To all concerned,

Enclosed is a breakdown of assets and detailed explanation regarding taxes.
Regarding marriage property or mutually owned property, and shared financial responsibilities you will see a number of concessions are made by me as it my sincere desire to resolve this matter expeditiously.

Though it was reasonable to expect some support for the mortgage as there was a precedent prior to marriage while living together I did not insist on a specific amount. I left that to the discretion of E. Herrman with the sincere intention of honoring her desire to divert monies to pay off loans. I have removed the mortgage issue from consideration to indicate my goodwill and intention to resolve the outstanding issues in a timely manner.

I have also removed any assessment of utilities, homeowners association costs, water, groceries, etc. acknowledging that support from E. Herrman for related costs such as cable, and electric was close to comparable.

I do not want, and do not intend to accept any of the items that were removed from the home by E. Herrman; specifically wedding gifts, and our beautiful dog. E. Herrman removed the wedding gifts independently and should determine their disposition. I will request half of the equity based on demonstrable values at the time of obtaining them. If they are sold for more than their initial value, I will not request any "profit." I do not want the engagement ring, only a fair division of the equity. Our documentation shows a highest appraisal at $18, 200.

In carefully assessing in good conscience what I think is an equitable settlement I have indicated that a just division of assets would result in $9,329 for me . (see spreadsheet)

Ian Gabos