

EXECUTIVE SUMMARY

This case involves a significant breach of Washington State community property law. During our 25-year marriage, I consistently fulfilled my legal and financial obligations as a co-owner and co-borrower of jointly held property valued at over \$3 million. I maintained equal payments and shared liabilities without knowledge of separate property claims later asserted by Christine, based on financial contributions from her parents between 2004 and 2009. This lack of disclosure violates Washington's requirement for mutual consent, transparency, and fiduciary duty between spouses in property matters. Christine's attempt to retroactively modify our community property arrangement without my knowledge is both inequitable and contrary to Washington State law. Given nearly two decades of equal payments, the mediator should preserve the community property character of these assets.

LEGAL FRAMEWORK & UNDISCLOSED SEPARATE PROPERTY CLAIMS

In this dissolution matter, we face a fundamental violation of Washington State community property law. RCW 26.16.030 establishes that property acquired during marriage is presumed to be community property, requiring transparency and mutual consent for any changes that would impact ownership rights. Furthermore, RCW 26.16.210 requires that any conveyance or contract that modifies joint property rights must be executed by both spouses to be legally enforceable. Christine's actions circumvented these statutory protections by concealing arrangements to modify property ownership without my knowledge or consent, breaching the fiduciary duty inherent in marital property arrangements.

Throughout our marriage, I maintained equal liability and made equal payments on properties now valued at over \$3 million, entirely unaware of arrangements later used to reduce my equity position. Christine's separate property claim of \$515,413, based on her parents' payments made directly to our mortgage company between 2004 and 2009, was only disclosed during divorce proceedings. Despite bearing equal liability and making equal monthly payments, I was never informed these payments would later be claimed as creating a separate property interest for Christine.

The timeline of concealment is legally significant: Home purchase in 2007 with full joint liability; Parent payments from 2004-2009 without any disclosure of intent to buy me out; Continued equal payments and responsibilities until separation in 2023; No disclosure of separate property claims until divorce proceedings; Nearly two decades of equal obligations while my rights were being undermined.

VIOLATIONS OF LEGAL RIGHTS & FINANCIAL IMPACT

The implications of this non-disclosure are severe under Washington State community property law. As both co-owner and co-borrower, I maintained substantial obligations, including primary mortgage liability of \$183,733; HELOC liability of \$160,597; equal monthly payments; property maintenance responsibilities; and tax obligations.

Yet despite these substantial obligations on property valued at \$3,074,000, I was never informed of arrangements that would fundamentally alter my property rights. The impact is now manifesting in

three compounding ways: Retroactive \$515,413 reduction in my equity position, diminishing my property rights despite equal contributions; continued 50% responsibility for all property debts and additional financial obligations, including \$21,753 claimed for child support and ongoing maintenance and tax payments; and finally, Christine now bears the legal burden of explaining how she could legally modify community property rights without informing me as co-owner, why she accepted equal payments while secretly claiming greater ownership, and what legal basis exists for concealing arrangements that affected our joint property rights.

Gift vs. Loan

Payment Breakdown with Check Recipients

1. November 5, 2004 - HK\$600,000 (USD \$77,922)

- **Purpose:** "Mortgage/Inheritance/Interest-Free Loan."
- **Evidence:** Bank statement; lacks specific documentation on recipient.
- **Recipient:** No information indicating it was made out to PHH Mortgage or any mortgage servicer, raising ambiguity about its exclusive use for mortgage paydown (Christine Inheritance I...).

2. February 2, 2005 - HK\$400,000 (USD \$51,948)

- **Purpose:** "Mortgage/Inheritance/Interest-Free Loan."
- **Evidence:** Bank record indicates an inheritance loan but lacks recipient details.
- **Recipient:** Not specified as payable to PHH Mortgage or another mortgage-related party, leaving its application open to interpretation(Christine Inheritance I...).

3. July 30, 2005 - HK\$100,000 (USD \$12,987)

- **Purpose:** "Mortgage/Inheritance/Interest-Free Loan."
- **Evidence:** Bank statement lists as inheritance but provides no details on recipient.
- **Recipient:** No documentation specifies PHH Mortgage, implying possible flexibility in its use(Christine Inheritance I...).

4. September 20, 2006 - HK\$700,000 (USD \$89,801)

- **Purpose:** "PHH Mortgage Payment."
- **Evidence:** Check copy indicates payment directly to *PHH Mortgage Services*.
- **Recipient:** Clearly made out to *PHH Mortgage Services*, confirming it was directed toward mortgage(All Artifacts for Chris...)(Christine Inheritance I...).

5. November 1, 2007 - HK\$680,000 (USD \$86,500)

- **Purpose:** "Mortgage Payment/Inheritance/Interest-Free Loan."
- **Evidence:** Check made out to *PHH Mortgage*.
- **Recipient:** Explicitly directed to *PHH Mortgage*, confirming mortgage application(All Artifacts for Chris...).

