# 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 (Rental Period) | $8,400 | $7,000 | 54.5% | 45.5% | Total expenses: $42,000 minus rental income = $8,400 net loss |
| Oct 2024 - Apr 2025 (Vacant Period) | $23,100 | $0 | 100% | 0% | 7 months × $3,300 = $23,100 |
| Bridge Loan (Jan 3, 2025) | $12,500 | $0 | 100% | 0% | Loan funds 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

[Details documented in full source text.]

## LEGAL PRECEDENT ANALYSIS

[Details documented in full source text.]

## FINANCIAL CALCULATIONS

[Details documented in full source text.]

## TRIPLE NECESSITY FRAMEWORK

[Details documented in full source text.]

## EQUITABLE DISTRIBUTION IMPACT ANALYSIS

[Details documented in full source text.]

## HEALTH INSURANCE TERMINATION IMPACT

[Details documented in full source text.]

## SETTLEMENT POSITION ANALYSIS

[Details documented in full source text.]

## VISUAL TIMELINE: FINANCIAL ABANDONMENT PATTERN

[Details documented in full source text.]

## DOCUMENTATION INVENTORY

[Details documented in full source text.]

## STRATEGIC RECOMMENDATIONS

[Details documented in full source text.]