

**Before a Panel Appointed by the
Dunedin City Council**

Under the Resource Management Act 1991 (**RMA**)

In the Matter of Hearing 4 of the Proposed Variation 2 (Additional
Housing Capacity) of the Second Generation Dunedin
District Plan – Appeals Version (**2GP**)

By **Cole Bennetts**

**Response to Further Information Request from Panel
on behalf of:**

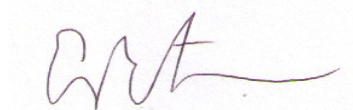
Cole Bennetts
(Submission 247 – Requested Site 110)

Dated 6th September 2022

Further Information Request:

1. During the hearing on this matter the Panel requested further information from the submitter to determine whether the existing access to RS 110 (23 Sretlaw Place), currently a right of way, is an impediment to rezoning RS 110 residential.
2. A legal opinion has been sought and is appended at Appendix 1.
3. The legal opinion concludes: *"These rights were created by Easement Instrument 6368191.15 in favour of all of the land in Record of Title 186156 so that there are two legal road access points to the land in this title. Whether these two accesses and utility rights over private rights of way are sufficient for a subdivision of Lot 29 DP 345409 (23 Sretlaw Place) will be governed by the zoning and the code of subdivision. The issue here is the re-zoning of the land rather any actual subdivision so the subdivision plans in the Brief of Evidence by E Peters are only indicative of possible options."*
4. The legal opinion answers the Panel's question in negative, that is, the current state of the access is not an impediment to rezoning the land. Therefore, the precise details of the form of access and the number of resulting residential lots can fairly be left to the time of subdivision.
5. The Panel also asked whether the submitter had considered the zoning of the site to Large Lot Residential as suggested by further submitters.
6. If the Panel is of the view that the RS 110 can be rezoned residential, then Council interprets Policy 2.6.2.1.d.xi to include the ability of the site to develop land efficiently¹, meaning that, all things being equal, Council prefers a higher residential density to a lower residential density.

Dated this 6th day of September 2022.



Emma Rayner Peters (BA (First Class Honours), MA (Distinction), LLB)

¹ See s32 Appendix 5 Site Criteria Table.

Appendix 1: Legal Opinion.



2 September 2022

Attention: Emma Peters

CWB NZ Limited
C/- Mr C W Bennetts
3668 Fruitlands-Roxburgh Road
RD 1
Roxburgh 9571

ACCESS TO 23 SRETLOW PLACE

You have asked for some advice for the Hearings Panel as to the legal access and access for utility services for 23 Sretlaw Place being the land in Record of Title 186156 containing 1.8592 hectares more or less being Lot 29 Deposited Plan 345409 in the name of CWB NZ Limited.

My name is John van Bolderen and I hold a LLB from the University of Canterbury and was admitted to the bar in 1982. In 1984, I was appointed to the office of District Land Registrar for Southland and in 1996, I was appointed to the offices of District Land Registrar for Otago and Southland. As part of the conversion from the paper record to the electronic record, I became a Senior Advisor to the Registrar General of Land. In 2005, I entered private practice with now Wilkinson Rodgers and hold a practising certificate as a barrister and solicitor. I am experienced in land title matters.

I have perused Record of Title 186156, DP 345409 and Easement Instrument 6368191.15. The Memorandum of Easements attached to DP 345409 shows a Right of Way, Right to Convey, Electricity, Water, Telecommunications, Foul sewage and Stormwater over the part Lot 13 345409 (now) Lot 1 DP 376488 marked "A" on DP 345409 (and "B" on plan Figure 1 and references in E Peters submissions) and over part Lot 20 DP 345409 marked "B" on DP 345409 (and "A" on plan Figure 1 and references in E Peters submissions). These rights were created by Easement Instrument 6368191.15 in favour of all of the land in Record of Title 186156 so that there are two legal road access points to the land in this title.

Whether these two accesses and utility rights over private rights of way are sufficient for a subdivision of Lot 29 DP 345409 (23 Sretlaw Place) will be governed by the zoning and the code of subdivision. The issue here is the re-zoning of the land rather than any actual subdivision so the subdivision plans in the Brief of Evidence by E Peters are only indicative of possible options.

Yours faithfully

WILKINSON RODGERS



JOHN VAN BOLDEREN
Consultant

Email: john.vanbolderen@wrlawyers.co.nz
Direct Dial: (03) 471 7547

JVB-380823-2-6-V1

Attachments: DP 345409, Record of Title 186156 and Easement Instrument 6368191.15

 **WILKINSON
RODGERS**
LAWYERS

Burns House, Level 1
10 George Street
PO Box 803
Dunedin
New Zealand

P 3 477 9844
F 3 474 0922
E mail@wrlawyers.co.nz
W wrlawyers.co.nz

 **NZ LAW**
An Association
of Independent
Legal Practitioners



Digital Title Plan - DP 345409

Survey Number	DP 345409
Surveyor Reference	9994
Surveyor	Kurt Alistair Bowen
Survey Firm	Paterson Pitts Partners Ltd (Dunedin)
Surveyor Declaration	I Kurt Alistair Bowen, being a person entitled to practise as a licensed cadastral surveyor, certify that - (a) The surveys to which this dataset relates are accurate, and were undertaken by me or under my direction in accordance with the Cadastral Survey Act 2002 and the Surveyor-General's Rules for Cadastral Survey 2002/2; (b) This dataset is accurate, and has been created in accordance with that Act and those Rules. Declared on 03/03/2005.

Survey Details

Dataset Description	Lots 1, 2, and 4 - 30 Being a Subdivision of Section 183 SO 17539		
Status	Deposited		
Land District	Otago	Survey Class	Class I Cadastral Survey
Submitted Date	03/03/2005	Survey Approval Date	08/03/2005
		Deposit Date	26/04/2005

Territorial Authorities

Dunedin City

Comprised In

CT OT9A/252

Created Parcels

Parcels	Parcel Intent	Area	CT Reference
Marked E Deposited Plan 345409	Easement		
Marked F Deposited Plan 345409	Easement		
Marked G Deposited Plan 345409	Easement		
Marked H Deposited Plan 345409	Easement		
Marked I Deposited Plan 345409	Easement		
Marked J Deposited Plan 345409	Easement		
Marked K Deposited Plan 345409	Easement		
Marked L Deposited Plan 345409	Easement		
Marked M Deposited Plan 345409	Easement		
Marked N Deposited Plan 345409	Easement		
Marked O Deposited Plan 345409	Easement		
Marked P Deposited Plan 345409	Easement		
Marked Q Deposited Plan 345409	Easement		
Marked R Deposited Plan 345409	Easement		
Marked S Deposited Plan 345409	Easement		
Marked T Deposited Plan 345409	Easement		
Marked A Deposited Plan 345409	Easement		
Marked B Deposited Plan 345409	Easement		
Marked C Deposited Plan 345409	Easement		



