# EVIDENTIARY MATRIX: FINANCIAL ABANDONMENT & PRESERVATION CREDITS

## PROPERTY DETAILS

Address: 246 N. 3rd St, Unit #4CD, Philadelphia, PA

Type: 1,400 sqft, 2BR/2BA Condominium, Old City Philadelphia

Acquisition Date: April 15, 2022 (Joint Marital Property)

Current Value: $389,900 (Listed April 10, 2025)

Monthly Expenses: $3,300+ (Mortgage, HOA, Taxes, Insurance, Utilities)

## FINANCIAL CONTRIBUTION TIMELINE

Date Range | Stephen's Contribution | Melissa's Contribution | Stephen's % | Melissa's % | Notes  
-------------------------------------------------------------------------------------------------------------  
HVAC Replacement (Jul 2023) | $12,000 | $0 | 100% | 0% | Emergency repair paid solely by Stephen  
Oct 2023 - Sep 2024 | $8,400 | $7,000 | 54.5% | 45.5% | Rental period net loss after income  
Oct 2024 - Apr 2025 | $23,100 | $0 | 100% | 0% | 7 months × $3,300 = $23,100  
Bridge Loan (Jan 3, 2025) | $12,500 | $0 | 100% | 0% | Loan exhausted Mar 16, 2025  
Standing HVAC Credit | $12,000 | $0 | 100% | 0% | Major capital improvement  
TOTAL CONTRIBUTIONS | $55,900 | $7,000 | 88.9% | 11.1% |

## PRESERVATION CREDIT ANALYSIS

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## LEGAL PRECEDENT ANALYSIS

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## FINANCIAL CALCULATIONS

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## TRIPLE NECESSITY FRAMEWORK

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## EQUITABLE DISTRIBUTION IMPACT ANALYSIS

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## HEALTH INSURANCE TERMINATION IMPACT

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## SETTLEMENT POSITION ANALYSIS

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## VISUAL TIMELINE: FINANCIAL ABANDONMENT PATTERN

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## DOCUMENTATION INVENTORY

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## STRATEGIC RECOMMENDATIONS

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