/06/2025 - 30/11/2025 Due Date: 1/6/2025 Payable: \$993.08

DISCOUNT PAID BY DUE DATE: 20% GROSS LEVY PAYABLE: **\$1,315.66**

Other: --

Levies for period 1/12/2025 - 31/05/2026 were resolved at the last AGM and will be: Administrative Fund \$1,386.01 and Sinking Fund \$993.08

Schedule of Lot Entitlements:

Contribution Schedule Lot Entitlement: 1 Aggregate: 62

Interest Schedule Lot Entitlements: 1 Aggregate: 62

Improvements on Common Property for Which Buyer Will Be Responsible:

NOTHING SIGHTED IN RECORDS PROVIDED

Body Corporate Assets Required To Be Recorded:	NOTHING SIGHTED IN RECORDS PROVIDED	
Information Prescribed under Regulation Module:	ACCOMMODATION MODULE - NIL	
Financial Statement Balances	Administrative Fund: \$72,240.02 as at 23/06/2025 Sinking Fund: \$206,061.18 as at 23/06/2025	
Insurance	Insurer: ALLIANZ AUSTRALIA INSURANCE LIMITED VIA STRATA COMMUNITY INSURANCE Policy No: QRSC21007791 Building: \$21,761,129 Public Liability: \$20,000,000 Other: COMMON CONTENTS \$217,611, LOSS OF RENT \$3,264,169, VOLUNTARY WORKERS - INCLUDED, FIDELITY GUARANTEE \$100,000, OFFICE BEARERS \$1,000,000, CATASTROPHE \$3,264,169, LOT OWNERS' IMPROVEMENTS \$300,000. Expiring 5/11/2025	
Signing:	<div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%; text-align: center;"> <div style="border-top: 1px solid black; margin-bottom: 5px;"></div> Seller / Sellers Agent </div> <div style="width: 45%; text-align: center;"> <div style="border-top: 1px solid black; margin-bottom: 5px;"></div> Witness – <i>not required if signed electronically</i> </div> </div> <div style="margin-top: 20px;"> <div style="border-top: 1px solid black; margin-bottom: 5px;"></div> Date </div>	
Buyer's Acknowledgement:	The Buyer acknowledges having received and read this statement from the Seller	
	<div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%; text-align: center;"> <div style="border-top: 1px solid black; margin-bottom: 5px;"></div> Buyer / Buyers Agent </div> <div style="width: 45%; text-align: center;"> <div style="border-top: 1px solid black; margin-bottom: 5px;"></div> Witness – <i>not required if signed electronically</i> </div> </div> <div style="margin-top: 20px;"> <div style="border-top: 1px solid black; margin-bottom: 5px;"></div> Date </div>	

FRESHWATER CREEK CTS 42108

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Freshwater Creek CTS 42108

BALANCE SHEET

AS AT 23 JUNE 2025

	ACTUAL 23/06/2025	ACTUAL 30/11/2024
<u>OWNERS FUNDS</u>		
Administrative Fund	72,240.02	27,128.12
Sinking Fund	206,061.18	157,719.44
<u>TOTAL</u>	<u>\$ 278,301.20</u>	<u>\$ 184,847.56</u>
<u>THESE FUNDS ARE REPRESENTED BY</u>		
<u>CURRENT ASSETS</u>		
Gst On Capital	136.90	14,966.35
Cash At Bank	279,496.88	242,814.98
Prepaid Expenses	0.00	36,561.74
Levies Billed Not Yet Due	0.00	147,499.86
Levies Pre-Paid	1,505.88	17,130.00
Levies In Arrears	9,516.36	2,560.48
Other Arrears	2,014.47	0.00
<u>NON-CURRENT ASSETS</u>		
<u>TOTAL ASSETS</u>	292,670.49	461,533.41
<u>LIABILITIES</u>		
Gst Clearing A/C	7,366.49	836.57
Arrears Clearing Account	126.50	0.00
Creditors	1,961.27	1,061.97
Accrued Expenses	0.00	5,627.55
Next Year Discounts	0.00	(21,475.97)
Levies Billed Not Yet Due	0.00	147,499.86
Levies Pre-Paid	1,505.88	17,130.00
Levies In Advance	3,409.15	126,005.87
<u>TOTAL LIABILITIES</u>	14,369.29	276,685.85
<u>NET ASSETS</u>	<u>\$ 278,301.20</u>	<u>\$ 184,847.56</u>

