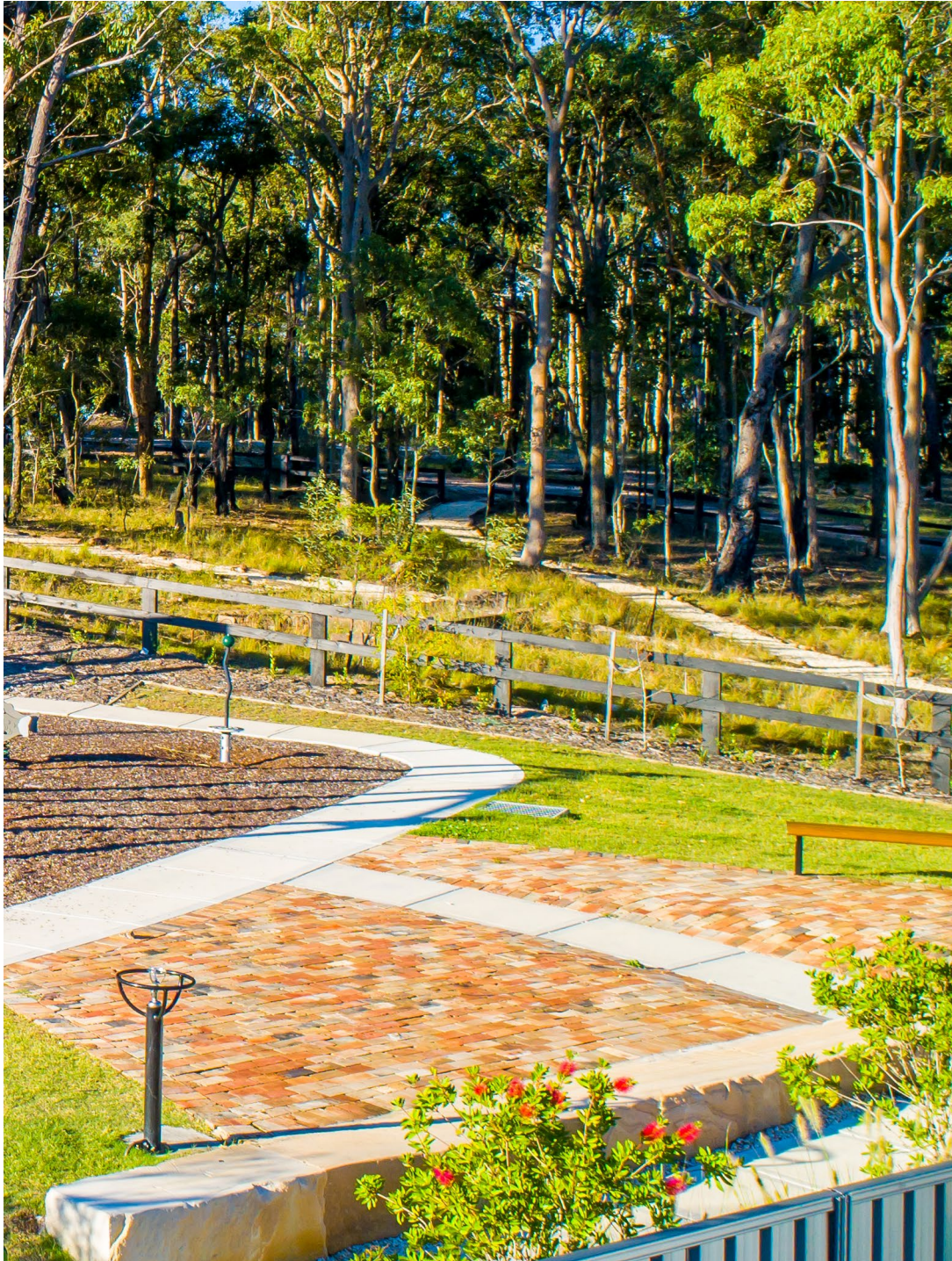




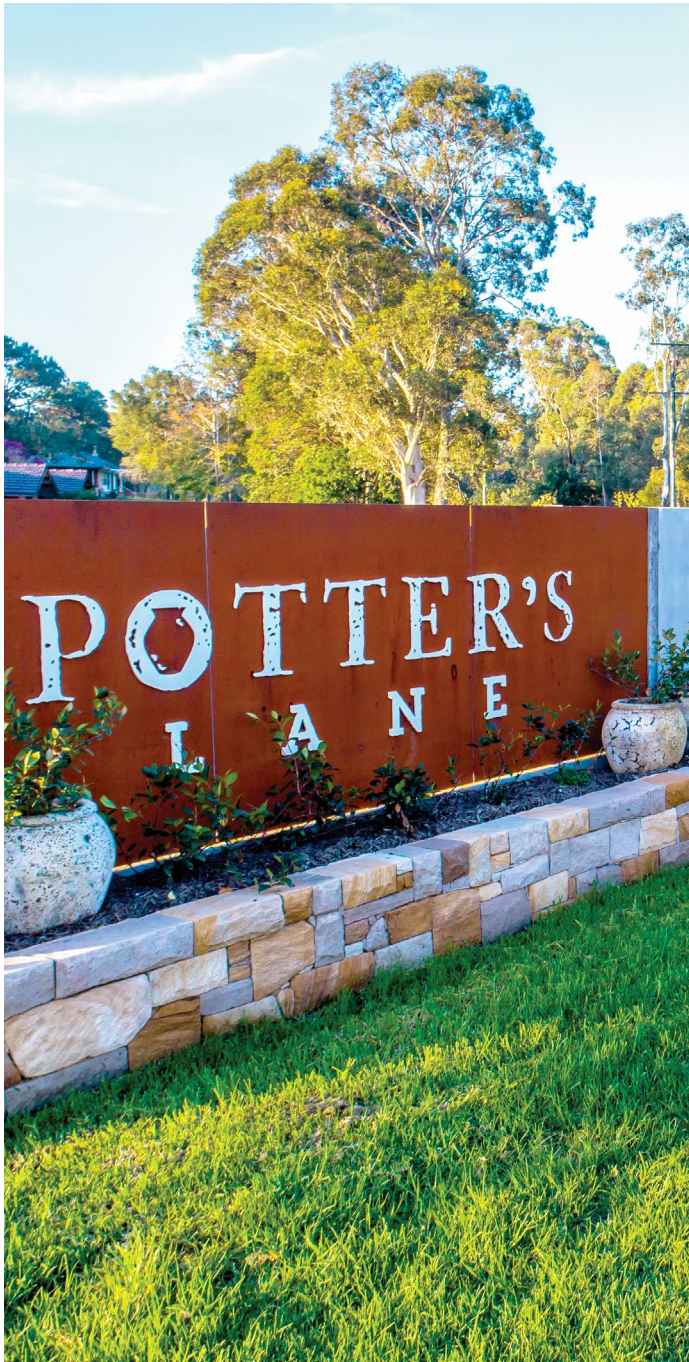
REFERENCES & TESTIMONIALS

MC
McCLOYGROUP



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PARTNERSHIP REFERENCES

Carol Moxey
40 Rees James Road, Raymond Terrace 2324
19th December 2017

To Whom it May Concern,

I wanted to express the delight and peace of mind that McCloy Group have brought me through the development process of Potter's Lane. I'd spent the last 10 years trying myself to get approval to develop, but faced road block after road block making the process stressful and unachievable. From my first meeting with the team at McCloy Group I found them to be thorough, well explained and very experienced in development.

They proposed a Joint Venture which enabled me to retain ownership of the land whilst bringing in their expertise to manage the project. Since entering into the joint Venture in April 2015 the McCloy Group have dealt with the construction agreements, council legislation and other negotiations to make Potter's Lane run smoothly.

They kept the process simple and straight forward. The team were inclusive and supportive throughout and happy to take on board suggestions. One element I'm extremely pleased with was their consideration in retaining elements of the land that were significant to its past.

Over the past two years the McCloy Group have kept me thoroughly informed with regular visits by the Project Director to provide ongoing updates as well as meetings for financial, sales and outcome reviews.

