

## 4. DEBTS

## DISCLOSURE BY CHERI SMITH

**Corrections by Defendant: Wesley Smith**

NAME OF CREDITOR	AMOUNT	DATE INCURRED	PURPOSE FOR INCURRING DEBTS	COMMENT
<b>JOINT DEBTS:</b>				
<b>Note Wife is claiming these as "Debts" even though most have been paid</b>				
Post Separation Mortgage payments	\$13,285.00	11/1/2002-6/1/2003	Payments on mortgage while parties were separated but living in the same house.	Mrs. Smith seeks reimbursement for one-half of these monies from the net proceeds of the sale of the house.
<b>The parties were not separated in 2002. This issue was addressed in JD&amp;R Case No. JA42997- 02-01</b>				
Post Separation Mortgage payments	\$10,352.00	7/1/2003-12/1/2003	Mortgage payments made after moving from marital home to keep the house from foreclosure	Mrs. Smith seeks reimbursement for these monies from the net proceeds of the sale of the house.
Electric <b>No Creditor Stated by Wife</b>	\$1,502.00	6/1/2003-12/31/2003	Paid by Cheri Smith -- Post Separation. <b>False. Was paid by Wesley not Cheri</b>	Mrs. Smith seeks reimbursement for these monies from the net proceeds of the sale of the house. <b>See #56 – NOTICE OF FRAUD BY LORETTA VARDY</b>
Comcast Cable <b>No Creditor Stated by Wife</b>	\$275.00	6/1/2003-12/31/2003	Paid by Cheri Smith -- Post Separation. <b>False. Was paid by Wesley not Cheri</b>	Mrs. Smith seeks reimbursement for these monies from the net proceeds of the sale of the house. <b>See #56 – NOTICE OF FRAUD BY LORETTA VARDY</b>
Local Telephone Service <b>No Creditor Stated by Wife</b>	\$258.00	6/1/2003-12/31/2003	Paid by Cheri Smith -- Post Separation. <b>False. Was paid by Wesley not Cheri</b>	Mrs. Smith seeks reimbursement for these monies from the net proceeds of the sale of the house. <b>See #56 – NOTICE OF FRAUD BY LORETTA VARDY</b>
Long Distance Charges <b>No Creditor Stated by Wife</b>	\$116.00	6/1/2003-12/31/2003	Paid by Cheri Smith -- Post Separation.	Mrs. Smith seeks reimbursement for these monies from the net proceeds of the sale of the house. <b>See #56 – NOTICE OF FRAUD BY LORETTA VARDY</b>
Waste Disposal <b>No Creditor Stated by Wife</b>	\$193.00	6/1/2003-12/31/2003	Paid by Cheri Smith -- Post Separation. <b>False. Was paid by Wesley not Cheri</b>	Mrs. Smith seeks reimbursement for these monies from the net proceeds of the sale of the house. <b>See #56 – NOTICE OF FRAUD BY LORETTA VARDY</b>
Credit Card Interest <b>No Creditor Stated by Wife</b>	approximately \$2,000.00	6/1/2003-present	interest paid on cash advances taken by Ms. Smith to pay mortgage payments while Mr. Smith was living in the house prior to its sale.	Mrs. Smith seeks reimbursement for these monies from the net proceeds of the sale of the house. <b>Isn't this covered by "Credit Card Debt" under Separate Debts of Wife?</b>
Car Insurance for Wesley Smith <b>No Creditor Stated by Wife</b>	Approximately \$593.00 <b>Total for BOTH cars</b>	6/1/2003-	Paid by Cheri Smith -- Post Separation.	Mrs. Smith seeks reimbursement for these monies from the net proceeds of the sale of the house. <b>Note insurance covered the car driven by Mrs. Smith. Cost dropped only \$6/month when she dropped Mr. Smith's car.</b>

