

16th July 2021

c/- Heather Byrne (Accountant)

Attention Mr David Robson (Auditor)

Eclipse Advisory

PO Box 3127

Erina NSW 2250

Dear Mr Robson

On the 8th June, I moved from the home which had been the shared property with my late husband, and had a simultaneous settlement for the purchase of my new house in Moss Vale.

It was incredibly stressful, and, also, at the time my dear companion dog was suffering terribly from what became a terminal illness.

This letter is to confirm to you my horror when I realised that funds from the settlement from the sale of my house have been incorrectly banked into my super fund account, by the solicitors who were handling the conveyancing matter. The funds were deposited in a PEXA settlement.

I left the legal matters to the solicitors with so much happening, and after the move, discovered that an error had been made by the solicitors during the final settlement payment of funds. Two amounts were paid into the super fund bank account on the 8th June 2021.

I did not realise until the 16th July 2021, and this has straddled the end of financial year reports. As soon as I discovered the error, I transferred my personal funds out of the super fund to my personal account.

I have attached copies of these documents for your reference, and hope that this can be accounted for without any detriment to my superannuation fund in 2021.

Thank You

Yvonne H Davis

Elizabeth Davies

16 July 21

Davies Superannuation Fund

23 Joyce Street

Moss Vale NSW 2577

SETTLEMENT ADJUSTMENT SHEET

DAVIES SALE TO SULLIVAN
PROPERTY: HERITAGE PARK, ARUM 2, 9 KANGALOOON ROAD, BOWRAL

Settlement Date: 8 June 2021

Adjustment Date: 8 June 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$1,315,000.00
Less Deposit Paid		\$131,500.00
Balance		\$1,183,500.00
Council Rates		
For period 1/07/2020 to 30/06/2021 - 365 days		
\$1,556.26 Adjusted as Paid		
Purchaser allows 22 days		
For Period 8/06/2021 to 30/06/2021		\$93.80
Strata Levies		
For period 1/06/2021 to 31/08/2021 - 92 days		
\$1,492.00 Adjusted as Paid		
Purchaser allows 84 days		
For Period 8/06/2021 to 31/08/2021		\$1,362.26
Purchaser allows for Section 184 Certificate (inclusive of GST)		\$119.90
Totals	\$0.00	\$1,185,075.96
Less Amount Payable by Vendor		\$0.00
AMOUNT DUE ON SETTLEMENT		\$1,185,075.96

Payment Details:

<u>Payee</u>	<u>Amount</u>
Wingecarribee Shire Council (Water)	\$112.54
Oxley Law	\$2,566.87
PEXA	\$116.60
Linked settlement	\$1,093,390.06
Elizabeth Helen Davies - Davies Superannuation Fund	\$88,889.89
TOTAL	\$1,185,075.96

Direction for water calculated to include:

Water and Sewerage Access charges to 30.4.21 – interest only	\$0.22
Unbilled access charges 1.5.21 – 8.6.21 (being 39 days at \$2.88/day) (Water usage charged through Owners Corporation)	\$112.32

Mrs Elizabeth Helen Davies
 Heritage Park
 Unit 2, Arum, 9 Kangaloon Road
 Bowral NSW 2576

Tax Invoice

Invoice Number	300
Invoice Date	03/06/2021
Payment Due On	10/06/2021
Amount Due	\$2,566.87

21-0346 - Davies - Sale

Heritage Park, Arum 2, 9 Kangaloon Road, Bowral NSW | 2/SP80491

Fees

Date	Description	Staff	Amount	GST	Total
03/06/2021	To: our professional fees of acting for you in relation to your sale of real property including taking your instructions, attendances on you, ordering statutory enquiries, drafting and settling the listing Contract and submitting same to the agent, receive sales advice and settle terms of Contract in accordance with same, attend to any required negotiation of terms (not including any substantial or protracted negotiations), attend to confirm exchange of Contracts, receive requisitions on title, draft and finalise replies to same, oversee execution of Transfer, review and confirm settlement adjustments, providing cheque directions and all further correspondence and attendances necessary in relation to the settlement of this sale allowing for skill, care, consideration, responsibility and liability, as agreed and pursuant to our Costs Agreement, our professional fees on a time basis amounting to \$1,900.00 plus GST	KD	\$1,900.00	\$190.00	\$2,090.00
			\$1,900.00	\$190.00	\$2,090.00

