

Melissa, please clarify the details of your email so we are aligned.

This is my understanding:

You have already sent, or you plan to send, to your divorce attorney the following:

1. My most recent email (dated March 15, 2025, at 11:38am)
2. In your request to the divorce attorney, you plan to, or may have already, asked her to review documents related to the re-listing and sale of our jointly owned property at 246 N 3rd St., Unit 4CD, Philadelphia, PA 19106.

In addition to having your attorney review my email, you are also providing your divorce attorney with the relisting documents by Chuck Lindsay, the soon-to-be new listing agency replacing Juliana Martell.

Is all of the above correct?

I emphasized the urgency of these documents in my March 15, 2025, communication, which I've attached, but they are formally awaiting your signature in DocuSign.

In my most recent email, I mentioned that these documents were from Chuck Lindsay, the new realtor. In that email, I highlighted the need for prompt attention to prevent any days with our property being off the market. I outlined all the actions taken to avoid a gap in listing. This relistings and its strategies reflect current market conditions and address the shortfall in funds required to cover the property's monthly fixed costs. I also provided links to resources to inform you of market conditions, such as new tariffs and their influence on construction costs and buyer behaviour.

As of tomorrow, March 17th, 2025, this situation will mark the first day of the mortgage and property tax billing cycle, during which my current funds will no longer allow for full payment.

This situation has persisted since October 1st, 2024, when we lost \$2,800 in offsetting rental income and I lost any anticipated contribution from my estranged spouse, an individual I had no reason to assume would take the route of denying financial responsibility but claiming future proceeds of the property sale.

The documents in your DocuSign are:

1. Listing Agreement and bundled Listing Agreement Docs that include:
  - Lead Paint Disclosure
  - Listing Agreement with origination market price of: \$399,000
  - Consumer Policy
2. Seller's disclosure (completed by me requiring your signature to expedite the re-listing.

Your decision to delay signing is in your right, but oddly timed. Historically, you have not required legal review for listing agreements and related documents. Historically, I've even seen you not read similar agreements such as the lease for 2649 Tifton St. S, Gulfport, FL 33711, one similar agreement that you authorized me to sign for you after you completed zero diligence as to the terms of that lease agreement.

To finish my comment as to what is in your DocuSign, The Seller's Disclosure is nearly identical to the one we completed with Juliana, and the listing agreement terms are almost the same, except for the shorter 3-month listing period instead of 6 months.

These documents are attached as PDFs to this email to ensure you have them. Again, they are awaiting signatures from you in DocuSign.

In general, you must uphold your commitment to the responsibilities linked to the marital estate and its associated property. Any intentional delays that prolong the time the property stays off the market negatively impact our outcomes. I sense you are losing steam and ambition.

Regarding your third unsolicited proposal, I must decline.

My reasoning is partly based on my belief that you lack sufficient knowledge about what a quitclaim deed involves. Accepting it—even informally as you proposed—would be unethical because I don't think you understand that such a transfer of ownership rights eliminates your equity and ownership, including voting rights, while not affecting your obligation to the loan itself. Although you suggested involving my parents and a scenario where the property is refinanced, the idea of refinancing based on their retirement income and net assets combined with my 2024 income is not plausible considering current interest rates and several other factors I won't bother to lengthen this email with.

Your first unsolicited proposal, received on February 25, 2025, was shortly followed by a revision of your own proposal, which was based on your incorrect assumption about my desire to lower the price to \$415,000. This happened after I gave you market intelligence from a hired third party to help us develop a strategy for selling the property we own, which has been on the market for 240 days with no offers.

You did not properly analyze the information provided. Had you done so, you would have noted that \$415,000 was not suggested as a viable price reduction. The market intelligence I shared clearly indicated a price point of \$399,000 or lower, emphasizing the urgent need for a fire sale due to the complete depletion of financial resources—largely a result of your financial misconduct, that being making it known to me that you would not be contributing, followed by the subsequent six-months of doing just that, not contributing to the downside of monthly payments, but being very active in the efforts to sell the property in hopes of proceeds from it. This misconduct has been acknowledged by the Pennsylvania Courts and will undoubtedly influence the outcome, as I intend to introduce it as evidence.