I truly appreciate the dedication of the team and committed approach they've taken in all elements of cost control and project management. So far the experience has been beyond my expectation and I would highly recommend anyone who's looking to develop a parcel of land to be in touch with the team at McCloy Group.

Kind Regards,

Carol Moxey
Land Owner – Potter's Lane

Nanom Pty Ltd
PO Box 5007, Dora Creek 2264
04/07/2016

Mr Brian Swaine
McCloy Group
426 King St, Newcastle West
PO Box 2214, Dangar NSW 2309

Dear Brian,

Re: Aquilo, Bonnell's Bay

As our joint project comes to a successful conclusion, we would like to express our appreciation of the spirit of McCloy's involvement and of the manner in which the McCloy Group conducted the venture.

From our involvement with a previous developer, we had some initial apprehension, but from our enquiries we had discovered that the McCloy Group had a reputation for honesty, capability and professionalism, and you managed this project in a manner which justified our trust, and your reputation.

We found the joint venture model of this project ideal, and the combination your company's project development and management skills with our land asset delivered a mutually beneficial result, which was above our initial expectations.

This 'joint venture' development management model, where-in Nanom retained ownership of the land McCloy's managed all the operational and financial aspects of the development, has inherent efficiencies and cost savings, and the sharing of profits in relationship to assets and management input worked very well in our situation.

Despite having only basic knowledge and no experience in land development, we found the whole process for us to be simple, straightfrod and stress-free, secure in the knowledge that you were using your company's multiple skills in a whole range of project-related issues to obtain the best financial outcome for both of our companies.

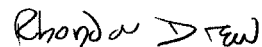
We appreciate that we were kept fully informed and that our input was sought whenever significant issues arose, but that we were not bothered by the minutiae of project management, nor with involvement in the various representations and successful negotiations with council and other government bodies which ultimately improved the financial situation.

We would not hesitate to recommend this model in similar circumstances.

Yours Sincerely



Richard S Drew
Director



Rhonda D Drew
Director





The Nesbitt Group of Companies
PO Box 349
NEWCASTLE NSW 2300

Monday, 18 December 2017

To Whom It May Concern

Re: - Lampada Tamworth

After having completed numerous land development projects ourselves, we entered into a joint venture with the McCloy Group in 2013. From the onset, this project has been very positive with the McCloy Group being extremely respectful of our desire to be actively involved (something we are sure not all joint venture partners are interested in doing). Our project is a 50/50 partnership where neither party owned the land to be developed prior to this project commencing.

The level of professionalism and attention to detail that McCloy's provide is second to none. The high standard of all their subdivisions sets their land apart from its competitors and we have enjoyed very open and honest communication with all McCloy Group team members. Our project is ongoing but we continue to enjoy our relationship with McCloy's and would welcome any questions that others may have in relation to partnering with the McCloy Group.

Regards,

Mike Nesbitt
Director

74 Transfield Ave, Edgeworth

Mr Brian Swaine
McCloy Group
426 King St, Newcastle West
PO Box 2214, Dangar NSW 2309

Dear Brian,

Re: Brush Creek, Edgeworth

Many years ago our family jointly purchased land off Minmi Road, Edgeworth. After a lot of frustrations with authorities the land was rezoned residential. We were not in a position to develop the land and considered selling the parcel.

That's when we were approached by the McCloy Group to consider entering into a joint venture to develop the land. They have recently purchased land adjoining ours. We were aware of their reputation for delivering a very good outcome and their development management agreement proposal was very attractive to us.

The joint venture allowed our family to retain ownership of the land while the McCloy Group managed the operational and financial aspects of the development. We have been very pleased with the outcome of the development agreement - the McCloy Group have kept us informed on all aspects and have overcome many obstacles in securing all the approvals.

Our subdivision construction is about to commence and we look forward to the high quality of work for which the McCloy Group are known. The complete McCloy subdivision that adjoins our land is of a very high standard with the art work at the entrance to "Brush Creek" being a highlight.

We look forward to seeing our joint venture development and the final subdivision completed. It has been a pleasure to working with the team from the McCloy Group and we would have no hesitation in recommending a joint venture to any land owner.

