

CASE SUMMARY · PREPARED 2026-07-15

CASE FILE — Maria S.

Maria E. Santos · Tampa, Florida · complete Chapter 7 intake file. Prepared for: [Sample Firm] — Demo.

\$3,914.00 CURRENT MONTHLY INCOME	3 HOUSEHOLD SIZE	\$38,240.00 UNSECURED DEBT · 7 CREDITORS
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MEANS TEST: PASSES

Below the Florida median

Six-month receipts of \$23,488.70 produce exact average monthly income of \$3,914.78. The attorney-facing figure is shown as \$3,914.00. Florida's current three-person annual median is \$97,540.00 (\$8,128.33 monthly).

File at a glance

Debtor	Maria E. Santos · Tampa, FL 33612 · individual filing · two minor children
Employment	Patient-services representative · BayCare Health System · 18 months
Housing / vehicle	Renter · \$1,395.00/mo · 2016 Honda CR-V · about 118,000 miles
Urgency	Portfolio Recovery Associates collection lawsuit · garnishment threatened
Review window	2026-01-15 through 2026-07-15 · 6 months
Signed account statements	Chase checking x4821 · Chase savings x9203 · Capital One x5510
Statement evidence	92 days · 2026-04-15 through 2026-07-15
Transaction population	412 rows · exact running balances · full CSV included
Consult	Thu 2:40 PM — confirmed

What your paralegal would have done by hand

Statements chased: **3 accounts** · Income verified: **13 pay periods** · Transactions categorized: **412** · Trustee checks run with citations: **8**

Review priority: two cash advances total \$1,300.00 inside the 70-day window. The current §523(a)(2)(C) cash-advance threshold is \$1,250.00. Counsel should review intent, use, and supporting records.

EVIDENCE INVENTORY

What counsel receives

The file is organized for rapid verification: summary first, calculations next, source documents immediately behind every citation.

01	Case summary Debtor profile, review posture, evidence inventory	INCLUDED
02	Means-test worksheet Exact six-month income table and current Florida median comparison	INCLUDED
03	Trustee-flag report Eight checks, including two clean no-finding sections	INCLUDED
04	Three signed statements Checking x4821, savings x9203, Capital One x5510	INCLUDED
05	Creditor list Seven creditors, source basis, active-suit conflict callout	INCLUDED
06	Titling certification Account ownership and data scope	INCLUDED
07	Full transactions CSV 412 rows with running balances and flag references	INCLUDED

Review posture

1 presumption-window item \$1,300.00 in cash advances; current threshold \$1,250.00.	2 review items Possible insider payments and a \$650.00 Discover payment.
3 informational items Recurring Venmo income, two NSF fees, four wagering charges.	2 clean checks No luxury purchases above \$800.00 and no asset transfers at or above \$5,000.00.

Names, account numbers, transactions, and balances in this sample are fictitious. The format demonstrates an evidence-linked attorney work product and does not state a legal conclusion.

MEANS-TEST WORKSHEET · FILING-PROXY 2026-07-15

Current monthly income

Receipts are counted from the six calendar-month review population and tied to the transaction export. This is a screening worksheet for counsel, not a filed Official Form 122A-1.

INCOME SOURCE	COUNT	EACH	SIX-MONTH TOTAL	MONTHLY AVERAGE
BAYCARE HEALTH SYS PAYROLL PPD (net)	13	\$1,565.90	\$20,356.70	\$3,392.78
FL SDU CHILD SUPPORT ACH	6	\$342.00	\$2,052.00	\$342.00
VENMO CASHOUT (recurring ~15th)	6	\$180.00	\$1,080.00	\$180.00
Total	25		\$23,488.70	\$3,914.78

\$3,914.00

REPORTED CMI

\$8,128.33

FL MEDIAN MONTHLY · HH 3

PASSES

BELOW MEDIAN

Screening result

Annualized reported CMI is \$46,968.00, which is \$50,572.00 below the current Florida three-person median of \$97,540.00.

Official median source: U.S. Trustee Program, Census Bureau Median Family Income by Family Size, cases filed on or after July 15, 2026. https://www.justice.gov/ust/ea/bapcpa/20260715/bci_data/median_income_table.htm

CALCULATION SUPPORT

Income trace and method

All three income streams appear in checking x4821 and the full CSV. Net-of-withholding deposits are observed; gross-up for Form 122A-1 is counsel’s determination.