6. January 16, 2008 - HK\$764,831 (USD \$98,000)

- **Purpose:** "Transfer/Inheritance/Interest-Free Loan."
- **Evidence:** Bank statement entry; no recipient specified.
- **Recipient:** Not explicitly made out to PHH Mortgage, suggesting possible deposit to Christine or a joint account(Christine Inheritance I...).

7. January 9, 2009 - HK\$600,000 (USD \$77,255)

- **Purpose:** "PHH Mortgage Payment."
- **Evidence:** Check made out to *PHH Mortgage*.
- **Recipient:** Confirmed as directed to *PHH Mortgage*, supporting direct mortgage application(Christine Inheritance I...).

8. February 25, 2009 - HK\$161,700 (USD \$21,000)

- **Purpose:** "Bank of America/Inheritance/Interest-Free Loan."
- **Evidence:** Email correspondence indicates transfer to a joint Bank of America account.
- **Recipient:** Funds transferred to a joint account held by Robert and Christine rather than directly to PHH Mortgage, allowing for possible co-mingling(Christine Inheritance I...).

Summary with Recipients

- **Direct Mortgage Payments (Confirmed Checks to PHH Mortgage):**

- **September 20, 2006:** HK\$700,000 (USD \$89,801)
- **November 1, 2007:** HK\$680,000 (USD \$86,500)
- **January 9, 2009:** HK\$600,000 (USD \$77,255)

These payments, totaling USD \$253,556, are documented as checks payable to *PHH Mortgage*, indicating clear mortgage application.

- **Ambiguous or Joint Account Transfers:**

- **November 5, 2004:** HK\$600,000 (USD \$77,922) - Recipient unspecified
- **February 2, 2005:** HK\$400,000 (USD \$51,948) - Recipient unspecified

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The remaining payments lack definitive proof of exclusive mortgage use, with the February 25, 2009 transfer explicitly going to a joint account, potentially impacting the claim that the entire amount was intended solely for mortgage paydown.

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The breakdown of payments reveals a mix of confirmed mortgage applications and transfers lacking clear documentation of exclusive mortgage use. While some payments were directed to PHH Mortgage, others went to joint accounts or remained unspecified, creating ambiguity around their intended purpose.

Nail in the Coffin

The emails strongly support the argument that these contributions were intended for both Robert and Christine jointly, rather than as exclusive gifts to Christine. Key points include:

1. **Joint Account Transfers:** Several emails specify transfers to a joint account held by "Robert and Christine Moyer," implying intent to benefit both parties, not Christine alone (e.g., the February 25, 2009 email confirming a \$99,000 transfer to the joint account)(Emails Noting Robert).
2. **Inclusion of Robert in Financial Discussions:** Multiple messages reference Robert directly in the context of the funds. For instance, the February 3, 2009 email requests account information for "your or Rob's account," demonstrating flexibility in directing funds for joint benefit (Emails Noting Robert).
3. **Purpose as Mortgage Reduction for Shared Benefit:** The funds were discussed in relation to reducing joint mortgage debt, which would lower liabilities for both parties. One email even discusses using these funds to refinance at a lower rate, a benefit that would apply equally to both spouses (Emails Noting Robert).

These points reinforce that the contributions were meant as shared marital support, aligning with Washington State's presumption of community property (RCW 26.16.030). The lack of clear, exclusive gift language further supports the community property view.

Please see relevant emails to follow.

- Outlook

Re: Bank transfer - Mortgage

From David Vrijmoed <dvrijmoed@gmail.com>

Date: Wed 2/25/2009 7:15 PM

TO christine moyer <christinemoyer@hotmail.com>

Hi Chris,

I gave instructions to the bank yesterday (25 Feb) to transfer US\$99,000 to your account mentioned below. So you should receive it hopefully in the next 1 to 2 days.

Justin is over all his recent minor ailments such as coughing, runny nose etc. but we're now right in the middle of the peak flu season here so fingers crossed he stays healthy. Glad to hear Max is getting better as well.

Regards, Dave.

On Thu, Feb 19, 2009 at 1:32 AM, christine moyer <christinemoyer@hotmail.com>-wrote:

Hi Dave,

Below is the information you will need for the wire transfer.

Thanks again for your time and effort.

Bank: Bank of America

Account Holder: Robert and Christine Moyer

Account Number: 77188654

SWIFT Code: BOFAUS3N

Wire Transfer number: 026009593

Bank address: 101 Kirkland Ave, Kirkland, WA 98033

How is Justin? Max has been sick for a while now. the antibiotics made him vomit and have loose stools for over week. It was awful. I think he is on the mend now.