Brian Fisher
Joint Venture Partner
at Brush Creek, Edgeworth



TESTIMONIALS

THE BOWER, MEDOWIE



We couldn't be more excited to build our forever home in The Bower. McCloy Group have given us a wonderful opportunity to raise a family on a large block of land in a beautiful, picturesque estate.

**PHILLIP & EMMA LONGUET
RESIDENTS AT THE BOWER**

Thank you to all the team at The Bower. Purchasing our block of land couldn't have been easier and we are so glad that we made the decision to build our family home in this great estate. Special thanks to Stacey who kept us updated, answered our many questions and followed up promptly with a couple items that needed further clarification. We love how the estate has turned out and can't wait to start our build and move in!

*Kylie Westcott
Resident at The Bower*

The incorporation of statement art pieces has given the community even more to be proud of, our daughter absolutely loves the large Koala and Kangaroo sculptures in the park.

*Erin Sharp
Resident McCloy Communities*

.....

We decided to move to Medowie for a change in lifestyle. The Bower at Medowie by the McCloy group has exceeded all our expectations, we were looking for a rural lifestyle but still close to all the modern necessities. The estate has a rural and relaxed feeling while still providing a great lifestyle for families with a state of the art playground and beautiful art sculptures throughout the estate. The attention and care taken to ensure the estate is always looking it's best is just one of the reasons we love living there. The Bower is a community which we are proud to be a part off.

*Terry & Bev Spithill
Residents of The Bower*

POTTER'S LANE, RAYMOND TERRACE

The professionalism and communication by The Real Estate managers from LJ Hooker made the whole buying process a pleasure. They were knowledgeable and supportive throughout, made considerate suggestions and nothing was too much trouble and as a result we are now happily about to build our home.

*Dave and Karyne Humphris
Resident at Potter's Lane*

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Our experience purchasing through the Potters Lane Estate was easily directed by the Estate Sales Team. They were knowledgeable & helpful in all aspects of the transaction which enabled us to purchase the block without difficulties or delays.

We would like to specifically thank Erin Sharp who highlighted the excellence within the service we received.

*Ally & Chris
Resident at Potter's Lane*

From the moment we got to Potters Lane we just got a good vibe from the place. It was really peaceful and quiet and we really loved that it was just out of town but still close enough to everything the town has to offer. In all of the trips we have made to Potter's since making our decision, it has been true to our first thoughts, it is just so quiet and inviting. We cannot wait until our house is finished and we can make Potters Lane our home

*Leo & Samantha McFadyen
Resident at Potter's Lane*

PRINCIPLE LIVING & RADCLIFFE, WYEE



We have always known the McCloy Group as industry leaders who have set residential standards within the real estate industry. Both Stevens and McCloy's, in their own rights, have been multi-awarded developers within the residential, construction and retirement industries. We both have a vision for excellence. The new partnership was a very logical progression where experience and passionate companies, with similar ideals, could come together to combine our expertise in order to create the very best projects possible across our industry.

JOHN STEVENS, STEVENS GROUP



TESTIMONIALS

BRUSH CREEK, EDGEWORTH



Firstly we would like to thank you for selling to us the block 123 at Brush Creek. We are very excited and have no regrets what so ever purchasing this block of land. You answered us all the questions we asked you during the purchasing of the block. We are happy with the location especially closer to school, shopping centre and of course not forgetting the beautiful beaches of Newcastle. We are looking forward to build our home at Brush Creek.

**DHARMENDRA & HINA MEPANI
RESIDENTS AT BRUSH CREEK**

Lauren and I decided that we would like to get into our first home. Having looked at the current market and the options available, we decided that building a new home offered the best value for us. After searching around, we found that we were really happy with McCloy's Home Estates and were looking for an affordable lot, the narrow lot options worked perfect for us as it offered the opportunity to build a full size family home attracting a low maintenance lifestyle, without the extra cost unused space. Brush Creek is a leafy estate, close to shopping hubs, parks and the lake all while connected to major link roads granting quick access to Newcastle, Work and the Freeway. McCloy's sales team offered flexibility and assistance with securing our block ensuring that the decision was right for us, only requiring 5% deposit really helped too.