Source-line trace

STREAM	FIRST / LAST EVIDENCE	COUNT	TOTAL
Payroll	Checking x4821 p.pre-window / CSV row 16; checking x4821 p.7 / CSV row 392	13	\$20,356.70
Child support	Six ACH credits labeled FL SDU CHILD SUPPORT ACH	6	\$2,052.00
Venmo	Six credits labeled VENMO CASHOUT · TC-04	6	\$1,080.00

Month-by-month receipts

PERIOD	PAYROLL	CHILD SUPPORT	VENMO	TOTAL
Jan 15–31	\$1,565.90	—	\$180.00	\$1,745.90
February	\$3,131.80	\$342.00	\$180.00	\$3,653.80
March	\$3,131.80	\$342.00	\$180.00	\$3,653.80
April	\$3,131.80	\$342.00	\$180.00	\$3,653.80
May	\$4,697.70	\$342.00	\$180.00	\$5,219.70
June	\$3,131.80	\$342.00	\$180.00	\$3,653.80
Jul 1–15	\$1,565.90	\$342.00	—	\$1,907.90

Arithmetic

Six-month receipts	$\$20,356.70 + \$2,052.00 + \$1,080.00 =$ \$23,488.70
Exact monthly average	$\$23,488.70 \div 6 =$ \$3,914.78
Attorney-facing CMI	\$3,914.00
Median comparison	$\$3,914.00 < \$8,128.33$

Counsel review: confirm the proper treatment of child support and all other income under the debtor’s facts before filing. This worksheet shows the data assembly and arithmetic only.

Review results

Review notes for counsel. Never conclusions, never advice to the debtor. Each check is shown, even when no finding is returned; citations point to the statement page and exact CSV row.

TC-01	Cash advances	Automated transaction-screening result; counsel determines legal significance.	PRESUMPTION WINDOW
TC-02	Possible insider payments	Automated transaction-screening result; counsel determines legal significance.	REVIEW
TC-03	Preferential payment	Automated transaction-screening result; counsel determines legal significance.	REVIEW
TC-04	Recurring income	Automated transaction-screening result; counsel determines legal significance.	INFORMATIONAL
TC-05	NSF events	Automated transaction-screening result; counsel determines legal significance.	INFORMATIONAL
TC-06	Gambling activity	Automated transaction-screening result; counsel determines legal significance.	INFORMATIONAL
TC-07	Luxury purchases above \$800	Automated transaction-screening result; counsel determines legal significance.	NO FINDINGS
TC-08	Asset transfers at or above \$5,000	Automated transaction-screening result; counsel determines legal significance.	NO FINDINGS

1 PRESUMPTION-WINDOW	2 REVIEW	2 CLEAN
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PRIORITY FINDINGS · EXACT CITATIONS

Presumption and transfer review

SAMPLE

TC-01 · PRESUMPTION WINDOW

Two cash advances total \$1,300.00

2026-05-15: \$900.00 cash advance. 2026-06-20: \$400.00 cash advance. Both fall within 70 days before the 2026-07-15 filing-proxy date. Aggregate \$1,300.00 exceeds the current \$1,250.00 §523(a)(2)(C) cash-advance threshold by \$50.00.

Capital One x5510 statement p.2; transactions CSV row 263 · Capital One x5510 statement p.3; transactions CSV row 351

TC-02 · REVIEW

Payments to Rosa Alvarez total \$1,850.00

Three person-to-person transfers require relationship and purpose confirmation: 2026-04-28 \$700.00; 2026-05-30 \$650.00; 2026-06-27 \$500.00.

Checking x4821 statement p.1; transactions CSV row 212 · Checking x4821 statement p.4; transactions CSV row 294 · Checking x4821 statement p.6; transactions CSV row 367

TC-03 · REVIEW

Discover payment of \$650.00

The 2026-05-12 payment appears with recurring \$35.00 minimum payments. Confirm ordinary-course history and creditor status.

Checking x4821 statement p.3; transactions CSV row 251

Threshold source: Judicial Conference adjustment effective April 1, 2025, 90 Fed. Reg. 8941 (Feb. 4, 2025), §523(a)(2)(C)(i)(II) = \$1,250.

