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The top priority right now is to ensure the MLS listing is reposted today at a price that accurately reflects the appropriate level, considering the factors Juliana missed and we failed to address earlier.

I can more than substantiate my reasoning for firing Juliana, why I went the aggressive route I did, and so on. Now is not the time.

To get you up to speed to the point, you need to be, know this first important piece of information:

- I was prepared to transition near-seamlessly into a qualified realtor who specializes in distressed "need to sell" situations like ours.

I'm going to be direct here - regarding the financial obligations we both agreed to take on jointly - and since October 1, 2024, you've made the decision to participate in your perceived upside of the property's proceeds at time of settlement, leaving me to shoulder the burden alone

This constitutes financial misconduct.

I initially raised the issue politely back in September 2024, in so many words you told me to go fuck myself. You put it in writing.

I wrote to you pointing out that we were facing a major problem: the loss of tenants and nearly \$3,500 in monthly costs, with \$2,800 in income about to disappear.

At that time, I personally refunded the renters' security deposit in full, and for the past six months, I've carried the entire financial burden—a situation stemming from your decision, seemingly fueled by spite and resentment toward me.

Guess what, we are all struggling here; you're not alone in feeling devastated. I'm resentful, you're resentful—but get over it, put it aside, step up.

Its time to come together, or fight and let the property burn in foreclosure. We can show good faith here and address this property issue, and resolve it once and for all.

You criticize me for making Swift moves and establishing the leadership of this shit show led by Juliana...yet you've never objected once to me covering your share of the bills every month. You've never protested the equity I build for you every month - without a single dollar contributed on your part - not one dollar. This warrants my unilateral decision making. Fess up to your lawyer about this. There is no way she knows that you abandoned fiduciary

responsibility and there is no way she knows that you were sending unsolicited proposals with the terms that you dream up. I don't understand it.

You treat me like a doormat, and I feel like one. Still, I am determined to set that aside and fulfill my fiduciary duty to the marital estate, as that's the right thing to do.

You have the same legal obligation. I stepped in because I had no choice—if I hadn't, we'd be six more months on the market, solidifying foreclosure on the marital estate, which would be a devastating outcome.

Continuing with being straightforward, there's no upside in this for either of us.

As you know, regardless of your lack of acknowledging it, starting March 17, 2025 is day one of the next billing statement period for Mr. Cooper + Philadelphia prop tax (they are merged into one).

And as you know, I will no longer be making payments.

If you've read my letters to you or to Kurfiss Sotheby's, you're informed that I've had to secure a bridge loan to float the last three months of fixed costs, giving Juliana a chance to sell it—but let's be honest, Juliana is a snake. I wonder if you factored that into your reasoning for signing the agreement. You didn't explain your reasoning, only mentioned that you had your own reasoning for signing.

When I got under the hood and really looked at her actions, the timing, the wording, she snaked us purposely. Trust me on that. Don't empathize with her. You know I dig and I dug aggressively on substantiating her actions before I took my own. I defended us, not me. She took advantage of us and our vulnerability. She attempted to secure her income first before our interests. If you felt lost under her leadership, you're not alone. I'm taking over.

When I came to terms with all of this, it lit a fire in me. I've stepped up to take the reins as best as I can.

Recognizing my limitations, I've sought help. I now have a small group of people supporting both of both me and us—they want what's best, and emotions are not part of the equation.

I've brought on advisors in every key area, along with others who are helping me stay on track with deadlines, proofreading, and keeping everything organized. I can't do this alone.

With that, we have a top 5 brokerage team in the city now and Chuck Lindsay from the Center City Team under Berkshire Hathaway is the savior we'll lean on who came specifically recommended for the speed and precise marketing we need.

And we can start today, but we have to list at \$399,000 today. The attached is a mock listing agreement. Chuck put \$389,900 on there, but wants to list for \$399,000 for 10 days.

To support any chance of being seamless in this, I came to the city to take the photos and handle tasks Chuck ethically couldn't address until the termination agreement with Juliana was finalized,

we're now able to relist the property at \$399,000 but only if you and I sign the listing agreement today. Everything is ready to go.

As is typical for any realtor, Juliana took all the original photos with her. So, I stepped in and took new pictures, created a 360-degree virtual tour—something Juliana absolutely should have done—prepared a detailed floor plan, and even put together a one-pager for visitors. This one-pager includes information about the condo's location, nearby grocery stores, schools, activities, and a yearly events calendar, like that Chinese festival around the corner we enjoyed. All of this adds value for potential buyers and shows the sellers give a shit. That was important to us when we bought this place from Richard.

This is how it should have been, but when I dug deeper (much of which I kept to myself), what I discovered about Juliana was some of the worst handling and coordinated, systematic pricing—so bad it should be considered a crime.

She disclosed nothing. She was ethically and professionally required to. On purpose. Every realtor I've shared the scenario with has confirmed what I'm telling you now, even without all the details.

We need to relist today.

Please review this email, check Chuck's profile, and call him if necessary.

Chuck's Cell: 610-636-5285

I trust Chuck—he came highly recommended—so let him take the lead in the conversation. H

By April 17th, we will have unpaid property taxes, mortgage, utilities, and HOA dues (4D and 4C), among other expenses. I can no longer manage these costs on my own. As of now, aside from the HOA dues, everything else is fully paid.

I'll reiterate one last time... starting April 17th, when payments are missed, this property will move toward default and eventually foreclosure.

That said, I've already reached out to our lenders because it's best to get ahead of this situation, so they have it in their inboxes. I'll be coordinating with them this week. We will not hide from our lenders. It's in our best interest that I take the lead in coordinating around some of the special programs they offer, and I'm happy to keep you updated.

Once the bank seizes it, we'll lose all equity, and our credit will be permanently damaged.

#### Chuck Lindsay Profile

If you agree, the MLS is going back up at \$399,000 - just so you know, if we sell at \$370 or less, we have to cut a check and go out of pocket to sell. that is our floor. just so you know. and that floor goes up every month we don't make payments on the property. so now is the time to firesale and dealing with the market. after 10 days at \$399,000 we drop to \$389,000.

Today, we can list with new pictures and an updated property description at a price that will actually attract offers for negotiation. Our property is becoming increasingly difficult to sell. The Trump Tariffs are not stopping buyers. Construction costs will rise every week. The ideal buyer for us will be either duplicates of us or older individuals, not families, and certainly buyers who see the potential for \$50,000 to \$75,000 in construction starting from day one. Building up four floors without a service elevator is one reason construction costs will be high, especially with the escalating tariffs.

read this about trump tariffs, show your dad, ask him for advice, he's in the know

I'm going to give Chuck your email address because he's going to send you a version of the attached PDF, which is the markup of the listing agreement with the incorrect starting price. It's going to arrive via DocuSign, just like all the other times. I'm going to tell him right now to send it to you, and so you can take a moment to read this. But if by 3 PM, or in the middle of our afternoon, or even sooner, you could sign the listing agreement, there is no loss in doing so, only loss in not doing so.