

Client Needs Analysis

for

**Vivian Jean France Viader Etienne
Marie Denise Viader Etienne**

Date

01 March 2021



Nectar Mortgages North Shore Pty Ltd

0411558858

12 Wembury Road, St Ives, NSW 2075

<https://www.nectarmortgages.com.au/project/grant-howe/>

01 YOUR REQUIREMENTS AND OBJECTIVES

1. Loan purpose type

Owner occupied

2. Loan purpose

1. Refinance	\$610,000
2. Purchase a property	\$740,000

3. Client's circumstances, goals and priorities in seeking finance

Clients wish to purchase a new home closer to their daughter on the Central Coast of NSW and initially rent out their current home until they retire in 3 - 5 years.

4. Total amount of credit sought

\$1,350,000

5. Term of credit sought

30 years

6. If purchasing property, how long are you looking to retain the property for?

<input type="checkbox"/> < 2 years	<input type="checkbox"/> 2 - 5 years	<input checked="" type="checkbox"/> 5 - 10 years	<input type="checkbox"/> 10 years plus
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Please provide reasons below:

None

02 YOUR DETAILS

CLIENT - VIVIAN VIADER ETIENNE	
Title	<input checked="" type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other
Surname	Viader Etienne
Given names	Vivian Jean France
Previous name	
Date of birth	27 Feb 1953
Sex	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female
Resident of (if not Australia)	Australia
Marital status	<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced
Number of dependents	0
Ages	0
Current address	16 Lilyfield Road Rozelle NSW 2039
Time at current address	9 Years 1 Months
Current residential status	<input checked="" type="checkbox"/> Own Home <input type="checkbox"/> To Be Purchased <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents <input type="checkbox"/> Other
Email address	jeanloup_1@hotmail.com
Home phone number	
Work phone number	
Mobile number	0499999626
Fax number	
Preferred daytime contact number	<input type="checkbox"/> Home <input type="checkbox"/> Work <input checked="" type="checkbox"/> Mobile
Face to face identity check	<input checked="" type="checkbox"/>
Acting on behalf of trust	<input type="checkbox"/>
Trust name	

CLIENT - MARIE VIADER ETIENNE	
Title	<input type="checkbox"/> Mr <input checked="" type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other
Surname	Viader Etienne
Given names	Marie Denise
Previous name	
Date of birth	29 Jun 1956
Sex	<input type="checkbox"/> Male <input checked="" type="checkbox"/> Female
Resident of (if not Australia)	Australia
Marital status	<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced
Number of dependents	0
Ages	0
Current address	16 Lilyfield Road Rozelle NSW 2039
Time at current address	9 Years 1 Months
Current residential status	<input checked="" type="checkbox"/> Own Home <input type="checkbox"/> To Be Purchased <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents <input type="checkbox"/> Other
Email address	denise.etienne@live.com.au
Home phone number	
Work phone number	
Mobile number	0426049466
Fax number	
Preferred daytime contact number	<input type="checkbox"/> Home <input type="checkbox"/> Work <input checked="" type="checkbox"/> Mobile
Face to face identity check	<input checked="" type="checkbox"/>
Acting on behalf of trust	<input type="checkbox"/>
Trust name	

03 IDENTIFICATION DOCUMENTS

CLIENT - VIVIAN VIADER ETIENNE

Document type	Drivers_Licence_Australian
Document number	7839UN
Place of issue	Australia
Date of issue	
Expiry date	11 May 2025
Name on document	Vivian Jean France Viader Etienne
Document issued by	Government
Original or certified copy	Original

Document type	Passport_Australian
Document number	N8369911
Place of issue	Australia
Date of issue	03 Mar 2014
Expiry date	03 Mar 2024
Name on document	Vivian Jean France Viader Etienne
Document issued by	Government
Original or certified copy	Original

CLIENT - MARIE VIADER ETIENNE

Document type	Drivers_Licence_Australian
Document number	1694ZP
Place of issue	Australia
Date of issue	
Expiry date	11 Jun 2025
Name on document	Marie Denise Viader Etienne
Document issued by	Government
Original or certified copy	Original

Document type	Passport_Australian
Document number	PA4738028
Place of issue	Australia
Date of issue	27 Sep 2016
Expiry date	27 Sep 2026
Name on document	Marie Denise Viader Etienne
Document issued by	Government
Original or certified copy	Original