Say hello to Janet.

Chris



Outlook

RE: foreign check

From Franciscus Vrijmoed <fajmvrijmoed@hotmail.com>

Date Tue 2/3/2009 11:49 PM

To christine moyer <christinemoyer@hotmail.com>

Cc David Vrijmoed <dvrijmoed@gmail.com>

Hi Chris,

You see, they want to delay. Did they not cash a similar cheque last year?
What about you ask them why they accepted it last year?
And how long did they keep the checq and could you claim compensation?

Anyhow, I understand, we always lose fighting these croocked institutes!

Now, the only thing we can do is wait for the cheque. In the meantime
give David precise instructions about your or Rob's account.

Love,

Pa.

From: christinemoyer@hotmail.com

To: fajmvrijmoed@hotmail.com

Subject: RE: Transfers./answer Pa.

Date: Tue, 3 Feb 2009 11:46:21 -0900

Hi Pa,

I received the check yesterday. They say the will not cash a foreign check which is ridiculous. I will
mail back to Dave and we can arrange a bank transfer to my account.

Thanks again,

Chris

From: fajmvrijmoed@hotmail.com

To: christinemoyer@hotmail.com

CC: dvrijmoed@gmail.com

Subject: RE: Transfers./answer Pa.

Date: Tue, 3 Feb 2009 04:22:43 +0000

Dear Chris,

I am not surprised that the co. is in no hurry to send the check back. After all, they cannot be too
happy that you are paying back so much money in one go, as their cash does not earn any interest

From: fajmvrijmoed@hotmail.com
To: christinemoyer@hotmail.com
CC: dvrijmoed@gmail.com
Subject: Transfers.
Date: Fri, 30 Jan 2009 12:54:20 +0000

Hi my lovely Chris,

I heard from David that again there are problems with our recent remittance to you. This time it seems the problem is definitely on the American side. As my account was debited on Jan. 9th, it seems the Bank is still sitting on the monies.

Moreover I now have to hold the remainder US\$21,000 until we find out what the problem is.

As a matter of fact why did we not transfer the monies direct to your or Robert's *NC* as we did in the past? That took about 2 days only and you could immediately transfer it to the mortgage co's a.c.

So David and I are now waiting for news from you.

Love, Pa.

To answer your questions -

- 1) Any amount you want to send is fine. We would be happy with any amount.
- 2) The max we can receive is \$99,000
- 3) Once the money is in our bank account it will take about 4-5 business days to pay the mortgage company.
- 4) We currently owe about USD\$522,000 at a 4.95% interest rate.
- 5) Once we get the loan below USD\$417,000 we can refinance at a better rate. Anything above USD\$417,000 is considered a "Jumbo Loan" in the US, so they charge a higher interest rate.
- 6) If you transfer USD\$91,000, we will owe USD\$431,000. Robert and I were thinking of selling some stock or taking out a small loan to pay down the mortgage below USD\$417,000 so we can qualify for the better rate.
- 7) Mortgage rates are low currently so we should be able to refinance at anytime.
- 8) I can send you the new payment amounts after we apply the additional principal to the loan.
- 9) I have sent the wire instructions to Dave today.

How is everything in Shenzhen?

SBUX announced layoffs last week and released 340 people at the corporate headquarters, about 10% of the people in my building. Fortunately the people in my department were not affected, but we did slash our travel budget by 75%, eliminated all professional fees paid to outside consultants, and closed 5 open positions that we were trying to fill. Basically we do more work with fewer people, and have less professional advice from outside tax consultants. But I am happy to have a job.

Max and Elsa are doing well. We have switched Masses and are now attending the 5:30pm Mass on Sunday night as it is designed for teens and children. Max seems to enjoy the other babies and the singing. Elsa likes it because she sees her friends, so it's a win win for all.

Robert is doing well at work so we believe he is safe from layoffs too.

Love you,

Chris

From: fajmvrijmoed@hotmail.com
To: christinemoyer@hotmail.com
CC: dvrijmoed@gmail.com
Subject: Mortgage
Date: Wed, 18 Feb 2009 13:47:40 +0000

Hi my Dear(est) Chris,

I received the cheque back a few days ago and therefore the following:

A) At present I can send to your account (or Robert's) US\$91,000.--.

But please let me know the maximum amount you can receive, e.g. 99,000 or less, although I may at present not send the difference together with the 91,000.

This is because Mam's account is overdrawn HK\$250,000 and has only a margin of about HK\$30,000 left which means I may have to bail her out (again)!

Therefore, please let me know the ultimate date I have to send the monies (either 91,000 or more) so that your mortgage is already the equivalent amount lower on 1st March.

Further for my own information the exact amount outstanding on 1st March and how much monthly interest (only the interest and insurance) you are paying NOW and after 1st March!