Digital Title Plan - DP 345409

Created Parcels

Parcels	Parcel Intent	Area	CT Reference
Lot 1 Deposited Plan 345409	Fee Simple Title	0.0865 ha	186128
Lot 2 Deposited Plan 345409	Fee Simple Title	0.3461 ha	186129
Lot 4 Deposited Plan 345409	Fee Simple Title	0.0925 ha	186131
Lot 5 Deposited Plan 345409	Fee Simple Title	0.0985 ha	186132
Lot 6 Deposited Plan 345409	Fee Simple Title	0.1128 ha	186133
Lot 7 Deposited Plan 345409	Fee Simple Title	0.0939 ha	186134
Lot 8 Deposited Plan 345409	Fee Simple Title	0.0603 ha	186135
Lot 9 Deposited Plan 345409	Fee Simple Title	0.0710 ha	186136
Lot 10 Deposited Plan 345409	Fee Simple Title	0.0897 ha	186137
Lot 11 Deposited Plan 345409	Fee Simple Title	0.1083 ha	186138
Lot 12 Deposited Plan 345409	Fee Simple Title	0.1017 ha	186139
Lot 13 Deposited Plan 345409	Fee Simple Title	0.2134 ha	186140
Lot 14 Deposited Plan 345409	Fee Simple Title	0.0814 ha	186141
Lot 15 Deposited Plan 345409	Fee Simple Title	0.0781 ha	186142
Lot 16 Deposited Plan 345409	Fee Simple Title	0.0840 ha	186143
Lot 17 Deposited Plan 345409	Fee Simple Title	0.0976 ha	186144
Lot 18 Deposited Plan 345409	Fee Simple Title	0.0894 ha	186145
Lot 19 Deposited Plan 345409	Fee Simple Title	0.1094 ha	186146
Lot 20 Deposited Plan 345409	Fee Simple Title	0.1533 ha	186147
Lot 21 Deposited Plan 345409	Fee Simple Title	0.0816 ha	186148
Lot 22 Deposited Plan 345409	Fee Simple Title	0.1036 ha	186149
Lot 23 Deposited Plan 345409	Fee Simple Title	0.0902 ha	186150
Lot 24 Deposited Plan 345409	Fee Simple Title	0.0965 ha	186151
Lot 25 Deposited Plan 345409	Fee Simple Title	0.1029 ha	186152
Lot 26 Deposited Plan 345409	Fee Simple Title	0.0896 ha	186153
Lot 27 Deposited Plan 345409	Fee Simple Title	0.0853 ha	186154
Lot 28 Deposited Plan 345409	Fee Simple Title	0.0853 ha	186155
Lot 29 Deposited Plan 345409	Fee Simple Title	1.8592 ha	186156
Lot 30 Deposited Plan 345409	Road	0.4008 ha	
Total Area		5.1629 ha	

PLAN TITLE:

Lots 1,2 and 4 - 30 Being a Subdn
of Section 183 SO 17539

LT 345409 JOB : 9994

*Paterson Pitts Partners Ltd.*Consultants in
Surveying, Land Planning & Development
Dunedin Alexandra Cromwell Wanaka Queenstown

Sheet Purpose: Easement Schedules

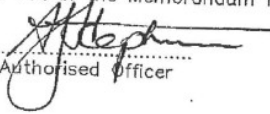
RMA 2003048

MEMORANDUM OF EASEMENTS IN GROSS			
PURPOSE	SHOWN	SERVIENT TENEMENT	GRANTEE
Right to Convey Electricity	(A)	Lot 13	Aurora Energy Ltd. Central
	(B)	Lot 20	
Right to Convey Telecommunications	(A)	Lot 13	Telecom NZ Ltd.
	(B)	Lot 20	
Right to Convey Water	(T)	Lot 29	Dunedin City Council

SCHEDULE OF EASEMENTS IN GROSS			
PURPOSE	SHOWN	SERVIENT TENEMENT	GRANTEE
Right of Way (Refuse collection only)	(A)	Lot 13	Dunedin City Council
	(B)	Lot 20	

I hereby certify that this plan was approved by
the Dunedin City Council pursuant to Section 223
of the Resource Management Act 1991 on
the 27th day of February 2005.

Subject to the granting or reserving of the
easement(s) set out in the Memorandum herewith.


Authorised Officer

Areas marked P, Q and R are subject to a Land Covenant

Schedule / Memorandum

PLAN TITLE:

Lots 1,2 and 4 – 30 Being a Subdn
of Section 183 SO 17539

LT 345409

JOB : 9994

Paterson Pitts Partners Ltd.

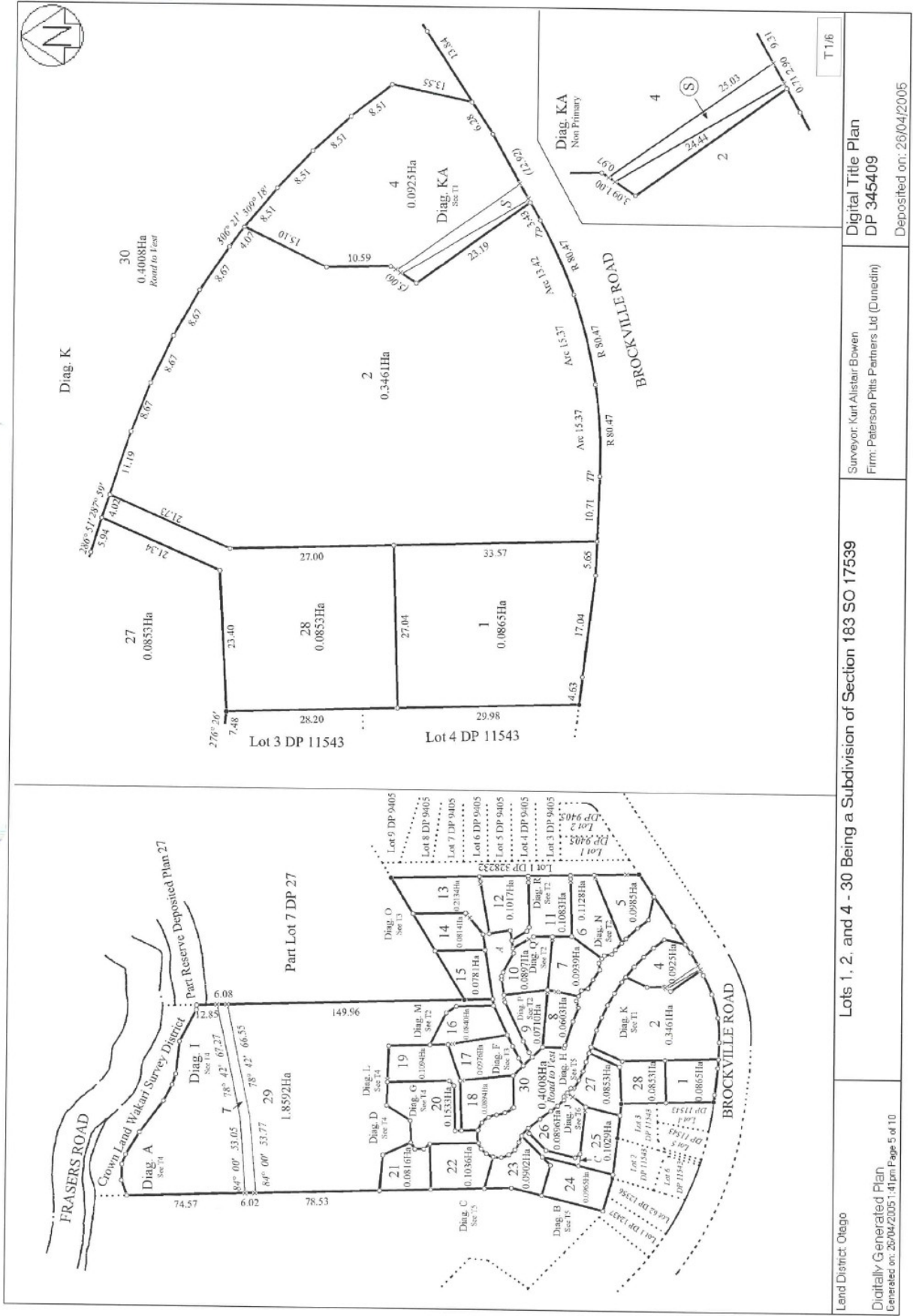
Consultants in
Surveying, Land Planning & Development
Dunedin Alexandra Cromwell Wanaka Queenstown