*Drake Family
Residents of Brush Creek*

BILLY'S LOOKOUT, TERALBA

From the moment you drive in to Billy's Lookout, the quality speaks for itself and you know it is something special. From the statues of two massive Pelicans which welcome you when you drive into the community, to the detail which has been put into selecting the shrubs which line the streets, it is evident that not a dime has been spared. McCloy Group hasn't simply created a heap of blocks of land, but an amazing community. Billy's Lookout is where my wife and I are going to raise a family, so parkland, well-lit and well-designed streets and local community were all deciding points in where we would buy. We have not had a single regret about buying a McCloy property.

Justin & Rachel Withers, Resident at Billy's Lookout

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Cobey grew up in the area and former Billy goat hill meant alot to her and her family, Tony and Cobey both wanted to stay local and close to our beautiful lakes when deciding on where they and their beautiful dog Zara wanted to live and one day raise a family. Billy's Lookout land came up at the right time and felt like it was meant to be. With great local schools, close to shops, Newcastle City and the M1 which I travel everyday we couldn't imagine living anywhere else. Thanks to Shane and McCloy's for designing not only an estate but a community here in Teralba and we are proud to say we call Billy's Lookout home.

*West Family
Residents of Billy's Lookout*

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After three years of uneventful searching for the perfect home, my wife and I came to the conclusion that the only way that our dream could be fulfilled, was to build. As we wanted to remain close to our current location we came across Billy's Lookout at Teralba. It ticked all the boxes in relation to our strict criteria of location, size, quality of the estate and importantly, the budget. The team could not have made the purchase any more easier. Their professional approach and extremely helpful attitude assisted us along the way. And the day before we were due to sign the contracts we decided to change blocks - "no problem - I'll meet you on site before you decide ". Couldn't have been more happier.

Kevin and Sue Gilshenan, Resident at Billy's Lookout

From the moment we considered purchasing land at Billy's Lookout, the team were helpful and supportive. She was patient while we discussed our plans and was able to answer our many questions. When we visited the development, we stood, looked around and felt instantly comfortable. It did not take us long to put down a deposit. As our land moves closer to becoming registered, we have once again, been impressed with the communication and updates we regularly receive. We feel that McCloy's have lived up to their high standards and excellent reputation, and have met each target date. We feel comfortable investing our savings into such a highly anticipated development. We are very much counting the days until our home starts coming to life in the new year. Every time we drive towards the estate, we cannot contain our excitement to be a part of a growing community so close to beautiful Lake Macquarie.

*Ben Robinson and Rachael Martin
Resident at Billy's Lookout*



Living at Billy's Lookout has exceeded our expectations. As well as its aesthetic appeal of a bush outlook whilst being so close to the lake, the amenities such as the walking trails, public art and playground are all those extra little touches that set Billy's Lookout apart from other estates and create a beautiful community to live in and experience.

**PIERCHOROWICZ FAMILY
RESIDENTS OF BILLY'S LOOKOUT**



TESTIMONIALS

NORTHLAKES ESTATE, CAMERON PARK



The McCloy Group are not just selling land, they are building a real community.

SHARON BRETHERTON
RESIDENT NORTHLAKES ESTATE

The decision to move to Northlakes Estate was easy. Since making that decision we've never looked back. We love it and it's the best decision we've ever made.

Phil Ridley
Resident Northlakes Estate

HERITAGE PARC, MAITLAND

Two years ago I hadn't entertained the prospect of owning a home. My life then changed, my new partner, Miranda, and I contemplated the notion of one day owning a house together. We started the tedious process of visiting display homes, looking at available land, and visiting the banks to see how we stood.

We slowly but surely started to tick the boxes off, the bank said yes, the builder was more than obliging, the land however was our biggest stumbling block. We visited McKeachies, Anambah Est, Waterford, Gilleston Heights, they were all good, but not great.

One day we ran into an old friend and were discussing our dilemma, have you seen Heritage Parc, she enquired? We grabbed the details and drove to have a look.