04 YOUR EMPLOYMENT DETAILS

Please ensure you record 3 years history

CLIENT- VIVIAN VIADER ETIENNE	
Primary Employment	PAYG
Employment type	<input checked="" type="checkbox"/> PAYG <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired
Employment basis	<input checked="" type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/> Casual
Occupation	Bus Driver
Employer/Company name	
Employer/Company address	
Employer contact name and phone number (HR/Payroll contact)	Mr. Payroll Officer
Employer email	
Time at current employment	8 Years 10 Months
Average hours per week (if casual or part time)	0

05 YOUR FINANCIAL POSITION

Asset name	Asset type	Address	Calculated value	Ownership
Rozelle Home	Terrace	16 Lilyfield Road Rozelle NSW 2039	\$1,890,000	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%
Offset Account	Savings Account		\$93,000	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%
Savings Account	Savings Account		\$3,000	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%
Car	Medium		\$15,000	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%
Home Contents	Home Contents		\$60,000	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%
Superannuation	Superannuation		\$236,765	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%

TOTAL ASSETS (A)					\$2,297,765	
Liability name	Liability type	Limit(B)	Repayment	Amount owing(C)	Ownership	Asset
Bankwest Credit Card	Credit Card	\$6,000	\$0	\$0	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	
Citibank Credit Card	Credit Card	\$15,000	\$0	\$0	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	
Rozelle Home Mortgage	Home Loan	\$570,763.84	\$2,508	\$570,763.84	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	Rozelle Home
Rozelle Home Mortgage	Home Loan	\$11,561	\$150	\$11,561	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	Rozelle Home
Rozelle Home Mortgage	Home Loan	\$25,793.27	\$127	\$25,793.27	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	Rozelle Home
TOTAL		\$629,118.11	\$2,785	\$608,118.11		

NET WORTH (A - Higher amount B or C)		\$1,668,646.89	
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06 YOUR INCOME AND EXPENDITURE

ANNUAL INCOME - VIVIAN VIADER ETIENNE		
	Gross	Net
PAYG - Bus Driver		
Base income / Salary	\$76,763	\$60,267.57
Bonuses	\$0	\$0
Regular overtime	\$0	\$0
Commission income	\$0	\$0
Other	\$0	\$0
SUB TOTAL		\$60,267.57
TOTAL CURRENT NET ANNUAL PAYG INCOME		\$60,267.57
CURRENT ANNUAL RENTAL INCOME		\$23,400
TOTAL CURRENT NET ANNUAL INCOME		\$83,667.57
EXPECTED ANNUAL RENTAL INCOME		\$0
ANNUAL INCOME - MARIE VIADER ETIENNE		
TOTAL CURRENT NET ANNUAL PAYG INCOME		\$0
CURRENT ANNUAL RENTAL INCOME		\$23,400
TOTAL CURRENT NET ANNUAL INCOME		\$23,400
EXPECTED ANNUAL RENTAL INCOME		\$0
TOTAL NET ANNUAL INCOME		\$107,067.57
TOTAL NET MONTHLY INCOME (A)		\$8,922.30

07 YOUR CASH FLOW POSITION

The following information provides a snapshot of your current cash flow position

TOTAL NET MONTHLY PAYG INCOME (A)	\$5,022.30			
CURRENT LOAN REPAYMENTS/RENT				
Liability name	Liability type	Repayment	Ownership	Refinance
Bankwest Credit Card	Credit Card	\$0 (Monthly)	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Citibank Credit Card	Credit Card	\$0 (Monthly)	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Rozelle Home Mortgage	Home Loan	\$2,508 (Monthly)	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Rozelle Home Mortgage	Home Loan	\$150 (Monthly)	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Rozelle Home Mortgage	Home Loan	\$127 (Monthly)	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
CURRENT MONTHLY REPAYMENTS (B)		\$2,785		
FUTURE MONTHLY REPAYMENTS (C)		\$0		
REPAYMENTS FOR THE PROPOSED LOAN (D)		\$4,207.08		

MONTHLY LIVING EXPENSES					
Expense name	Expense type	Amount (Monthly)	Ownership	Continue after settlement	Commence after settlement
General Living Expenses	Other	\$3,000	Vivian Viader Etienne - 50% Marie Viader Etienne - 50%	Yes	No
CURRENT MONTHLY LIVING EXPENSES (E)				\$3,000	
FUTURE MONTHLY LIVING EXPENSES (F)				\$3,000	