Expenses

Date	Description	Cost	Qty	Amount	GST	Total
------	-------------	------	-----	--------	-----	-------

01/04/2021	TriSearch - InfoTrack: eCOS Standalone - ARUM 2/9 KANGALOON RD BOWRAL 2576	\$18.08	1.00	\$18.08	\$1.81	\$19.89
01/04/2021	TriSearch - NSW: Document Image - Dealing AM345654	\$16.14	1.00	\$16.14	\$1.61	\$17.75
01/04/2021	TriSearch - NSW: Document Image - Dealing AM358756	\$16.14	1.00	\$16.14	\$1.61	\$17.75
01/04/2021	TriSearch - NSW: Document Image - Deposited Plan 270566(88B)	\$16.14	1.00	\$16.14	\$1.61	\$17.75
01/04/2021	TriSearch - NSW: Document Image - Strata Plan 80491 (Developer By Laws)	\$16.14	1.00	\$16.14	\$1.61	\$17.75
01/04/2021	TriSearch - NSW: Plan - Deposited Plan 270566	\$17.37	1.00	\$17.37	\$1.73	\$19.10
01/04/2021	TriSearch - NSW: Plan - Strata Plan 80491	\$17.37	1.00	\$17.37	\$1.73	\$19.10
01/04/2021	TriSearch - NSW: Title Search - 1/270566	\$14.55	1.00	\$14.55	\$1.46	\$16.01
01/04/2021	TriSearch - NSW: Title Search - 2/SP80491	\$14.55	1.00	\$14.55	\$1.46	\$16.01
01/04/2021	TriSearch - NSW: Title Search - CP/SP80491	\$14.55	1.00	\$14.55	\$1.46	\$16.01
16/04/2021	Section 184 Certificate Section 184 Certificate	\$119.90	1.00	\$109.00	\$10.90	\$119.90
19/04/2021	TriSearch - Revenue NSW: Clearance Certificate - Unit: 2 Arum, 9 Kangaloon Road, Bowral, Wingecarribee	\$41.68	1.00	\$41.68	\$0.67	\$42.35
21/04/2021	TriSearch - NSW: Document Image - Dealing AJ466953	\$30.00	1.00	\$30.00	\$3.00	\$33.00
03/06/2021	Sundries including file establishment, telephone calls, postage, photocopying, DX, stationery & insurance.	\$95.00	1.00	\$95.00	\$9.50	\$104.50
				\$436.71	\$40.16	\$476.87
				Subtotal		\$2,336.71
				GST		\$230.16
				Total		\$2,566.87
				Total Balance Due		\$2,566.87

PAYMENT DETAILS

Please ensure the matter reference number is quoted with your payment

By Direct Deposit

Bank: Bank of Queensland

SETTLEMENT ADJUSTMENT SHEET

**DAVIES PURCHASE FROM PETERS AND MOORE
PROPERTY: 23 JOYCE STREET, MOSS VALE**

Settlement Date: 8 June 2021

Adjustment Date: 8 June 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$1,100,000.00
Less Deposit Paid		\$55,000.00
Balance		<u>\$1,045,000.00</u>
Council Rates		
For period 1/07/2020 to 30/06/2021 - 365 days		
\$1,562.76 Adjusted as Paid		
Purchaser allows 22 days		
For Period 8/06/2021 to 30/06/2021		\$94.19
Registration Fees		
Vendor allows 1 x Discharge of Mortgage @		
\$146.40	\$146.40	
Totals	<u>\$146.40</u>	<u>\$1,045,094.19</u>
Less Amount Payable by Vendor		\$146.40
AMOUNT DUE ON SETTLEMENT		<u>\$1,044,947.79</u>

Payment Details:

<u>Payee</u>	<u>Amount</u>
Wingecarribee Shire Council (Rates)	\$390.34
Wingecarribee Shire Council (Water)	\$211.08
PEXA	\$116.60
Balance to be advised by vendor	<u>\$1,044,229.77</u>
TOTAL	<u>\$1,044,947.79</u>

