

From: Stephen Boerner stephen.boerner@gmail.com
Subject: Exploring Buyout Option for Philadelphia Condo
Date: November 4, 2024 at 5:45 PM
To: Maria Testa Esquire maria@tpfamilylaw.com



Maria,

After discussing with my family, we're interested in exploring the possibility of buying out Melissa's share of the Philadelphia condo we purchased during our marriage. I'd like your input on whether it would be appropriate for you to make an offer on my behalf to her lawyer and, ultimately, to Melissa.

Our goal in pursuing this route is to streamline the process, avoid the complexities of discovery, and step away from any contentious stances, including potential alimony disputes. If there is resistance or we anticipate any, I believe additional discovery into the condo's funding could demonstrate that I covered 99 percent of the expenses, potentially impacting her entitlement to a full 50 percent of the current equity.

Should we move forward, we'd need a proper appraisal and extend her the opportunity to get an independent appraisal as well, establishing the current equity.

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I'm available at any time this week, so please let me know a convenient time for us to talk, or feel free to call me directly.

--
Sent from [Canary](#)

From: Maria Testa, Esquire maria@tpfamilylaw.com
Subject: Re: Exploring Buyout Option for Philadelphia Condo
Date: November 5, 2024 at 9:39 AM
To: Stephen Boerner stephen.boerner@gmail.com



Hi,

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Testa & Pagnanelli, LLC



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maria@tpfamilylaw.com
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Philadelphia, PA 19102

Radnor
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From: Steve Boerner stephen.boerner@gmail.com
Subject: Re: Exploring Buyout Option for Philadelphia Condo
Date: December 2, 2024 at 7:07 PM
To: Maria Testa, Esquire maria@tpfamilylaw.com



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To: Steve Boerner stephen.boerner@gmail.com, Randi Penn randi@tpfamilylaw.com

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From: Randi Penn randi@tpfamilylaw.com 
Subject: RE: Exploring Buyout Option for Philadelphia Condo
Date: December 4, 2024 at 3:22 PM
To: Maria Testa, Esquire maria@tpfamilylaw.com, Steve Boerner stephen.boerner@gmail.com

Hello!

Please see the below link to the folder for your uploading needs.

 [Documents from Client](#)

Thank you!

RANDI PENN-DEZII
PARALEGAL

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Sent: Wednesday, December 4, 2024 2:58 PM
To: Steve Boerner <stephen.boerner@gmail.com>; Randi Penn <randi@tpfamilylaw.com>
Subject: Re: Exploring Buyout Option for Philadelphia Condo

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Subject: Re: Exploring Buyout Option for Philadelphia Condo
Date: December 10, 2024 at 1:43 PM
To: Maria Testa Esquire maria@tpfamilylaw.com
Cc: Randi Penn randi@tpfamilylaw.com



Hi Maria and Randi, checking if you received the below 6 days back. I'd like to set up a call for early to mid next week if possible. By then we should have Melissa's financials as this Friday was her deadline. Correct me if I'm wrong. I would like to present the terms of our positioning from my side of the family more clearly. I'm flexible please feel free to pick a 20-30 minute time slot that works for you.

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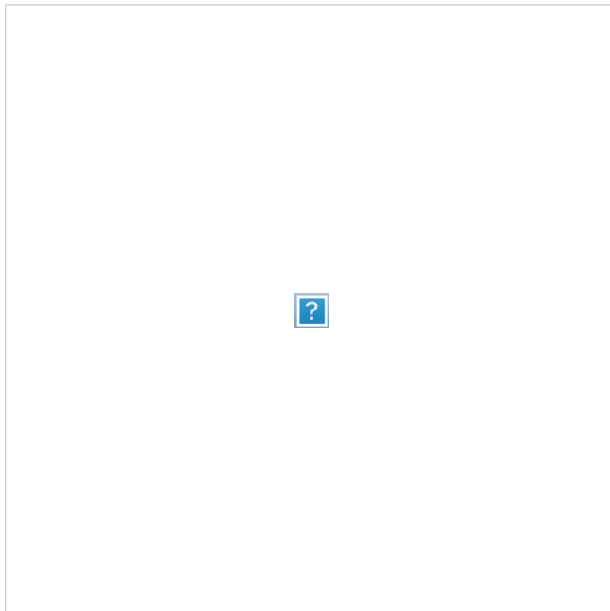
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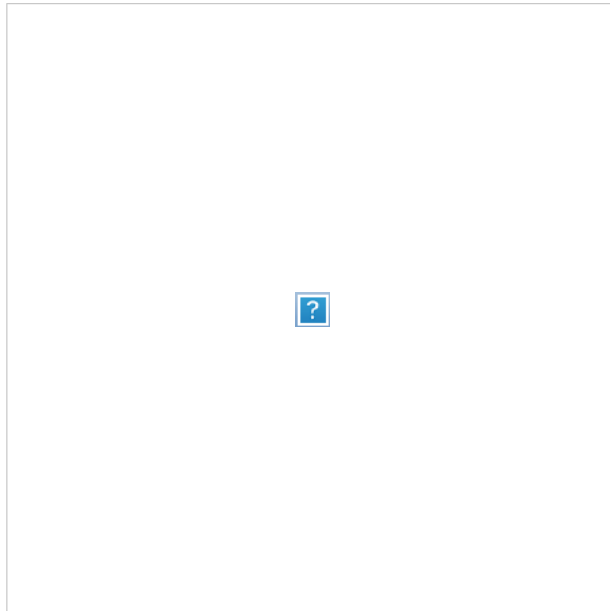
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Sent from [Canary](#)