Sheet Purpose: Easement Schedules

RMA 20030048

MEMORANDUM OF EASEMENTS			
PURPOSE	SHOWN	SERVIENT TENEMENT	DOMINANT TENEMENT
Right of Way Right to Convey Electricity, Water Telecommunications Foul sewage and Stormwater.	(A)	Lot 13	Lots 9, 10, 11, 12, 14, 15, 16, 17 and 29
	(B)	Lot 20	Lots 19, 21, 22 and 29
	(C)	Lot 25	Lot 24
Right to convey Stormwater	(A)	Lot 13	Lot 8
	(E)	Lot 5	Lot 6
	(G)	Lot 13	Lot 12
	(I)	Lot 10	Lot 7
	(K)	Lot 9	Lot 8
	(N)	Lot 29	Lot 19
Right to convey Stormwater and Foul Sewage	(H)	Lot 13	Lot 14
	(O)	Lot 26	Lot 25
	(P)	Lot 26	Lot 25
Right to convey Foul Sewage	(F)	Lot 11	Lot 6
	(J)	Lot 7	Lot 8
	(L)	Lot 16	Lots 17 & 18
	(M)	Lot 17	Lot 18
Right of Way Right to Convey Electricity, Water Telecommunications	(B)	Lot 20	Lot 19
Right of Way Right to Convey Water, Stormwater. Telecommunications and Foul sewage	(B)	Lot 20	Lot 22
Right to Convey Electricity, Water Telecommunications Foul sewage and Stormwater.	(S)	Lot 4	Lot 2

Authorised Officer



T 1/6

Digital Title Plan
DP 345409

Deposited on: 26/04/2005

Surveyor: Kurt Alistair Bowen
Firm: Paterson Pitts Partners Ltd (Dunedin)

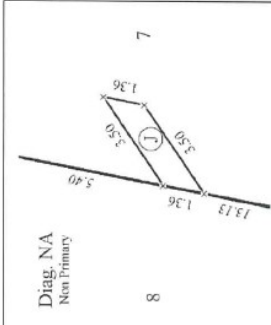
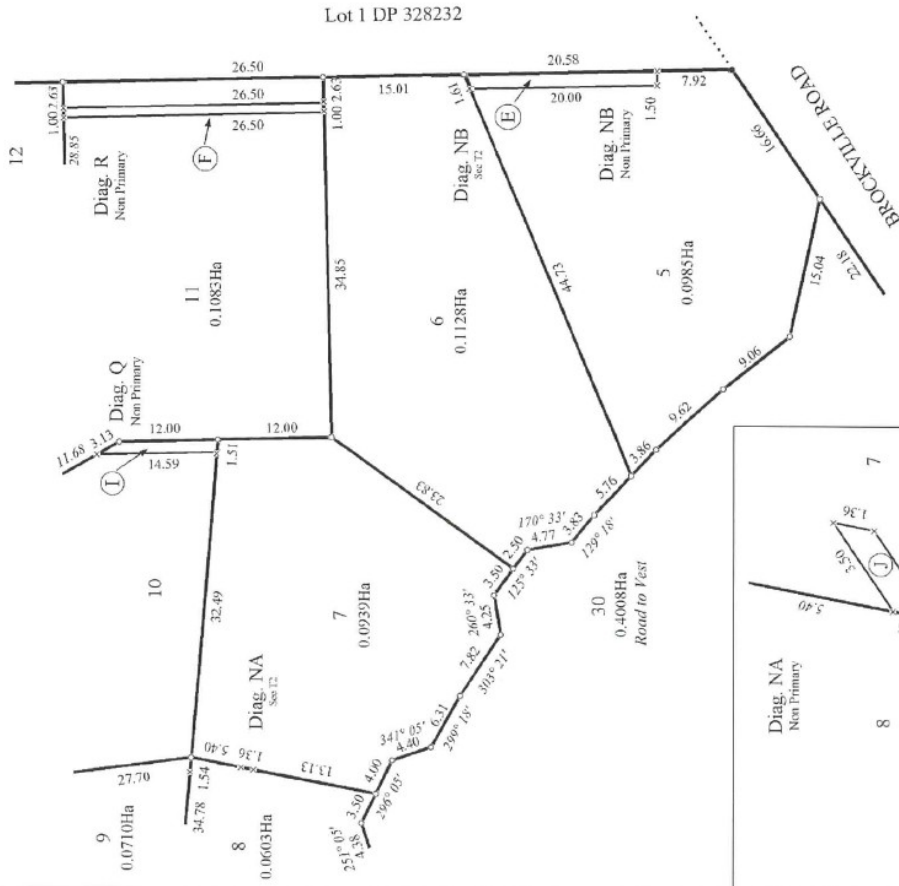
Lots 1, 2, and 4 - 30 Being a Subdivision of Section 183 SO 17539

Land District: Otago

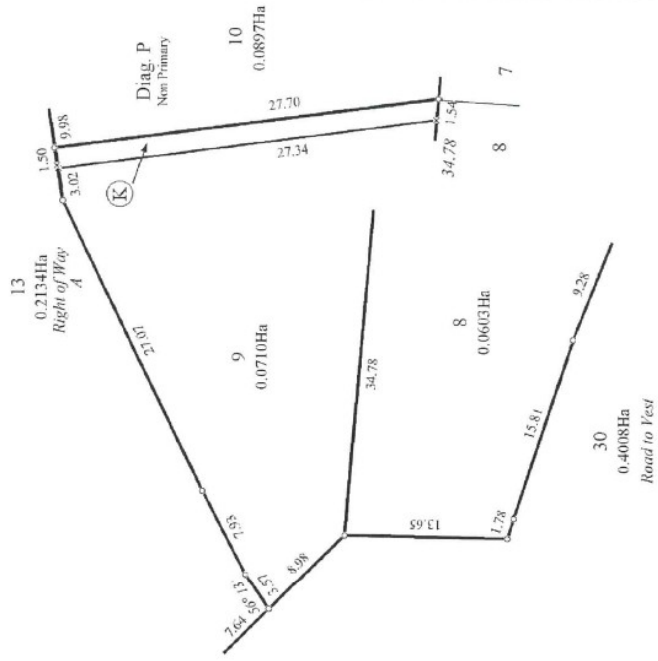
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Diag. N