Freshwater Creek CTS 42108

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 DECEMBER 2024 TO 23 JUNE 2025

	ACTUAL 01/12/24-23/06/25	BUDGET 01/12/24-30/11/25	VARIANCE %	ACTUAL 01/12/23-30/11/24
<u>ADMINISTRATIVE FUND</u>				
<u>INCOME</u>				
Levies - Administrative Fund	213,432.52	213,432.52	100.00	254,913.21
Discount - Admin Fund	(40,518.12)	(42,686.50)	94.92	(50,553.50)
Interest Received	0.00	0.00	0.00	240.60
Interest On Overdue Levies	0.00	0.00	0.00	(86.59)
Gst On Income	(15,719.49)	(15,522.37)	101.27	(18,491.18)
<u>TOTAL ADMIN. FUND INCOME</u>	157,194.91	155,223.65		186,022.54
<u>EXPENDITURE - ADMIN. FUND</u>				
<u>AUDIT & TAXATION COSTS</u>				
Independent Audit Fee	(748.00)	748.00	(100.00)	2,610.00
Independent Audit File Prep	0.00	477.40	0.00	477.40
Bas Lodgement	506.00	1,012.00	50.00	759.00
Income Tax Return	220.00	0.00		0.00
<u>BANK & FINANCIAL CHARGES</u>				
Bank Charges - No Gst	0.00	0.00	0.00	9.05
Stratapay Transaction Fee	36.85	140.00	26.32	135.60
<u>UTILITIES</u>				
Electricity - Common Areas	868.98	4,300.00	20.21	4,392.43
Electricity Govt Rebate No Gst	(406.25)	0.00	0.00	(487.50)
Cold Water - Common -No Gst	268.84	4,000.00	6.72	1,393.01
<u>INSURANCE</u>				
Insurance Premium	23,746.01	27,980.00	84.87	25,422.97
Insurance Stamp Duty - No Gst	2,070.93	2,500.00	82.84	2,229.76
<u>CARETAKER/BUILDING MANAGER</u>				
Caretaker Contract	66,132.71	121,720.62	54.33	123,699.47
<u>PROFESSIONAL ADVICE/FEEs</u>				
Legal Advice/Fees	742.50	0.00		0.00
Debt Recovery	283.80	0.00		301.68
Advice - Strata Additional	436.70	500.00	87.34	2,791.80
<u>LICENCES & PERMITS FEE</u>				
Backflow Registration - No Gst	120.00	120.00	100.00	114.00
Software & Records Storage	716.10	1,432.20	50.00	1,432.20
Other Council Doc - No Gst	0.00	0.00	0.00	42.13
<u>FIRE PROTECTION</u>				
Fire - R & M General	810.08	750.00	108.01	742.28
<u>CLEANING</u>				
Cleaning - General	93.69	50.00	187.38	8.53
Cleaning - Materials	0.00	0.00	0.00	26.00
Cleaning -Rubbish Removal	697.50	1,100.00	63.41	1,097.60
<u>PEST CONTROL</u>				