On Wednesday, Dec 04, 2024 at 2:57 PM, Maria Testa Esquire
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Hi,

We have not received her discovery; however, hers are not due for another week.

Are there documents you are sending (I presume there are)? If so, **Randi, will send you a link to upload.**

Randi, can you please 😊

Testa & Pagnanelli, LLC



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Philadelphia, PA 19102

Radnor

150 N. Radnor Chester Road

Suite F-200

Radnor, Pennsylvania 19087

From: Steve Boerner <stephen.boerner@gmail.com>

Date: Monday, December 2, 2024 at 7:08 PM

To: Maria Testa, Esquire <maria@tpfamilylaw.com>

Subject: Re: Exploring Buyout Option for Philadelphia Condo

Maria, I have yet to turn in my financials to you but we are yet to receive Melissa's correct?

I ask because my parents and I have aligned on a buyout proposal. We can couple it with the financial snapshot to justify the buyout proposal and ultimately a proposal to conclude the marriage formally without any more delay.

What is the best method to move forward and introduce you to the details of the condo buyout.

On Tue, Nov 5, 2024 at 9:39 AM Maria Testa, Esquire
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Hi,

I don't see any issue with this proposal at all. But, typically, when making a settlement proposal it is for a global settlement and not piecemeal.

I am happy to let them know you would like to buy her out of the condo, but they are likely not going to agree unless and until we settle everything. There are bank accounts, retirement accounts, crypto accounts, and the loan, etc.

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From: Stephen Boerner <stephen.boerner@gmail.com>

Date: Monday, November 4, 2024 at 5:45 PM

To: Maria Testa, Esquire <maria@tpfamilylaw.com>

Subject: Exploring Buyout Option for Philadelphia Condo

Error! Filename not specified.

Maria,

After discussing with my family, we're interested in exploring the possibility of buying out Melissa's share of the Philadelphia condo we purchased during our marriage. I'd like your input on whether it would be appropriate for you to make an offer on my behalf to her lawyer and, ultimately, to Melissa.

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Should we move forward, we'd need a proper appraisal and extend her the opportunity to get an independent appraisal as well, establishing the current equity.

Additionally, I plan to create an LLC specifically for the purpose of transferring ownership. I'm aware that transfer taxes in Philadelphia are significant, but I have compelling reasons to retain ownership, which I'd be happy to discuss during a brief call. Also, to avoid taxes elsewhere this would be completely at the start of the new year but preferably offered and potentially agreed upon sooner than later so we could remove the condo from the for sale market

I'm available at any time this week, so please let me know a convenient time for us to talk, or feel free to call me directly.

--

Sent from [Canary](#).

From: stephen.boerner@gmail.com 
Subject: Fwd: Re: Exploring Buyout Option for Philadelphia Condo
Date: May 6, 2025 at 9:36 AM
To: Steve Boerner stephen.boerner@gmail.com



Thank you,

Steve Boerner

Stephen.Boerner@gmail.com

215.530.0545

Sent with [Spark](#)

----- Forwarded message -----

From: Maria Testa, Esquire <maria@tpfamilylaw.com>

Date: Dec 11, 2024 at 8:39 PM -0500

To: Stephen Boerner <stephen.boerner@gmail.com>

Cc: Randi Penn <randi@tpfamilylaw.com>

Subject: Re: Exploring Buyout Option for Philadelphia Condo

Hi,

I will be calling you from either my cell (267.312.1810) or one of the office numbers which begin with 267.239....

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From: Stephen Boerner <stephen.boerner@gmail.com>

Date: Wednesday, December 11, 2024 at 8:34 PM

To: Maria Testa, Esquire <maria@tpfamilylaw.com>

Cc: Randi Penn <randi@tpfamilylaw.com>

Subject: Re: Exploring Buyout Option for Philadelphia Condo



Assuming you mean next Wednesday, the 18th. 1pm works on the 18th. Are you calling me? That is my preference. Calling from 267-312-1810? Just in case you call from your office line, I may ignore it; I get so much spam from 267, 215, and 610, and I have an app that filters out calls, so I don't even see them. I have your cell saved, so it will come through.