Diag. M



Leind District: Otago

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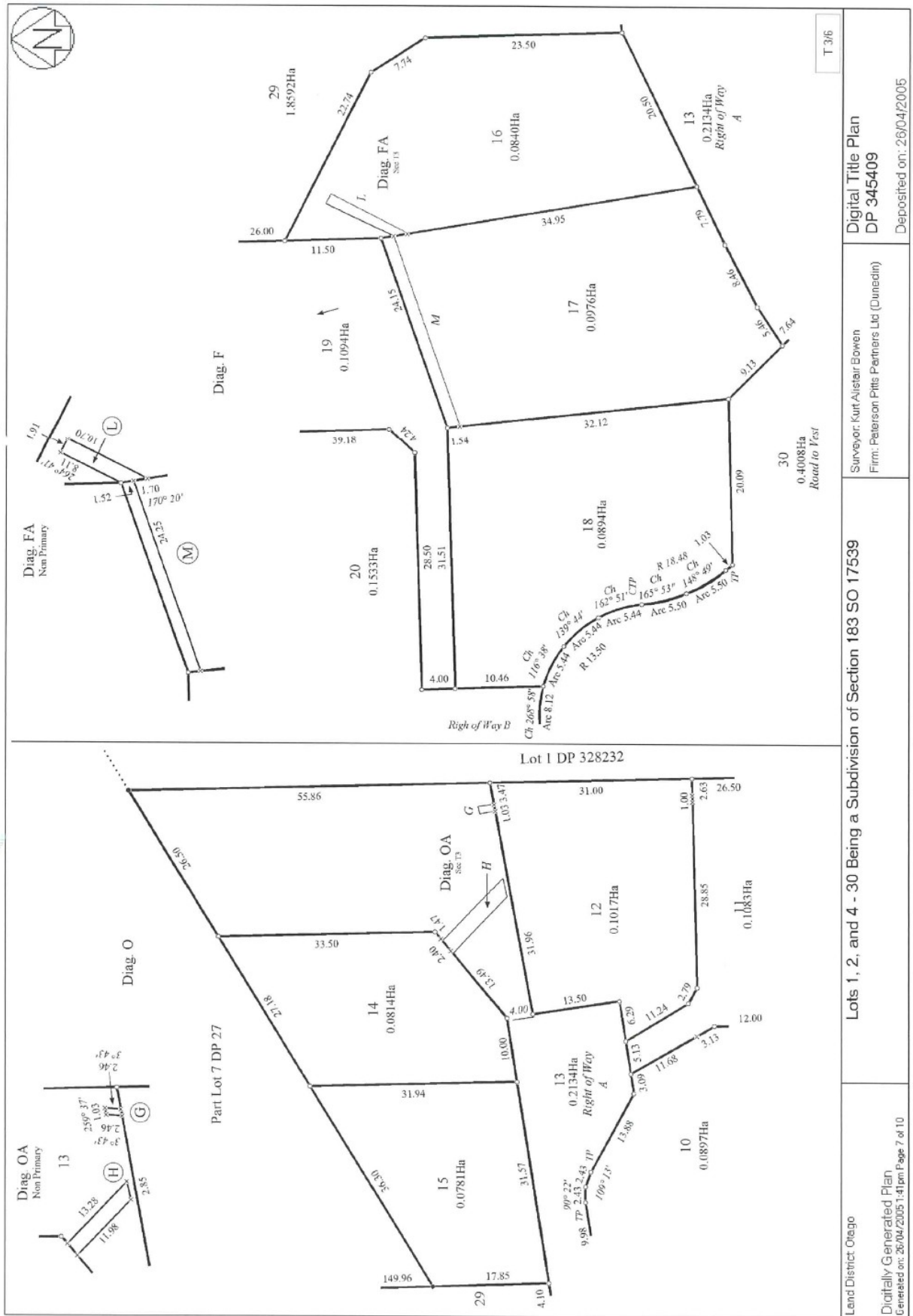
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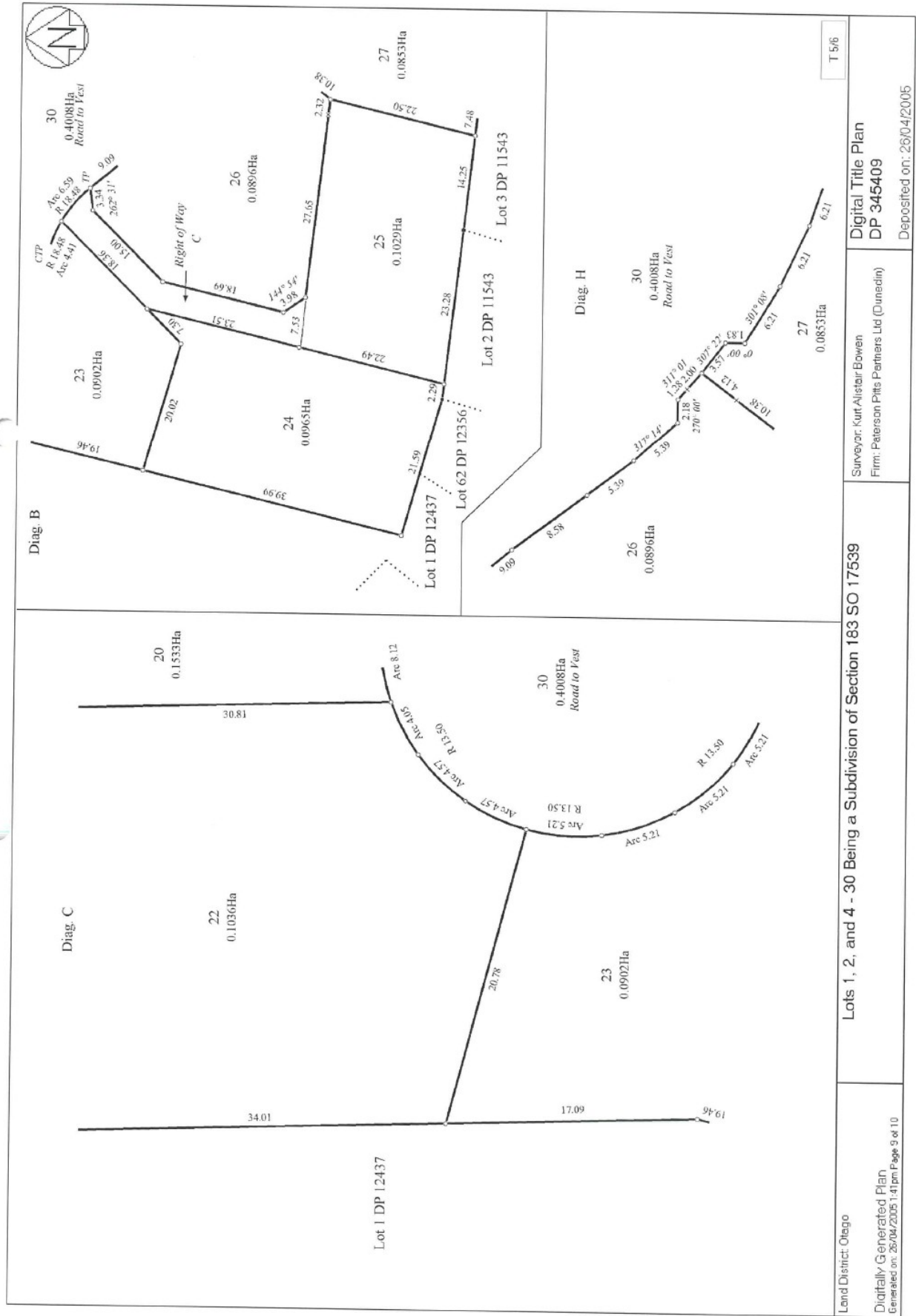
Surveyor: Kurt Alistar Bowen
Firm: Paterson Pitts Partners Ltd (Dunedin)

Digital Title Plan
DP 345409

Deposited on: 26/04/2005

T 26





T 56

Digital Title Plan
DP 345409

Surveyor: Kurt Alistar Bowen
Firm: Paterson Pitts Partners Ltd (Dunedin)