Direction for water calculated to include:

Water and Sewer charges to 31.3.21 (paid 25.5.21)	\$0.00
Unbilled Water and Sewer access 1.4.21 – 8.6.21 (being 69 days at \$2.88/day)	\$198.72
Water Usage as at 11.5.21	\$7.32
Estimated Water Usage 12.5.21 – 8.6.21 (being 28 days at \$0.18/day)	\$5.04

Mrs Elizabeth Helen Davies
Heritage Park
Unit 2, Arum, 9 Kangaloon Road
Bowral NSW 2576

Tax Invoice

Invoice Number 301
Invoice Date 03/06/2021
Payment Due On 10/06/2021
Amount Due \$2,507.87

21-0368 - Davies - Purchase

23 Joyce Street, Moss Vale NSW | 4053/1242576

Fees

Date	Description	Staff	Amount	GST	Total
05/05/2021	To: our professional fees of acting on your behalf in relation to your purchase of real property including advising you and taking your instructions, reviewing and advising in relation to the Contract, settling the terms of the Contract in protection of your interests (not including any substantial or protracted negotiations), investigating title to the property, conducting the usual proper searches and enquiries, checking no adverse affectation disclosed by the usual enquiries, effecting exchange of Contracts, issuing requisitions on title and reviewing replies, overseeing payment of Transfer Duty, submitting settlement statement, arranging and attending on settlement, including liaising with your mortgagee (if applicable), reporting to you on completion, notifying authorities of change of ownership, generally overseeing and being responsible for the transfer to you of a good title, and all further correspondence and attendances necessary in relation to the settlement of this purchase allowing for skill care, consideration, responsibility and liability, as agreed and pursuant to our Costs Agreement, our professional fees on a time basis amounting to \$1,900.00 plus GST	JSK	\$1,900.00	\$190.00	\$2,090.00
			\$1,900.00	\$190.00	\$2,090.00

Expenses

Date	Description	Cost	Qty	Amount	GST	Total
05/05/2021	Attendance to assessment, stamping and lodging documents at Revenue NSW	\$44.00	1.00	\$40.00	\$4.00	\$44.00
05/05/2021	Sundries including file establishment, telephone calls, postage, photocopying, DX, stationery & insurance.	\$95.00	1.00	\$95.00	\$9.50	\$104.50
05/05/2021	Wingecarribee Shire Council – 603 Certificate	\$85.00	1.00	\$85.00	\$0.00	\$85.00
05/05/2021	Wingecarribee Shire Council – Merchant Fee	\$2.62	1.00	\$2.38	\$0.24	\$2.62
05/05/2021	Wingecarribee Shire Council – Outstanding Notices & Orders	\$120.00	1.00	\$120.00	\$0.00	\$120.00
05/05/2021	Wingecarribee Shire Council – Special Water Meter Reading	\$56.50	1.00	\$56.50	\$0.00	\$56.50
07/05/2021	TriSearch - Revenue NSW: EDR - Agreement for Sale of Land - 03/05/2021	\$4.77	1.00	\$4.77	\$0.48	\$5.25
				\$403.65	\$14.22	\$417.87
				Subtotal		\$2,303.65
				GST		\$204.22
				Total		\$2,507.87
				Total Balance Due		\$2,507.87

PAYMENT DETAILS

Please ensure the matter reference number is quoted with your payment

By Direct Deposit

Bank: Bank of Queensland

Account Name: Oxley Law Pty Ltd

BSB: 122-729

Account Number: 22996128

Pursuant to s.321 of the Legal Professional Act interest prescribed under regulation 110A of the Legal Profession Regulation shall accrue on any amount outstanding after the expiration of thirty days.

