

Harbord Financial Services Limited

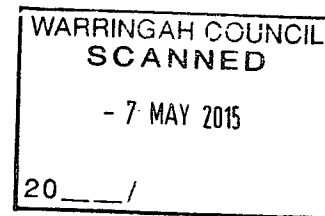
Freshwater
Community Bank®
Branch



30 April 2015

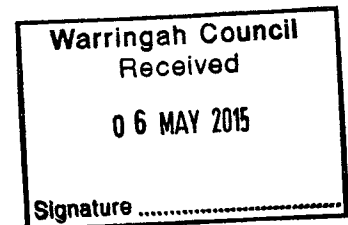
TS:SL:WC

Mr Kevin Short
Planning Officer
Warringah Council
Civic Centre
725 Pittwater Road
DEE WHY NSW 2099



Dear Sir

RE: Modification No: Mod2015/0032 - (DA2007/0856)
Address 5 Lawrence Street & 18 Marmora Street Freshwater



Thank you for your letter dated 10th April 2015 (received 14th April).

We note that the closing date for submissions closed on 27th April 2015 and ask that this submission be considered.

As a community bank and publicly listed company our board meets monthly and as your letter of notification only reached the directors on the 29th April we felt that we needed to respond urgently as our business in Freshwater could be greatly impacted upon.

We cannot support the modification of this DA as of concerns that roof and surface water run off could potentially impact the viability of our Bank in Freshwater which is only 4.5 metres from the east boundary and on the lower side.

With the recent storms we have had in Freshwater two (2) neighbouring properties were impacted by surface run off causing minor flooding to those premises.

Council Engineers also agree that in their view they cannot support the request to delete condition 2 as set out in the Application approval condition and section 17.

Further the applicant does not provide information about the impact this would have by modifying the DA.

Our board seeks written assurances from Council that if consent is granted that the premises 20 Albert Street Freshwater where the Freshwater Community Bank® Branch of Bendigo & Adelaide Bank operates will not be impacted.

We await your reply.

Yours faithfully

A handwritten signature in black ink, appearing to be 'T. Sargeant', written in a cursive style.

Trevor Sargeant

Chairman

Harbord Financial Services Limited

T/as Freshwater Community Bank Branch® of Bendigo & Adelaide Bank

20 Albert Street

FRESHWATER NSW 2096