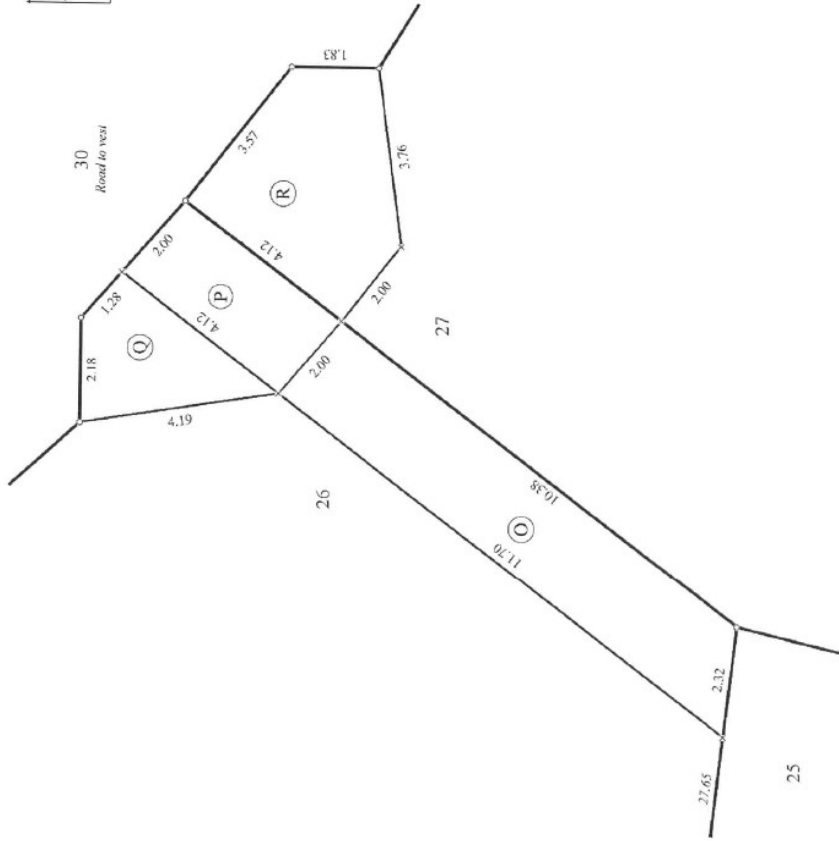
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Land District: Otago
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Deposited on: 26/04/2005



Diag. J
Not Primary



Areas Affected by Covenant
P and Q - Lot 26
R - Lot 27

T 6/6

Land District: Otago

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Lots 1, 2, and 4 - 30 Being a Subdivision of Section 183 SO 17539

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Firm: Paterson Pitts Partners Ltd (Dunedin)

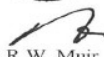
Digital Title Plan
DP 345409

Deposited on: 28/04/2005



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




R. W. Muir
Registrar-General
of Land

Identifier 186156
Land Registration District Otago
Date Issued 05 April 2005

Prior References
OT9A/252

Estate	Fee Simple
Area	1.8592 hectares more or less
Legal Description	Lot 29 Deposited Plan 345409

Registered Owners
CWB NZ Limited

Interests

Subject to Section 59 Land Act 1948

Subject to a right to drain water over part marked N on DP 345409 created by Easement Instrument 6368191.15 - 5.4.2005 at 9:00 am

Appurtenant hereto are rights of way, convey electricity water, telecommunication and computer media and drain sewage and water created by Easement Instrument 6368191.15 - 5.4.2005 at 9:00 am

Some of the easements created by Easement Instrument 6368191.15 are subject to Section 243 (a) Resource Management Act 1991

Subject to a right (in gross) to convey water over part T on DP 345409 in favour of Dunedin City Council created by Easement Instrument 6368191.17 - 5.4.2005 at 9:00 am

The easements created by Easement Instrument 6368191.17 are subject to Section 243 (a) Resource Management Act 1991

Land Covenant in Easement Instrument 6368191.20 - 5.4.2005 at 9:00 am

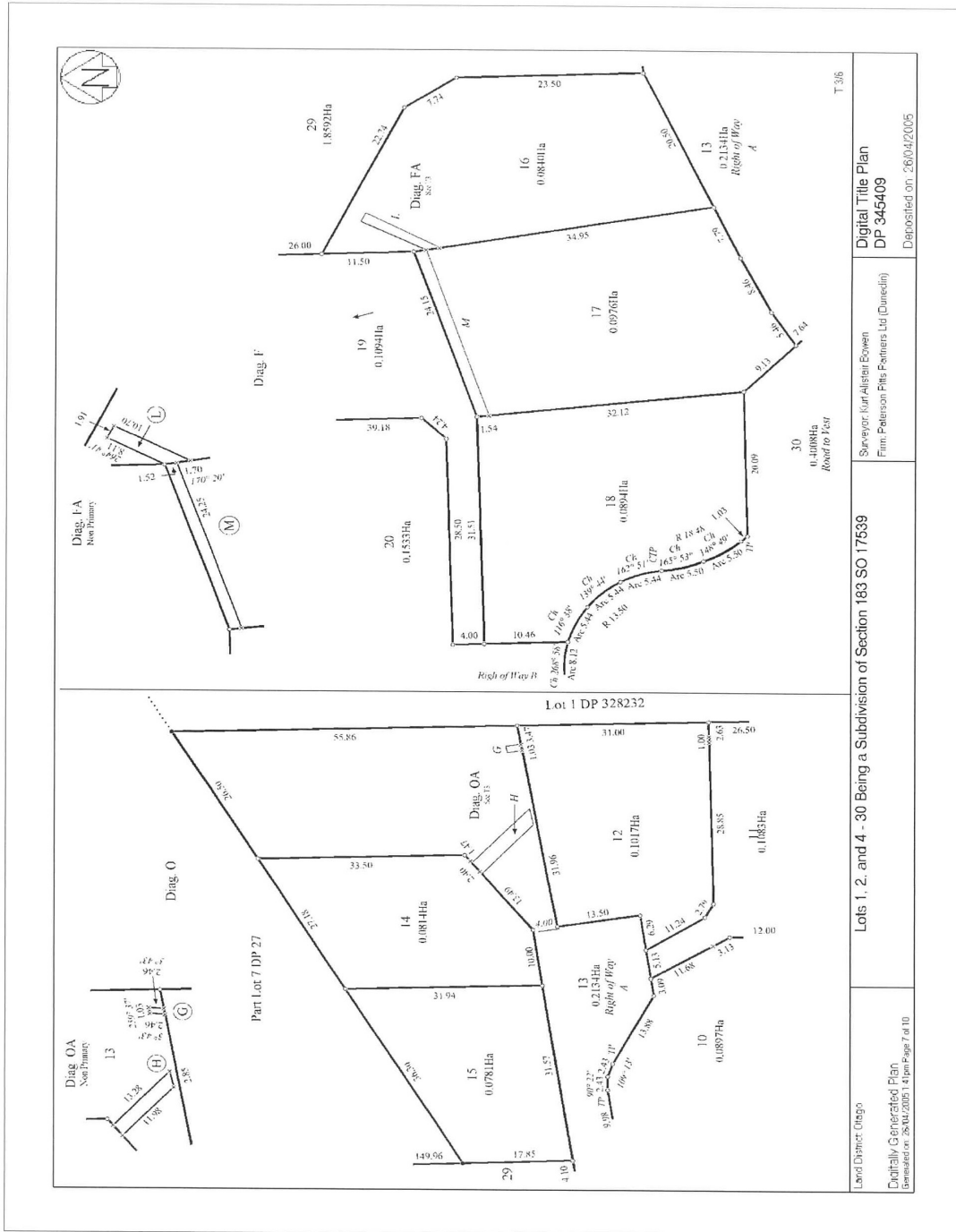
12114925.6 Mortgage to Westpac New Zealand Limited - 13.5.2021 at 1:19 pm