NOTIFICATION OF CLIENT'S RIGHTS

1. If this bill is not itemised, you are entitled to request a fully itemised bill within 30 days of the bill becoming payable. If the itemised bill exceeds the amount specified in this lump sum bill, the additional costs may be recovered from you only if the costs are determined to be payable after a costs assessment before the Supreme Court or after a binding determination by the NSW



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 48

14 MAY 2021 TO 16 JUNE 2021

THE MANAGER
DAVIES SUPERANNUTION FUND
VILLA 2
"ARUM HERITAGE PARK"
9 KANGALOOON RD
BOWRAL NSW 2576

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

ELIZABETH HELEN DAVIES & DAVID
STUART GODING ATF DAVIES
SUPERANNUTION FUND

Branch Number (BSB)

012-547

Account Number

1941-88477

Account Descriptor

PREMIUM BUSINESS

Opening Balance:

\$ **84,858.58**

Total Deposits:

\$ **138,602.23**

Total Withdrawals:

\$ **16,963.75**

Closing Balance:

\$ **206,497.06**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844



Transfer between my accounts

Payment successful

Your receipt

Lodgement number ⓘ	1867927819
Receipt number ⓘ	851463
Transfer from	
Account name	Cash Management Account
Transfer to	
Account name	ANZ Pensioner Advantage
Account number	194180192
BSB	012547
Available funds	\$142,141.62
Transfer details	
Pay no earlier than	16/07/2021
Total amount	\$88,889.89

Important information

This is your lodgement receipt confirming that your payment has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of their bank.

If you made a future-dated payment, please log onto ANZ Internet Banking after the nominated payment date to confirm that your payment was processed and to obtain your receipt number.



Transfer between my accounts

Payment successful

Your receipt

Lodgement number ⓘ **1867926499**

Receipt number ⓘ **850136**

Transfer from

Account name **Cash Management Account**

Transfer to

Account name **ANZ Pensioner Advantage**

Account number **194180192**

BSB **012547**

Available funds **\$53,251.73**

Transfer details

Pay no earlier than **16/07/2021**

Total amount **\$47,570.00**

Important information

This is your lodgement receipt confirming that your payment has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of their bank.

If you made a future-dated payment, please log onto ANZ Internet Banking after the nominated payment date to confirm that your payment was processed and to obtain your receipt number.

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 1941-88477

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
14 MAY	OPENING BALANCE			84,858.58
31 MAY	TRANSFER FROM HP BOWRAL PTY LT RENT PAYMNT DAVIES		2,138.68	86,997.26
31 MAY	ANZ MOBILE BANKING PAYMENT 588490 TO COTSWOLD FURNITURE PTY LTD	6,963.75		80,033.51
31 MAY	CREDIT INTEREST PAID		3.66	80,037.17
01 JUN	ANZ M-BANKING FUNDS TFER TRANSFER 330801 TO 012547194180192	10,000.00		70,037.17
08 JUN	TRANSFER FROM SALES TRUST 2/9 KANGALOOON RD		47,570.00	117,607.17
08 JUN	SETTLEMENT FUNDS 210346 DAVIES		88,889.89	206,497.06
	TOTALS AT END OF PAGE	\$16,963.75	\$138,602.23	
	TOTALS AT END OF PERIOD	\$16,963.75	\$138,602.23	\$206,497.06

This Statement Includes

Interest earned on deposits	\$3.66
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 MAY 2021 to 31 MAY 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 16/06/21 and the monthly fee cycle, as appears above, ended on 31/05/21.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

ANZ PENSIONER ADVANTAGE STATEMENT

Account Number 1941-80192

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
15 JUL	VISA DEBIT PURCHASE CARD 6002 HUNTER AND GATHERER CO MOSS VALE EFFECTIVE DATE 13 JUL 2021	723.00		5,681.73
16 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 850136 FROM 194188477		47,570.00	53,251.73
16 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 851463 FROM 194188477		88,889.89	142,141.62
16 JUL	CREDIT INTEREST PAID		0.11	142,141.73
TOTALS AT END OF PAGE		\$723.00	\$136,460.00	
TOTALS AT END OF PERIOD		\$23,372.31	\$156,560.00	\$142,141.73

This Statement Includes

Interest earned on deposits	\$0.11
-----------------------------	--------

Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	0.16
-----------------------------	------

ANZ Fee Saving Tip

Transferring your other accounts to ANZ.

We've made it simple and convenient for you to change your bank accounts to ANZ and transfer your regular payments to your new ANZ accounts. In 3 easy steps you'll be done. Check out anz.com/switching for more info or to switch today.

No transaction fees* for ANZ cardholders across the new atm by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atm by Armaguard ATM.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atms for further detail and terms and conditions.