As we drove through the gates and past the rusty ducks (as we like to call them) we looked at each other and smiled. We knew we were somewhere different. The drive past the lakes captures your attention straight away. In a matter of minutes we decided to call into the sales office and make some enquiries.

After a very short discussion we were sold, we paid our \$1000 deposit and started to make plans. From that single decision our lives have changed forever.

The Heritage Parc community is fantastic place to live. We are slowly but surely meeting all of our continually growing neighbours, and everyone expresses the same sentiment, that they are overjoyed with their decision to move into this well thought out sub division.

The continuing development around the area reassures us that our decision was a good one. The facilities already in place are amazing, with parks and playgrounds aplenty. The future releases of Heritage Parc include even more play areas, a feature that no other development can boast. The footpaths, and beautifully manicured grassed areas are an attraction that is frequently mentioned by visitors, who are hoping one day to join our community.

12 months on, nearly to the day, we feel completely vindicated with our choice to live in Heritage Parc, and would not change a single thing about either it, or our choice.

Jon Doughty and Miranda Guillon
Resident at Heritage Parc

I remember the first time we drove through Heritage Parc we instantly fell IN LOVE with the beautiful ponds and parkland that surrounded. Then and there I knew it was the right estate to build our dream home in. I love the fact that it's an estate that has thought of everything! Literally!! It's a little hidden gem in my eyes. The community is so friendly, the blocks are larger than average in size as well as great value for money.

Madeline Hebbe
Resident at Heritage Parc

My parents and I went and explored the area and fell in love with it. It just had so much to offer; the lovely water ways with its bird life, the trees and the lovely green ways to ambulate along, parks for children to play. It had an air of elegance and of style; it felt warm and great for the family. We all agreed that this was the place we wanted to be and settle. We chose a large block as Dad and Mum love being in the garden and love to grow flowers and veggies so this was perfect. We loved the elegant fence line, which looks beautiful stained, and the gated iron fencing on the greenway access so we're very happy.

Tricia Lill
Resident at Heritage Parc

My family and I were looking for our first family home to build. We searched high and low all through Newcastle/Hunter Valley when we came across Heritage Parc in Rutherford. When we first drove into Heritage Parc and saw all the greenery we fell in love (but were worried it would be out of our price range given how beautiful it is).

When we got into the sales office and met Jenni she helped us more than we could of imagined, answered all questions, we also told her our budget and to our delight was in our budget! We fell in love with a water lot but had to wait for it to be released. 2 years later our house is complete and we still till this day love driving into our estate and love seeing it build up.

We are always recommending the estate to everyone. Thanks McCloy for this beautiful estate

*Milani Family
Residents of Heritage Parc*

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We like the idea of the vast open spaces that Heritage Parc has to offer.

But we are still close to Town.

*Regards Mick Safranko
Resident at Heritage Parc*



When we drove through the front entrance we immediately fell in love with the beautiful landscaped ponds and parkland. It is an upmarket community unlike any others in the area. This is exactly where we want to raise our family.

**KIRSTY DAVIES
RESIDENT, HERITAGE PARC**



TESTIMONIALS

EASTWOOD, GOONELLABAH



We couldn't be more excited to build our forever home in The Bower. McCloy Group have given us a wonderful opportunity to raise a family on a large block of land in a beautiful, picturesque estate.

LAUREN & DANIEL DAMEN
RESIDENTS OF EASTWOOD

IRONBARK RIDGE, MUSWELLBROOK

We are a young family with three children and we have met so many wonderful families that have also built up here. The friendships that our family has made will be for life. It's such a safe environment, to be able to bring our young family up.

Toni Vanderwerf
Resident at Ironbark Ridge

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We are an active, social family and we absolutely love the sense of community in the estate. It's the perfect area for us, it feels like you are out of town with the bigger land area with the convenience of being a few minutes from the shops.

Lisa Morgan
Resident at Ironbark Ridge

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The biggest surprise about moving to Ironbark Ridge has been the community spirit within the estate.

Renae Walsh
Resident at Ironbark Ridge