Additionally, your actions constitute medical abandonment. You were fully aware of your husband's mental illness and disability diagnosis, which was confirmed on June 12, 2024, at the

Bokhari Medical Center, where you were present. Despite this, you voluntarily withdrew your support for the medical benefits we relied upon when you left our home and the State of Florida. Instead, you chose to travel north in the Jeep to vacation on the beaches of North Carolina, a trip entirely funded by me. Medical abandonment is a recognized issue in Pennsylvania Family Court and will further impact the proceedings.

These factors, among others, have shaped my decision to pursue this matter in Pennsylvania Family Court. Pennsylvania is an equitable distribution state, with laws designed to fairly address past actions in marital situations. I am confident this course of action will appropriately address the circumstances surrounding our current situation.

It was evident that you were disinterested and impatient, wanting to navigate this divorce on your own terms in a manner that is irrational and damaging. I refuse to engage with such offers, as they take advantage of your state of mind, attitude, and unwillingness to engage deeply in resolving the issue of an unsold property, while rejecting the discussion I proposed, among other concerns.

Your first proposal, and the second proposal with revisions, included terms referencing a June 2024 crypto balance, 50% of the value of the Jeep I owned and that you shared through our marriage, and a 50% split of the proceeds from the property sale, with minimal acknowledgment of the payments I have made in full since October 1, 2025, when the tenants vacated the Philadelphia condo we jointly own. These ideas were so disconnected and poorly thought out that to even contemplate proceeding with negotiations with you, while you remain without legal counsel, would be taking advantage of your mental stress, frustration, and lack of patience and understanding regarding terms, proposals, and our current obligations and responsibilities.

Regarding the missed weekend, when your signatures on the new listing agreement would have allowed for relisting, you have the right to have an attorney review it as stated in the listing agreement. If it becomes evident that your team's assessment of the listing agreement is intentional or lacks urgency, this falls into an unreasonable timeframe for your required review. Delays are clear examples of bad faith, which can significantly hinder efforts to offload the marital property—a liability rather than an asset.

I will pursue court orders to address any unreasonable delays, ensuring we are prepared to relist the property as quickly as possible. Merely informing me that you are consulting counsel on the terms of the listing agreement does not provide me with confidence you carry the urgency required of you in this matter, nor have you provided a clear timeline for when you will communicate your acceptance or denial. If you were connected to, and participating in the monthly costs, had you not blew me off, and since ignored all cost obligations we jointly share, burdening me with your full share, then perhaps your urgency would be higher. Based on your third proposal of a quitclaim deed transfer, I sense you are losing energy in this joint endeavor. That is unacceptable.

You have a reasonable timeframe, although unknown, to turn around a decision on the listing agreement. It can sell fast and extinguish a lot of problems. Not signing it, or further, going

beyond reasonable timeframes knowing that every day adds to our growing liability, is seen as gross misconduct, negligence, voluntary obstruction, and incompetence.

ps...

Suppose I ever have to reference the first action between us, a unilateral decision of grave impact, made without spousal concession, causing undue harm and hardship on the other. In that case, I will reference your emails in late September 2024 in response to my email reminder of our tenants' vacating the property and upcoming full monthly payment obligations.

In so many words, it can be paraphrased as "Steve, go fuck yourself." and so I did; by paying for your equity increase every month, paying 100% of all loan obligations and utilities because you left me no choice.

That was unilateral decision-making. You cannot be trusted in financial matters for the anger you hold towards me and inability to remove it from timely, thoughtful actions required jointly. Anger that stems from me, anger that you've never told me the source of other than making it obvious I was the source of it. It was promised to me. You promised I would know why you held such resentment. You held that over me for months. You never disclosed why you couldn't stand to first "be in the same room" as me, then the same house, then the same state, then in a marriage at all with me.

I am involving you in the listing agreement because the decision to delay or not sign it should be straightforward. How it is handled, and how quickly, can have significant consequences. I have considered all possible scenarios that could arise from your actions, and I am prepared to act on them, as I am obligated by the doctrines that govern our marital estate.