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	ACTUAL 01/12/24-23/06/25	BUDGET 01/12/24-30/11/25	VARIANCE %	ACTUAL 01/12/23-30/11/24
Pest Control Treatment	0.00	11,000.00	0.00	10,784.96
Annual Termite Inspection	10,744.80	0.00		88.00
<u>ELECTRICAL</u>				
R&M - Electrical General	0.00	300.00	0.00	338.00
<u>PLUMBING</u>				
Plumbing General	665.00	300.00	221.67	170.00
<u>BUILDING GENERAL</u>				
R&M - Building General	895.66	500.00	179.13	401.56
<u>GARDENS/GROUNDS</u>				
R&M - Grounds General	158.56	500.00	31.71	391.81
<u>EQUIPMENT/FURNITURE</u>				
R&M - Equipment	95.82	200.00	47.91	58.00
<u>POOL/SPA</u>				
Pool Maintenance	3,663.11	6,000.00	61.05	5,616.30
Pool Fence Safety Inspe No Gst	44.26	0.00		0.00
<u>IT/COMMUNICATION</u>				
Telephone Line	563.40	465.00	121.16	465.60
Telephone Intercom	0.00	620.00	0.00	620.00
<u>BODY CORPORATE MANAGEMENT</u>				
Fixed Price -Management Time	4,674.18	6,276.11	74.48	4,603.50
Fixed Price - Disbursements	2,077.00	2,789.38	74.46	2,046.00
Variable Disbursements	0.00	0.00	0.00	585.77
<u>MISC</u>				
Sundry Expenses	0.00	0.00	0.00	0.72
Prior Year Adjustment	0.00	0.00	0.00	(25,672.67)
<u>PRIOR MANAGERS CHARGES</u>				
Prev Mgr - Admin Costs	0.00	0.00	0.00	1,807.45
Prev Mgr - Additional Services	0.00	0.00	0.00	4,098.07
Prev Mgr - Ppst	0.00	0.00	0.00	988.64
<u>GST</u>				
Gst On Expenses	(8,095.22)	(17,196.45)	47.07	(18,307.92)
<u>TOTAL ADMIN. EXPENDITURE</u>	112,083.01	178,584.26		156,281.20
<u>SURPLUS / DEFICIT</u>	\$ 45,111.90	\$ (23,360.61)		\$ 29,741.34
Opening Admin. Balance	27,128.12	27,128.12	100.00	(2,613.22)
<u>ADMINISTRATIVE FUND BALANCE</u>	\$ 72,240.02	\$ 3,767.51		\$ 27,128.12

Freshwater Creek CTS 42108

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	ACTUAL 01/12/24-23/06/25	BUDGET 01/12/24-30/11/25	VARIANCE %	ACTUAL 01/12/23-30/11/24
<u>SINKING FUND</u>				
<u>INCOME</u>				
Levies - Sinking Fund	81,570.92	81,570.92	100.00	39,981.99
Discount - Sinking Fund	(15,253.02)	(16,314.18)	93.50	(8,016.12)
<u>INTEREST</u>				
Interest Received	0.00	0.00	0.00	6,334.43
Interest On Levies	0.00	0.00	0.00	(13.47)
Gst On Income	(6,028.64)	(5,932.43)	101.62	(2,892.47)
<u>TOTAL SINKING FUND INCOME</u>	60,289.26	59,324.31		35,394.36
<u>EXPENDITURE - SINKING FUND</u>				
<u>CLEANING</u>				
Cleaning - Pressure Cleaning	4,950.00	5,000.00	99.00	0.00
<u>BUILDING</u>				
Building General	0.00	10,000.00	0.00	0.00
Painting - Exterior	0.00	0.00	0.00	285,626.32
<u>GARDENS/GROUNDS</u>				
Grounds General	2,800.00	5,000.00	56.00	0.00
Fencing/Gates	0.00	2,000.00	0.00	0.00
<u>POOL/SPA</u>				
Pool - Equipment	0.00	1,500.00	0.00	0.00
<u>TAXATION</u>				
Payg Instalment Tax	628.00	0.00		942.00
Payg Instalment Tax Adjustment	3,824.06	0.00		920.60
<u>GST</u>				
Gst On Expenses	(254.54)	(2,136.37)	11.91	(25,966.04)
<u>TOTAL SINK. FUND EXPENDITURE</u>	11,947.52	21,363.63		261,522.88
<u>SURPLUS / DEFICIT</u>	\$ 48,341.74	\$ 37,960.68		\$ (226,128.52)
Opening Sinking Fund Balance	157,719.44	157,719.44	100.00	383,847.96
<u>SINKING FUND BALANCE</u>	\$ 206,061.18	\$ 195,680.12		\$ 157,719.44



CERTIFICATE OF CURRENCY

THE INSURED

POLICY NUMBER	QRSC21007791
PDS AND POLICY WORDING	Residential Strata Product Disclosure Statement and Policy Wording SCI034-Policy-RS-PPW-02/2021 Supplementary Product Disclosure Statement SCIA-036_SPDS_RSC-10/2021
THE INSURED SITUATION	Body Corporate for Freshwater Creek Community Title Scheme 42108 3 Brushwood Court, Mango Hill, QLD, 4509
PERIOD OF INSURANCE	Commencement Date: 4:00pm on 05/11/2024 Expiry Date: 4:00pm on 05/11/2025
INTERMEDIARY	Direct Insurance Brokers Pty Ltd
ADDRESS	38 Brookes Street, Bowen Hills, QLD, 4006
DATE OF ISSUE	31/10/2024