First USA/Bank One (Joint)	\$6,234.00 \$4,068.00 <b>can't confirm due to failure to comply with Discovery, and failure of Court to compel</b>	As of 9/17/02 As of 3/15/06	general purchases for the family <b>Wife had sole use of card and did make charges in 2003 and 2004. Likely some charges were spent on her lover.</b>	Through 3/15/06, Cheri Smith has made total payments of \$3946.00 paid \$2,256.00 in principal and \$1, 690 in interest on this debt <b>Can't confirm due to failure to comply with Discovery, and failure of Court to compel</b>
Dow Chemical CU	\$1,900.00 Unknown <b>\$0</b>	As of 9/17/02 As of 3/15/06	<b>general purchases for the family</b>	Through 3/15/06, Cheri Smith has made total payments of \$392.00 paid \$202.00 in principal and \$170 in interest on this debt. <b>Note Wife's claim of "unknown" current amount if false. Wife was informed and provided documents to show Defendant paid \$1,897.77 to pay off this debt.</b>
Wachovia Bank Formerly First Union - (JOINT) <b>This is NOT a joint account. Defendant never had access to it.</b>	\$155.00 credit \$4,156.00 <b>\$120.00 Missing Current Balance</b>	As of 1/1/03 As of 6/9/04 <b>As of 6/1/03</b>	<b>Purchases by Wife after she claims separation</b>	<b>Account 426429874776196 Openened without knowledge of Defendant. Defendant never made a purchase with this account. Not a joint account</b>
First Union (Wesley Smith's Name) <b>NBNA / Wolpoff &amp; Abramson</b>	\$1,030.00 Unknown <b>\$9979.78</b>	As of 9/17/02 As of 3/15/06 <b>As 6/28/05</b>	general purchases for the family	Cheri Smith has made neither payments nor purchases on this account since the date of separation.
Capital One Mastercard	\$3,400.00 \$1,206.00	As of 9/17/02 As of 3/15/06	general purchases for the family <b>Can't confirm</b>	Through 3/15/06, Cheri Smith has made total pahments of \$3,070.00 including \$2,236.00 principal and \$837.00 in interest on this debt <b>Can't confirm due to failure to comply with Discovery, and failure of Court to compel</b>
<b>Financial Asset Management Systems (Chase - Xprize)</b>	<b>\$9,000.00</b> <b>\$11,328.65</b>	<b>6/2003</b> <b>7/2005</b>	<b>general purchases for the family, Also pay for Mrs. Smith's decision to fight a PPOand JD&amp;R custody battle.</b>	<b>Crecit Card # 4417 1296 7817 3655</b>
Citibank Educational	\$12,421.00 \$9,509.00	As of 9/17/02 As of 3/15/06	<b>Debt to help pay for the Plaintiff's MBA. Apparently for use in dating co-workers rather than supporting our family.</b>	Through 3/15/06, Cheri Smith has made total pahments of \$4,597.00 including \$2,912.00 principal and \$1,685.00 in interest. <b>Unless the MBA is deemed Joint this should be separate debt for the Plaintiff.</b>

<b>Separate Debts of the WIFE:</b>				
2004 Honda CRV <b>No Creditor Stated by Wife</b>	\$19,650.00 States Purchase price not Debt	11/16/03	transportation for herself and Liam	Sold on 3/11/2005 <b>Wife does not state sales price. Claims a debt but would have to pay off debt to sell vehicle.</b>
2002 Mazda 626 <b>No Creditor Stated by Wife</b>	\$7,900.00 Sale <b>Price not current loan value</b>	APROX. 6/15/05	transportation for herself and Liam	<b>Can't confirm due to failure to comply with Discovery, and failure of Court to compel</b>
Credit Card Debt <b>No Creditor Stated by Wife. This is so vague as to be nothing more than "trust me"</b>	approx. \$4,500.00	since 9/17/06 <b>Interesting debt in the future</b>	general household purchases and cash advances to pay for mortgage payments on marital home.	<b>Can't confirm. Too vague even if she had complied with discovery. Nothing more then saying "I want another \$4,500"</b>
<b>Separate Debts of the HUSBAND:</b>				
Dow Credit Union Loan	\$60,000.00 <b>\$64,563.00</b>		<b>Was used to consolidate debt from living expenses, attorney fees, child support before separation, etc.</b>	<b>Wife knows this isn't true. She made sure I defaulted on the loans so the Credit Union would take my mothers CD's that back the loans - no longer an outstanding loan.</b>
Carole Smith	\$14,000	As of 3/15/06	Her CD's were taken by CU to cover my loans	
Wife - child support	??			
Thaniel Smith	\$5,150.00	As 3/15/06	Room & Board Mar 05-Mar 06	
Dominion Lake Ridge Apartment Homes	\$2,789.05	As of 12/31/04	Rent	
Fairfax Circuit Court (Dominion Virginia Power)	\$739	As of Oct 05	Attending our sons Class Party	<b>Trespassing trial court costs + \$100 fine. Given Due Process violations I don't think it's a valid order. Still under appeal.</b>
Van Ru Credit Corporation	\$395.34	2004	Electric Bill for Lake Ridge Apt	<b>Most of it for after I was evicted.</b>
CCA (Cingular)	\$358.58	2005	Cell Phone	
Chevy Chase Bank	\$360.00	2004	Copies of Plaintiffs bank records	<b>Wouldn't have been necessary if wife had complied with discovery.</b>
Perry and Associates - Manassas Family Medicine	\$232.00	2004	Medical visits	<b>I paid co-payment but Aetna Insurance Company refused to pay some charges. I would dispute it.</b>
Aetna	\$89.43	2004	prescriptions	<b>Aetna claims they paid for one they shouldn't have.</b>
Capital One	\$34.90	Oct-04	subpoena records	<b>Wouldn't have been necessary if wife had complied with discovery.</b>