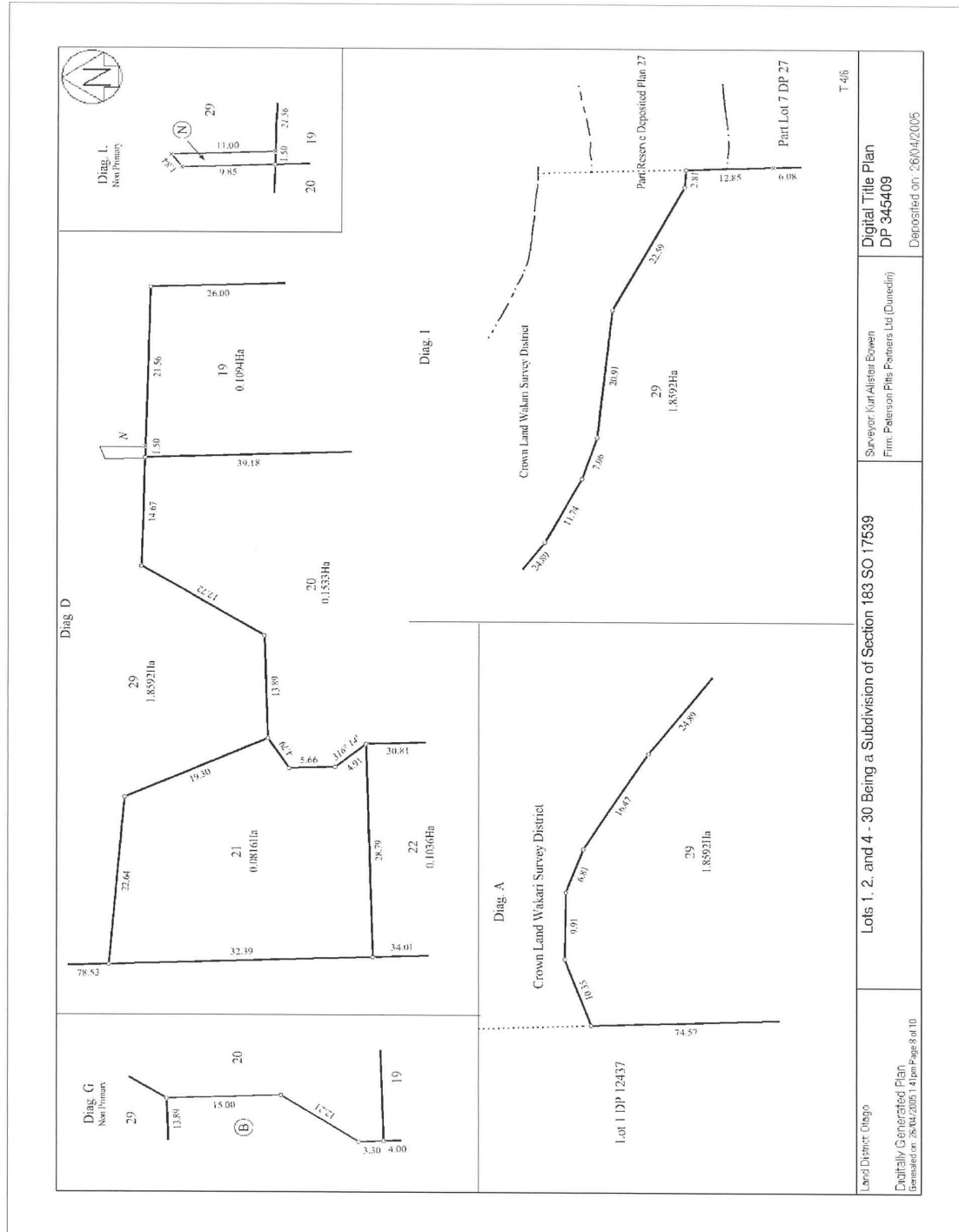




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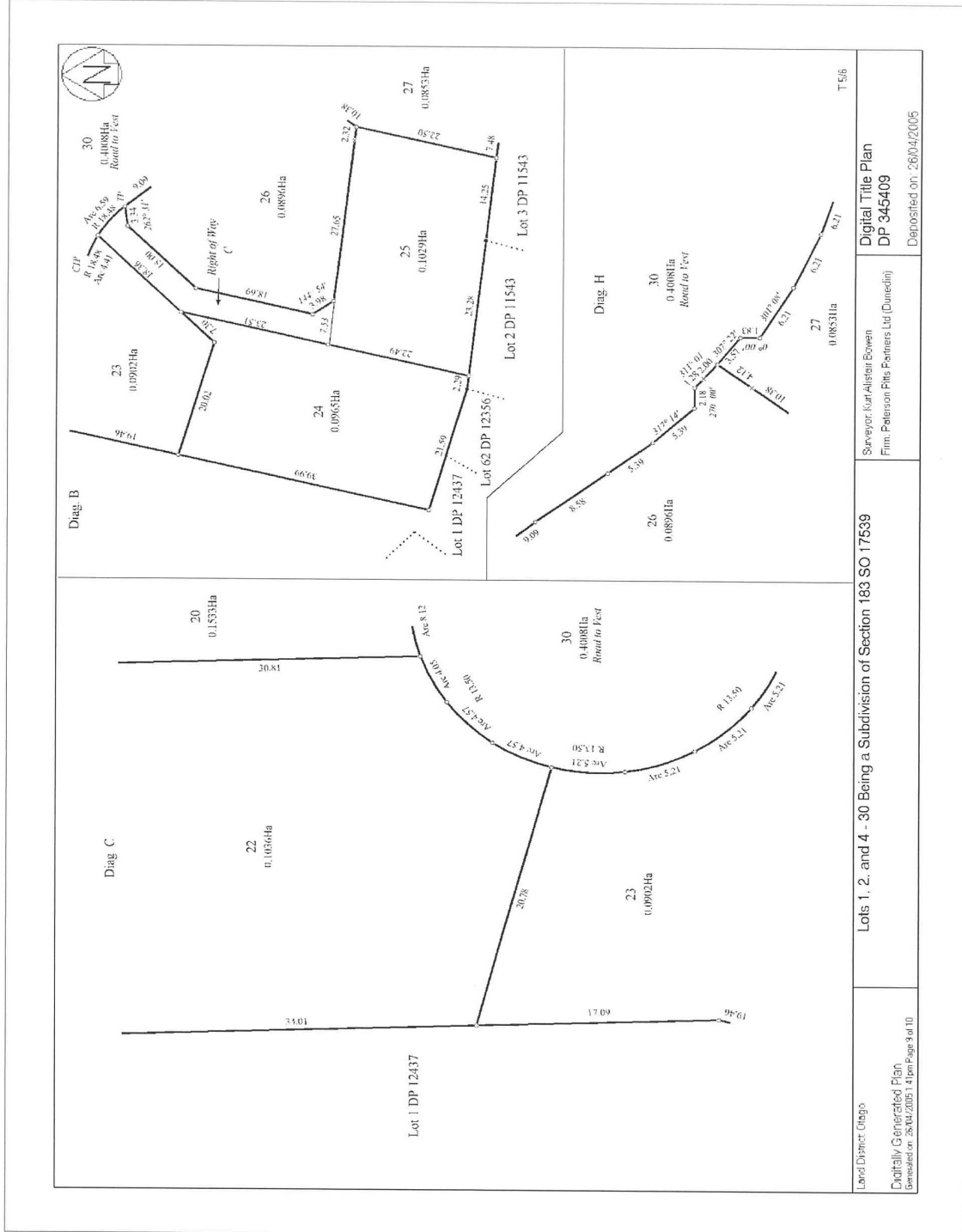
186156