EXPECTED FUTURE LIVING EXPENSE CHANGES

None

TOTAL CURRENT NET ANNUAL INCOME	\$107,067.57	TOTAL FUTURE NET ANNUAL INCOME	\$107,067.57
TOTAL CURRENT NET MONTHLY INCOME (A)	\$8,922.30	TOTAL FUTURE NET MONTHLY INCOME (I)	\$8,922.30
CURRENT MONTHLY REPAYMENTS (B)	\$2,785	FUTURE MONTHLY REPAYMENTS (C)	\$0
REPAYMENTS FOR THE PROPOSED LOAN (D)			\$4,207.08
CURRENT MONTHLY LIVING EXPENSES (E)	\$3,000	FUTURE MONTHLY LIVING EXPENSES (F)	\$3,000
TOTAL CURRENT MONTHLY NET EXPENDITURE (B+E=G)	\$5,785	TOTAL FUTURE MONTHLY EXPENDITURE (C+D+F=H)	\$7,207.08
TOTAL CURRENT MONTHLY NET SURPLUS (A-G)	\$3,137.30	TOTAL FUTURE MONTHLY NET SURPLUS (I-H)	\$1,715.22

08 YOUR PROPOSED LOAN REQUIREMENTS

Borrower names	Vivian Viader Etienne Marie Denise Viader Etienne
Address of security properties	16 Lilyfield Road, Rozelle, NSW 2039 1 TBA Street, Gosford, NSW 2250

IF YOU ARE PURCHASING			
Purchase and loan costs		Available funds	
Purchase price	\$710,000	Deposit paid	\$0
Lender application/Valuation fees	\$726	Cash savings	\$0
Transfer stamp duty	\$27,285	Sale proceeds	\$0
Legal and registration fees	\$293	Gift	\$0
LMI: Add to loan?	\$0	FHOG	\$0
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Other	\$0
TOTAL COSTS (A)	\$738,304	TOTAL OWN FUNDS (D)	\$0
LOAN AMOUNT REQUESTED (B)	\$1,350,000	OWN FUNDS REQUIRED (A-B)=C	-\$611,696
OWN FUNDS REQUIRED (A-B)=C	-\$611,696	SURPLUS / SHORTFALL (D-C)	\$611,696

IF YOU ARE REFINANCING OR INCREASING A LOAN			
Purpose for refinancing/Top up	<input checked="" type="checkbox"/> Better rate	Current loan balance	\$608,118
	<input type="checkbox"/> Building	Lender application/Valuation fees	\$726
	<input type="checkbox"/> Consolidate Debts <input type="checkbox"/> Need Extra Cash <input type="checkbox"/> Renovating <input type="checkbox"/> Investing <input type="checkbox"/> Restructure <input type="checkbox"/> Other	Legal fees	\$293
Property value	\$1,890,000	LMI: Add to loan? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$0
Property status	<input checked="" type="checkbox"/> Owner Occupied	Discharge costs	\$0
	<input type="checkbox"/> Vacant Land <input type="checkbox"/> Investment Property	Other exit fees	\$0
SUBTOTAL REFINANCE AND LOAN COSTS (E)			\$609,137
ADDITIONAL LOAN FUNDS SOUGHT (F)			\$740,863
TOTAL LOAN AMOUNT (E+F)			\$1,350,000

IF YOU ARE REFINANCING / CONSOLIDATING DEBTS					
Liability name	Lender	Liability type	Estimated payout amount	Current interest rate	Remaining term of loan

Other debt

As part of the proposed consolidation of debt, are credit card limits going to be reduced or cancelled?

Yes No

Please provide details below.

09 YOUR PREFERRED LOAN OPTIONS

PREFERRED INTEREST RATE TYPE			
Feature	Required	Risks discussed	Details
Variable rate Interest charged and repayments will change to reflect interest rate movements. Reasons for prioritizing this feature: <ul style="list-style-type: none"> To take advantage of potential future decreases in the interest rate Flexibility with respect to repayment, redraw and/or early repayment of loan 	Optional	Yes	-
Fixed rate Rate is fixed for a specified term giving certainty of interest and repayments for that term. Reasons for prioritizing this feature: <ul style="list-style-type: none"> Certainty of repayments Make budgeting easier 	Optional	Yes	Preferred duration of the fixed rate period - 3 years
Fixed and variable A loan split into fixed and variable portions. Reasons for prioritizing this feature: <ul style="list-style-type: none"> Limiting risk of increasing variable interest rate to obtain some benefit from potential future decreases in the interest rate Retaining a degree of flexibility in relation to increased repayments, redraws and/or early repayment of part of the loan 	Must have	Yes	Preferred duration of the fixed rate period - 3 years
Line of credit Flexibility of revolving line of credit allows client(s) to draw to an approved limit from time to time with only an obligation to pay monthly interest on used amount.	Not required	-	-

