Item	Total Value documented	Value estimated	Equity to Ian Gabos	Equity to E. Herman	Total to Ian Gabos	Comment
Engagement Ring	$18,200.00		$9,100.00		*$11,753.00*	Highest estimate $18,200- Casa D'Oro where purchased in 2022- 1/2 to Ian Gabos
Wedding Gifts		$5,306.00	$2,653.00			Half to Ian Gabos- sum based on receipts
Taxes- E.Herrman Paid Total of $8218, portion owed by Ian Gabos is $2424				$2,424.00		Calculated from data on page 31/50 of tax report using Federal and State information
~~Mortgage- No monies were offered by Ms. Herrman. One might have expected an offering of 25% or $5000 for the year and 75% paid by Ian Gabos based on disparity of incomes -30% higher for E.Herrman.~~		~~$5,000.00~~	~~$5,000.00~~			~~There was precedent for mortgage support from Ms. Herrman prior to marriage. I did not explicity request equal support as I wished to respect her desire to pay off loans. I left support up to her discretion expecting some help which did not occur. I could have reasonably anticpated 25% participation in view of her higher income while I paid 75%.~~
~~*Amounts of Utilities,Garbage, Cable, Electric, Home Owner's Cost, Groceries etc. not being considered.*~~						~~These amounts are dismissed from the conversation per Ian Gabos' recommendation as an expression of goodwill to expedite the process. It is Ian Gabos' view that the support for Electric and Cable by E. Herrman roughly offsets these items.~~

Ian's equity share without mortgage representing difference of Ian's contribution to taxes and equity due to Ian.						*$9,329.00*
*Taxes- detail review with CPA see included supporting documents.						
Note-Incomes for 2023: Ms Herrman- $265,260, Ian Gabos - $199,734. Page 31/50 indicates earnings used to assess taxes that vary slightly from total earnings the latter used for state and school tax - see documents on Page 31 of 50. Amounts used were $194,121 for Ian Gabos, and $247,044 per report. These were used for Fed and Pa Tax calculation. E. Herrman tax is 29.6% higher because of higher income - used to assess the $5565 of shared Fed and PA expense. See page 31/50 of tax report.						Taxes would be proportionally higher for Ms. Herrman with higher income for example Pine school tax for Ian $1997, Ms Herrman $2653; and Pa state tax noted on page 48/50 was $8144 for Ms. Herrman and $6132 for Ian Gabos, about 32.8% higher for E. Herrman as one expected with higher income of Ms. Herrman. The Federal and State tax combined sum would be likewise be greater. E. Herrman's Fed and Pa Tax would be $3141 and Ian Gabos $2424.
Total Tax $8218 all paid by E. Herrman, Ian Gabos owes back $2424 of that amount						

See separate page regarding tax discussion. Information per Mr. Brad Jadloweic CPA. Total tax responsibility of $8218 was paid by E. Herrman. $2653 represented sole responsibility of Ms. Herrman for Pine School Dist. Thus it is necessary to subtract $2653 representing local school tax for Pine Township which was owed solely by Ms. Herrman as it was not taken out her paychecks. This leaves $5565 representing Federal and State tax due for both. As Ms Herrman had more earnings her deductions would be proportionally higher for Federal and Pa taxes as is demonstrated in tax report on page 31 of 50. Her income per page 31/50 is 29.6% higher. I, Ian Gabos did not owe anything for local school tax as it was deducted from my paycheck.

Regarding the wedding gifts which E. Herrman removed from the home independently, the value based on receipts at the time of wedding was $5306 (Half of which is $2653.) I do not want the gifts, only the fair equity. E.Herrman took owership of the gifts independently and will be responsible for them. If more than half of the value noted above is obtained by her action on gifts she may keep it.

Likewise the dog was taken without mutual agreement but the value of the dog is not entered into the discussion per request of myself, Ian Gabos, again a gesture of goodwill.

*There was a precedent of support for the mortgage but I (Ian) did not request 50% support as it was my desire to honor the intention of Ms. Herrman to divert those funds to pay off loans. But in fact, neither did I dismiss some responsibility. It was left to her discretion. The mortgage value for 11 months of around $22,000 is obviously considerable. One perhaps could have reasonably anticipated 25% support or around $5000 from E. Herrman, while I paid 75%, given her income that was 30% higher.