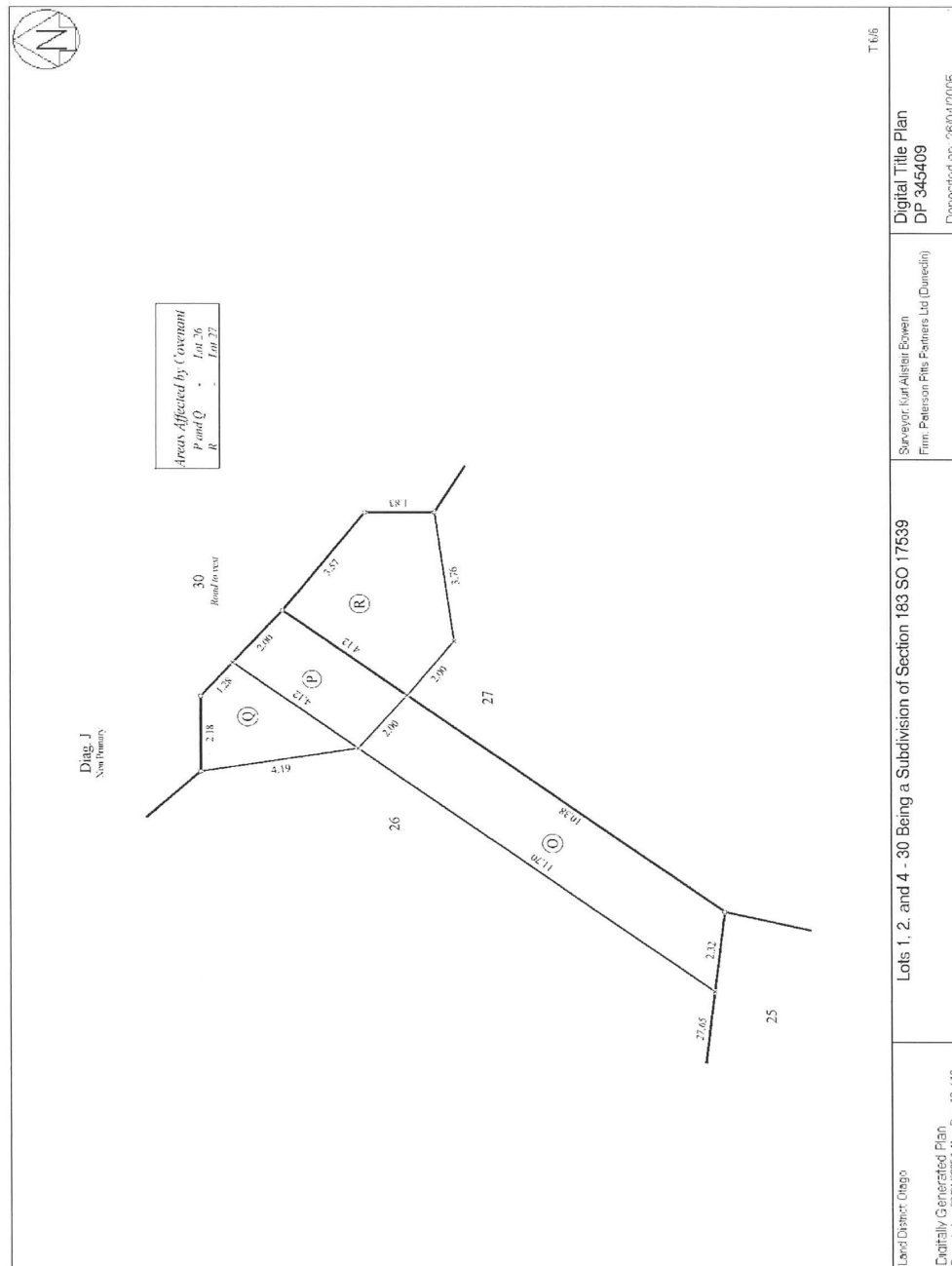




Identifier

186156





Approved by Registrar-General of Land under No. 2002/6055

Easement instrument to grant easement or profit à prendre, or create land covenant

Sections 90A and 90F, Land Transfer Act 1952

EI 6368191.15 Easement

Cpy - 01/01.Pgs - 007.04/04/05.15:07



DocID 110605790

Land registration district

OTAGO

Grantor

Surname(s) must be underlined.

William Russell WALTERS

Grantee

Surname(s) must be underlined.

William Russell WALTERS

Grant* of easement or profit à prendre or creation or covenant

The Grantor, being the registered proprietor of the servient tenement(s) set out in Schedule A, grants to the Grantee (and, if so stated, in gross) the easement(s) or profit(s) à prendre set out in Schedule A, or creates the covenant(s) set out in Schedule A, with the rights and powers or provisions set out in the Annexure Schedule(s).

Dated this

31

day of

March

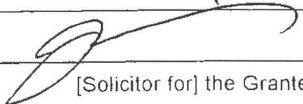
2005.

Attestation

	Signed in my presence by the Grantor
	Signature of witness
Signature [common seal] of Grantor	Witness to complete in BLOCK letters (unless legibly printed)
	Witness name JOSEPH GERARD O'NEILL Occupation SOLICITOR DUNEDIN Address

	Signed in my presence by the Grantee
	Signature of witness
Signature [common seal] of Grantee	Witness to complete in BLOCK letters (unless legibly printed)
	Witness name JOSEPH GERARD O'NEILL Occupation SOLICITOR DUNEDIN Address

Certified correct for the purposes of the Land Transfer Act 1952.


[Solicitor for] the Grantee

*If the consent of any person is required for the grant, the specified consent form must be used.

Approved by Registrar-General of Land under No. 2002/6055
Annexure Schedule 1

Easement instrument

Dated

31-3-05.

Page 2 of 7 pages

Schedule A

(Continue in additional Annexure Schedule if required.)

Purpose (nature and extent) of easement, profit, or covenant	Shown (plan reference)	Servient tenement (Identifier/CT)	Dominant tenement (Identifier/CT or in gross)
SEE ANNEXED			

Easements or profits à prendre
rights and powers (including
terms, covenants, and conditions)

Delete phrases in [] and insert memorandum number as required.
Continue in additional Annexure Schedule if required.

Unless otherwise provided below, the rights and powers implied in specific classes of easement are those prescribed by the Land Transfer Regulations 2002 and/or the Ninth Schedule of the Property Law Act 1952.

The implied rights and powers are ~~[varied]~~ ~~[negative]~~ ~~[added to]~~ or ~~[substituted]~~ by:

~~[Memorandum number _____, registered under section 155A of the Land Transfer Act 1952]~~

[the provisions set out in Annexure Schedule 2].