POLICY LIMITS / SUMS INSURED

SECTION 1	PART A	1. Building	\$21,761,129
		Common Area Contents	\$217,611
		2. Terrorism Cover under Section 1 Part A2	Applies
	PART B	Loss of Rent/Temporary Accommodation	\$3,264,169
	OPTIONAL COVERS	1. Flood	Included
		2. Floating Floors	Included
SECTION 2	Liability		\$20,000,000
SECTION 3	Voluntary Workers		Included
SECTION 5	Fidelity Guarantee		\$100,000
SECTION 6	Office Bearers' Liability		\$1,000,000
SECTION 7	Machinery Breakdown		Not Included
SECTION 8	Catastrophe		\$3,264,169
SECTION 9	PART A	Government Audit Costs – Professional Fees	\$25,000
	PART B	Appeal Expenses	\$100,000
	PART C	Legal Defence Expenses	\$50,000
SECTION 10	Lot Owners' Fixtures and Improvements		\$300,000
SECTION 11	Loss of Lot Market Value		Not Included

This certificate of currency has been issued by Strata Community Insurance Agencies Pty Ltd, ABN 72 165 914 009, AFSL 457787 on behalf of the insurer Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and confirms that on the Date of Issue a policy existed for the Period of Insurance and sums insured shown herein. The Policy may be subsequently altered or cancelled in accordance with its terms after the Date of Issue of this notice without further notice to the holder of this notice. It is issued as a matter of information only and does not confer any rights on the holder.

A pool safety certificate is required in Queensland when selling or leasing a property with a regulated pool.
This form is to be used for the purposes of sections 246AA and 246AK of the *Building Act 1975*.

1. Pool safety certificate number

Identification number: PSC0240097

2. Location of the swimming pool

Property details are usually shown on the title documents and rates notices

Street address:

3 BRUSHWOOD CT

MANGO HILL QLD

Postcode

4

5

0

9

Lot and plan details:

9999/SP/230536

Local government area:

MORETON BAY REGIONAL

3. Exemptions or alternative solutions for the swimming pool (if applicable)

If an exemption or alternative solution is applicable to the swimming pool please state this. This will help provide pool owners with a concise and practical explanation of the exemption or alternative solution. It will also help to ensure the ongoing use of the pool and any future modifications do not compromise compliance with the pool safety standard.

No disability exemption applies; No impracticality exemption applies

No alternative solution applies

4. Pool properties

Shared pool



Non-shared pool



Number of pools

1

5. Pool safety certificate validity

Effective date:

2

3

/

0

1

/

2

0

2

5

Expiry date:

2

3

/

0

1

/

2

0

2

6

6. Certification

I certify that I have inspected the swimming pool and I am reasonably satisfied that, under the *Building Act 1975*, the pool is a complying pool.

Name:

MICHAEL DAVID WOODLAND

Pool safety inspector
licence number:

PS101468

Signature:

Mike Woodland

Other important information that could help save a young child's life

It is the pool owner's responsibility to ensure that the pool (including the barriers for the pool) is properly maintained at all times to comply with the pool safety standard under the *Building Act 1975*. High penalties apply for non-compliance. Parents should also consider beginning swimming lessons for their young children from an early age. Please visit

<https://www.qbcc.qld.gov.au/your-property/swimming-pools/pool-safety-standard> for further information about swimming pool safety. This pool safety certificate does not certify that a building development approval has been given for the pool or the barriers for the pool. You can contact your local government to ensure this approval is in place.

Privacy statement

The Queensland Building and Construction Commission is collecting personal information as required under the *Building Act 1975*. This information may be stored by the QBCC, and will be used for administration, compliance, statistical research and evaluation of pool safety laws. Your personal information will be disclosed to other government agencies, local government authorities and third parties for purposes relating to administering and monitoring compliance with the Building Act 1975. Personal information will otherwise only be disclosed to third parties with your consent or unless authorised or required by law.

RTI: The information collected on this form will be retained as required by the *Public Records Act 2002* and other relevant Acts and regulations, and is subject to the Right to Information regime established by the *Right to Information Act 2009*.

This is a public document and the information in this form will be made available to the public.