PREFERRED REPAYMENT TYPE			
Feature	Required	Risks discussed	Details
Principal & interest Repayments cover loan principal and interest so that the loan is repaid in full by the end of the loan term. Reasons for prioritizing this feature: <ul style="list-style-type: none"> Minimize interest paid over life of loan 	Must have	-	Preferred repayment frequency - Monthly
Interest only Allows smaller payments during the interest only period. Reasons for prioritizing this feature: <ul style="list-style-type: none"> Taxation or accounting reasons (no tax advice is being given), including: Release funds for investment purposes (e.g. shares, investment property, super contributions), Priority is paying off non-deductible debts (this loan is for investment purposes), Plan to convert to an investment property in future 	Must have	Yes	Preferred duration of the Interest Only period - 1 to 3 years
Interest only in advance Allows the client(s) to make lump sum interest only payments in advance.	Not required	-	-

PREFERRED LOAN FEATURES		
Feature	Required	Risks discussed
Offset account <ul style="list-style-type: none"> Allows client(s) to link a savings account in their name to a loan account to reduce amount of interest payable under loan. Will only be of benefit where the client expects to have sufficient funds in the offset account so that the interest savings on the loan will exceed the additional costs related to the offset account. Reasons for prioritizing this feature: <ul style="list-style-type: none"> Allows paying off loan sooner 	Must have	Yes
Redraw	Optional	-

Allows client(s) to access extra repayments that they made over and above the required minimum repayments.		
Reasons for prioritizing this feature: <ul style="list-style-type: none"> Flexibility to access prepaid funds if needed 		
Additional payments Allows client to make additional payments on the loan without penalty	Optional	-
Reasons for prioritizing this feature: <ul style="list-style-type: none"> Important to pay off loan quickly Allows additional payments without penalty 		
Split account Allows client to have more than one sub account/s, or a separate account for savings/investment funds, for tax, accounting, or personal expense purposes.	Must have	-
Reasons for prioritizing this feature: <ul style="list-style-type: none"> Reduce interest paid Flexibility of account management 		
Top up Allows client to have access to additional funds for future use, subject to sufficient equity.	Not required	-
Ability to switch loans Allows client to have the ability to switch between a lender's mortgage products.	Must have	-
Reasons for prioritizing this feature: <ul style="list-style-type: none"> Flexibility to switch products without incurring high costs Ability to take advantage of lower interest rates 		
Portability Allows client the option to transfer the loan to an alternative property to save money and time.	Not required	-
Client preferred lender If the client has a preferred lender or type of lender they would like to deal with (e.g. ethical lenders, bank loyalty).	Not required	-
Lender service offering If the client prefers a lender that has certain product features (e.g. fast turnaround time, internet banking, physical branch).	Not required	-
Package If the client prefers a product that includes a package, e.g. credit card.	Optional	-
Reasons for prioritizing this feature: <ul style="list-style-type: none"> Discounts on products (e.g. credit cards) Save on fees 		
Construction Allows the client to have the funds available to build or renovate a property.	Not required	-

Do the client(s) have any other loan feature requirements?

Yes No

Are there any risks, other than what has been stated, associated with the features being sought that you would like to disclose to the client?

Yes No

10 YOUR FINANCIAL SECURITY

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives?

Yes No

DIFFICULTY IN MEETING FINANCIAL COMMITMENTS

Have you had difficulty in meeting your financial commitments in the past two years?

Vivian Viader Etienne

Yes No

Marie Viader Etienne

Yes No

JUDGEMENTS, ATTACHMENTS, OR LEGAL PROCEEDINGS

Do you have any pending judgements or legal proceedings that may impact on your financial situation in the foreseeable future, if so please provide details?

Vivian Viader Etienne

Yes No

Marie Viader Etienne

Yes No

PROTECTING YOUR LIFESTYLE / ASSETS

1. Do you have any insurance to protect your lifestyle e.g. Life, total permanent disablement insurance, income protection etc?

Yes No

2. How would your lifestyle need to be maintained if you and / or your partner were:

- Temporarily unable to earn an income, for example through sickness / illness?
- Permanently unable to earn income, for example through death / permanent disability?