Covenant provisions

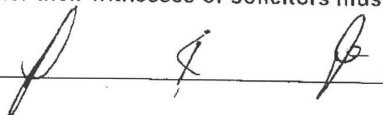
Delete phrases in [] and insert memorandum number as required.
Continue in additional Annexure Schedule if required.

The provisions applying to the specified covenants are those set out in:

~~[Memorandum number _____, registered under section 155A of the Land Transfer Act 1952]~~

[Annexure Schedule 2].

All signing parties and either their witnesses or solicitors must sign or initial in this box





Annexure ScheduleInsert type of instrument
"Mortgage", "Transfer", "Lease" etcEasement Instrument

Dated

31-3-05Page 3 of 7 pages

(Continue in additional Annexure Schedule, if required.)

Schedule A

Annexure Schedule 1

Purpose (nature and extent) of easement, profit, or covenant	Shown (plan reference)	Servient tenement (Identifier/CT)	Dominant tenement (Identifier/CT or in gross)
Right of Way Right to Convey Electricity, Water Telecommunications and computer media Right to drain sewage and water	A	Lot 13, DP 345409 Certificate of Title 186140	Lots 9, 10, 11, 12, 14, 15, 16, 17 and 29, DP 345409, Certificates of Title 186135, 186137, 186138, 186139, 186141, 186142, 186143, 186144, 186156
	B	Lot 20, DP 345409 Certificate of Title 186147	Lots 19, 21, 22 and 29, DP 345409 Certificate of Title 186146, 186148, 186149, 186156
	C	Lot 25, DP 345409 Certificate of Title 186152	Lot 24, DP 345409 Certificate of Title 186151
Right to drain water	A	Lot 13, DP 345409 Certificate of Title 186140	Lot 8, DP 345409, Certificate of Title 186135
	E	Lot 5, DP 345409 Certificate of Title 186132	Lot 6, DP 345409 Certificate of Title 186133
	G	Lot 13, DP 345409 Certificate of Title 186140	Lot 12, DP 345409 Certificate of Title 186139
	I	Lot 10, DP 345409 Certificate of Title 186137	Lot 7 DP 345409 Certificate of Title 186134
	K	Lot 9, DP 345409	Lot 8, DP 345409

If this Annexure Schedule is used as an expansion of an instrument, all signing parties and either their witnesses or solicitors must sign or initial in this box.

Annexure Schedule

Insert type of instrument
"Mortgage", "Transfer", "Lease" etc

Easement Instrument

Dated 31-3-05

Page 4 of 7 pages

(Continue in additional Annexure Schedule, if required.)

Purpose (nature and extent) of easement, profit, or covenant	Shown (plan reference)	Servient tenement (Identifier/CT)	Dominant tenement (Identifier/CT or In gross)
	N	Certificate of Title 186136 Lot 29, DP 345409 Certificate of Title 186156	Certificate of Title 186135 Lot 19, DP 345409 Certificate of Title 186146
Right to drain water and sewage	H O P	Lot 13, DP 345409 Certificate of Title 186140 Lot 26, DP 345409 Certificate of Title 186153 Lot 26, DP 345409 Certificate of Title 186153	Lot 14, DP 345409 Certificate of Title 186141 Lot 25, DP 345409 Certificate of Title 186152 Lot 25, DP 345409 Certificate of Title 186152
Right to drain sewage	F J L M	Lot 11, DP 345409 Certificate of Title 186138 Lot 7, DP 345409 Certificate of Title 186134 Lot 16, DP 345409 Certificate of Title 186143 Lot 17, DP 345409 Certificate of Title 186144	Lot 6, DP 345409 Certificate of Title 186133 Lot 8, DP 345409 Certificate of Title 186135 Lots 17 and 18, DP 345409 Certificates of Title 186144, 186145 Lot 18, DP 345409 Certificate of Title 186145
Right of Way Right to convey electricity, water,	B	Lot 20, DP 345409 Certificate of Title 186147	Lot 19, DP 345409 Certificate of Title 186146

If this Annexure Schedule is used as an expansion of an instrument, all signing parties and either their witnesses or solicitors must sign or initial in this box.

[Handwritten signatures and initials]

Annexure Schedule

Insert type of instrument
"Mortgage", "Transfer", "Lease" etc

Easement Instrument

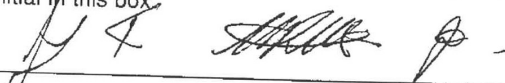
Dated 31-3-05

Page 5 of 7 pages

(Continue in additional Annexure Schedule, if required.)

Purpose (nature and extent) of easement, profit, or covenant	Shown (plan reference)	Servient tenement (Identifier/CT)	Dominant tenement (Identifier/CT or in gross)
telecommunications and computer media			
Right of Way Right to convey water Right to drain water Right to convey telecommunications and computer media Right to drain water and sewage	B	Lot 20, DP 345409 Certificate of Title 186147	Lot 22, DP 345409 Certificate of Title 186149
Right to Covey Electricity, water, telecommunications and computer media and right to drain water and sewage	S	Lot 4, DP 345409 Certificate of Title 186131	Lot 2, DP 345409 Certificate of Title 186129

If this Annexure Schedule is used as an expansion of an instrument, all signing parties and either their witnesses or solicitors must sign or initial in this box.



Annexure Schedule

Insert type of instrument
"Mortgage", "Transfer", "Lease" etc

Easement Instrument

Dated 31-3-05

Page 6 of 7 pages

(Continue in additional Annexure Schedule, if required.)

Annexure Schedule 2

The provisions set out in Schedule 4 of the Land Transfer Regulations 2002 are implied in respect of the easements specified in the within document, the provisions set out in Clauses 3 to 9 of Schedule 4 being implied in each class of easements to the extent indicated in those provisions.

But varied as follows:

- (a) The repair and maintenance of any easement facility that is necessary because of any act or omission by any grantor or grantee, or any agent, employee, contractor, subcontractor, tenant, licensee or other invitee of any grantor or grantee must be carried out promptly by that grantor or grantee and at the sole cost of that grantor or grantee or in such proportions by that grantor or grantee as fairly relates to the act or omission, with any balance payable by those sharing the use of that easement facility in such proportions as are reasonable.
- (b) Where grantees, or a grantee or grantees and the grantor share the use of an easement facility equal responsibility for repair and maintenance of that easement facility shall not apply where equal responsibility would, based on the present, past and likely future use of the easement facility, be unreasonable. In any such case responsibility for repair and maintenance of the easement facility shall be such unequal proportions as are reasonable.
- (c) The rights and powers implied in easements of vehicular right of way as described in the Ninth Schedule of the Property Law Act 1952 shall **NOT** be implied in the within right of way.

If this Annexure Schedule is used as an expansion of an instrument, all signing parties and either their witnesses or solicitors must sign or initial in this box.



Insert type of instrument
"Mortgage", "Transfer", "Lease" etc

Easement Instrument

Dated

31-3-05

Page 7 of 7 pages

(Continue in additional Annexure Schedule, if required.)

SOUTHLAND BUILDING SOCIETY as Mortgagee under Mortgage No 6216174.1
hereby consents to the registration of the within easements.

DATED this 31 day of March 2005.



THE COMMON SEAL OF THE
SOUTHLAND BUILDING SOCIETY
was hereunto affixed by Order of the
Directors in the presence of

[Signature]

NORMA KAY DICKSON
Lending Support

[Signature]

JODIE ANNE SMITH
Team Leader
Lending Support

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or solicitors must sign or initial in this box.

[Signature]