As for the answer to the response, I guess I don't see why it took that long to just refuse everything. It's been about 2 months? We can discuss it next week. Please confirm the calling day and time. I have it on my calendar; no need for an invite. I may ignore calls since I get so much spam from 267, 215, and 610, and I have an app that filters out calls, so I don't even see them. I have your cell saved so that it will come through.

As for the answer to the response, I guess I don't see why it took that long to refuse everything. It's been two months. We can discuss this next week. Please confirm the call day and time. I have it on my calendar; there is no need for an invite.

--

Sent from [Canary](#)

On Tuesday, Dec 10, 2024 at 4:18 PM, Maria Testa Esquire
<maria@tpfamilylaw.com> wrote:

Hi,

There is a lot to chat about based on this email.

How about 1pm on Wednesday?

Testa & Pagnanelli, LLC



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From: Steve Boerner <stephen.boerner@gmail.com>

Date: Tuesday, December 10, 2024 at 1:43 PM

To: Maria Testa, Esquire <maria@tpfamilylaw.com>

Cc: Randi Penn <randi@tpfamilylaw.com>

Subject: Re: Exploring Buyout Option for Philadelphia Condo

Hi Maria and Randi, checking if you received the below 6 days back. I'd like to set up a call for early to mid next week if possible. By then we should have Melissa's financials as this Friday was her deadline. Correct me if I'm wrong. I would like to

present the terms of our positioning from my side of the family more clearly. I'm flexible please feel free to pick a 20-30 minute time slot that works for you.

On Wed, Dec 4, 2024 at 3:23 PM Stephen Boerner <stephen.boerner@gmail.com> wrote:



To be blunt, I know she's starting from zero and to be even more blunt... I know she's working because she reactivated her nursing license on September 3, 2024 per the public records I can see

I don't have any real interest in seeking alimony or any financial gain unless you can point a specific dollars or strategy I am emotionally leaving on the table, which I am rationally open to hearing about.

And to be even more blunt she basically told me in so many words to go F myself in the one instance, I softly brought up the concept of sharing in Expenses that we carry forward together, ...

(especially the Mortgage for the Philadelphia condo property we bought during our marriage that has been on the market for 140 days. Add further this property is now on month three of mortgage owed without tenants to offset - so I have been paying all the utilities and mortgage, HOA dues of \$750/month, etc on my own)

I've also had multiple financial blows since we last spoke (Our landlord from Florida was supposed to return a \$4500 security deposit, but has broken every rule in the book deciding to keep it for himself so I am now suing him and going out of pocket with massive effort and cost - and not to go on and on but belongings I left at a friend's house in Florida such as a \$6000 golf cart that was for sale was all swept away by the hurricanes after I left roughly \$12,000 worth of belongings)

And since I didn't have my car because she took it, the cost of moving my belongings and renting a sizable enough vehicle to get it all the way back up north was very costly

I sold off all of my cryptocurrency (her lawyer's email specify this because Melissa knows how important that was to me, but it is all gone), along with having sold physical metals

and outside of a sheepish 401(k) and some private shares I bought as an accredited investor several years ago (that I very much do not want to let go of pre-IPO) there isn't much to put on paper for her to take

And a jeep grand Cherokee I bought before our marriage started so I think that technically won't count towards the pie)

That all said, I am down to dollars and cents, but remain debt free minus the mortgage.

I haven't pursued a W-2 income in fear. I would jeopardize her taking a portion of that and I'm staying with my parents in Rock Hall , Maryland.

My parents, where is I call them humbly "my roommates" have come to the table (along with one other investor) and pitched me the idea of buying out Melissa from the currently for sale condo property we own in Philadelphia that continues to have lackluster showings and drop after drop in price.

The offer we came up with is a flat \$20,000.

If we couple that offer with showing enough of my financials to illustrate the above details and we show that I've paid 95% of all costs from the initial down payment and closing cost all the way through to the recurring bills she doesn't even think of let alone pay Then I could whittle her 50% equity amount down to a number below 20,000.

Our principle is \$347,000 give or take and the purchase price was 400,000 so the equity is not high assuming an appraisal would come in around 400 which I'm confident it would even though it's listed at 435,000 currently.

If Pennsylvania starts us at 50% equally in terms of equity but allows consideration for who paid what after the fact and considering she's not paying the \$3300 per month of fixed mortgage plus HOA dues plus utilities to keep the lights on that I am paying on our mutual behalf then \$20,000 should look good.

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