3. Would you like to have someone contact you regarding life insurance?

Yes No

4. Do you have any home and contents insurance?

Yes No

5. Would you like someone to contact you regarding home and contents insurance?

Yes No

FORESEEABLE MATERIAL CHANGES – VIVIAN VIADER ETIENNE

1. Do you anticipate any material changes to your financial situation (other than retirement)?

Yes No

2. Is the client(s) planning to retire or already retired during the proposed loan term?

Yes No

FORESEEABLE MATERIAL CHANGES – MARIE VIADER ETIENNE

1. Do you anticipate any material changes to your financial situation (other than retirement)?

Yes **No**

2. Is the client(s) planning to retire or already retired during the proposed loan term?

Yes **No**

11 FOR THE CREDIT ASSISTANCE PROVIDER

The list of verification requirements is not intended to be an exhaustive list of all the types of evidence which can be used to confirm the client's financial situation.

VERIFICATION CHECKLIST

PAYG CLIENTS

Recent payroll receipts/payslips

A statement from the clients

Recent Income Tax Return (ATO Notice of Assessment)

Bank statements to evidence

Debt payment history 3 Months **6 Months** 12 Months

Salary payments 3 Months **6 Months** 12 Months

Regular savings pattern 3 Months **6 Months** 12 Months

Confirmation of employment with the employer (subject to the requirements of the Privacy Act 1988), e.g. letter from employer on company letterhead detailing base gross and net income, length of service, status of employment (hand written letters are unacceptable)

Other (please list):

SELF-EMPLOYED CLIENTS

Recent income tax returns

A statement from the clients

Business Activity Statement

Financial Statement (profit & loss / balance sheet)

Other (please list):

REFINANCING CLIENTS

REFINANCING / SWITCHING AND DEBT CONSOLIDATION

- Copy of existing contract/statement to verify
- Product type
 - Fixed vs variable rate
 - Cost savings feature
 - Break costs
- 6-12 months of statements to verify**
- Current interest rate and costs
 - Ongoing fees
 - Repayment conduct
- Payout statement in relation to exit fees and amount of debt being refinanced

SECURITY

- Where a property is being used as security the ownership of the property will need to be verified (e.g. by a rates notice).

12 CREDIT ASSISTANCE PROVIDER

CREDIT REPRESENTATIVE	
Name	Grant Howe
CRN	462571
Phone	(02) 94401086
Mobile	0411558858
Email	grant.howe@nectarmortgages.com.au
LICENSEE	
Name	QED Credit Services Pty Ltd
ACN	147272295
Australian Credit Licence Number	387856
CORPORATE CREDIT REPRESENTATIVE	
Name	Nectar Mortgages North Shore Pty Ltd
Credit Representative Number	524121
ACN	642138636

Accepted by

Client Name: Vivian Jean France Viader Etienne

Signature:  VIVIAN JEAN FRANCE VIADER ETIENNE (Mar 8, 2021 13:02 GMT+11)

Date: 8/3/21

Client Name: Marie Denise Viader Etienne

Signature:  Marie Denise Viader Etienne (Mar 8, 2021 13:08 GMT+11)

Date: 8/3/21









Client Needs Analysis

Final Audit Report

2021-03-08

Created:	2021-03-04
By:	Grant Howe (grant.howe@nectarmortgages.com.au)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAdsoANouALx6BrF33U2-Kdinijt4PnSX

"Client Needs Analysis" History

-  Document created by Grant Howe (grant.howe@nectarmortgages.com.au)
2021-03-04 - 1:02:43 AM GMT- IP address: 220.238.92.53
-  Document emailed to VIVIAN JEAN FRANCE VIADER ETIENNE (jeanloup_1@hotmail.com) for signature
2021-03-04 - 1:03:09 AM GMT
-  Email viewed by VIVIAN JEAN FRANCE VIADER ETIENNE (jeanloup_1@hotmail.com)
2021-03-04 - 2:33:42 AM GMT- IP address: 61.68.148.107
-  Document e-signed by VIVIAN JEAN FRANCE VIADER ETIENNE (jeanloup_1@hotmail.com)
Signature Date: 2021-03-08 - 2:02:23 AM GMT - Time Source: server- IP address: 61.68.148.107
-  Document emailed to Marie Denise Viader Etienne (denise.etienne@live.com.au) for signature
2021-03-08 - 2:02:24 AM GMT
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2021-03-08 - 2:07:53 AM GMT- IP address: 61.68.148.107
-  Document e-signed by Marie Denise Viader Etienne (denise.etienne@live.com.au)
Signature Date: 2021-03-08 - 2:08:56 AM GMT - Time Source: server- IP address: 61.68.148.107
-  Agreement completed.
2021-03-08 - 2:08:56 AM GMT