INFORMATIONAL FINDINGS

Income, NSF, and wagering review

TC-04 · INFORMATIONAL

Recurring Venmo income included in CMI

Six monthly \$180.00 cashouts total \$1,080.00 across the six-month population. The three statement-window rows are cited below.

Checking x4821 statement p.1; transactions CSV row 183 · Checking x4821 statement p.3; transactions CSV row 260 · Checking x4821 statement p.5; transactions CSV row 338

TC-05 · INFORMATIONAL

Two NSF fees

2026-06-08 \$34.00; 2026-06-25 \$34.00. Review for cash-flow context and any omitted returned item.

Checking x4821 statement p.5; transactions CSV row 320 · Checking x4821 statement p.6; transactions CSV row 362

TC-06 · INFORMATIONAL

Four DraftKings charges total \$100.00

2026-04-19 \$25.00; 2026-05-03 \$25.00; 2026-06-14 \$25.00; 2026-07-02 \$25.00.

Checking x4821 statement p.1; transactions CSV row 193 · Checking x4821 statement p.2; transactions CSV row 228 · Checking x4821 statement p.5; transactions CSV row 336 · Checking x4821 statement p.7; transactions CSV row 381

NEGATIVE-RESULT REPORTING

Clean checks are part of the audit

No-finding sections remain visible so counsel can see that the check ran against all 412 rows.

TC-07 · NO FINDINGS

Luxury purchases above \$800.00 within 90 days

CLEAN. No consumer-goods transaction in the 90-day population met or exceeded \$800.00. Cash advances, rent, debt payments, and person-to-person transfers were excluded from this purchase-only check and reviewed separately.

TC-08 · NO FINDINGS

Asset transfers at or above \$5,000.00

CLEAN. No transaction descriptor or amount indicated a transfer or sale of property at or above \$5,000.00 in the six-month population.

OBS-01 · LIQUIDITY OBSERVATION

Savings balance declined \$963.49

Chase savings x9203 moved from \$1,024.51 on 2026-01-15 to \$61.02 on 2026-07-15. Within the 92-day statement window, it declined from \$611.02 to \$61.02.

Savings x9203 statement p.1; transactions CSV row 204 · Savings x9203 statement p.1; transactions CSV row 233 · Savings x9203 statement p.1; transactions CSV row 271 · Savings x9203 statement p.2; transactions CSV row 307 · Savings x9203 statement p.2; transactions CSV row 354 · Savings x9203 statement p.2; transactions CSV row 388

EVIDENCE INDEX AND REVIEWER NOTES

Audit trail

REF	CHECK	POPULATION	PRIMARY EVIDENCE
TC-01	Cash advances	70 days	Capital One x5510 + CSV
TC-02	Insider candidates	1 year / available 6 months	Checking x4821 + CSV
TC-03	Preference candidates	90 days	Checking x4821 + CSV
TC-04	Recurring income	6 months	Checking x4821 + means worksheet
TC-05	NSF events	92 days	Checking x4821 + CSV
TC-06	Gambling	92 days	Checking x4821 + CSV
TC-07	Luxury purchases	90 days	All 412 CSV rows
TC-08	Asset transfers	6 months	All 412 CSV rows

Reviewer prompts

1. Confirm Rosa Alvarez's relationship to the debtor.

2. Obtain cash-advance use and intent details.

3. Confirm Discover balance and payment history.

4. Confirm recurring Venmo source.
5. Ask about returned items tied to NSF fees.

6. Confirm all wagering accounts are disclosed.

7. Reconcile schedules against all three account titles.

8. Refresh balances before filing.

Evidence set digest · SHA-256 · b76026e36534ea65e8ab22626bad54626fcc8e08271dc0a17f6680edebbf31c6
Generated from one ledger population; report citations, statements, and CSV share the same row objects.

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Chase Total Checking

Account ending x4821 · titled owner MARIA E SANTOS · Tampa, Florida

CRYPTOGRAPHICALLY SIGNED

\$412.18 OPENING BALANCE	\$268.44 CLOSING BALANCE	20 ROWS ON THIS PAGE
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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
04-15	VENMO CASHOUT [TC-04]	Recurring deposit	+\$180.00	\$592.18
04-15	CHICK-FIL-A #03184	Dining	-\$7.85	\$584.33
04-16	HILLSBOROUGH SCHOOL LUNCH	School	-\$6.56	\$577.77
04-17	BAYCARE HEALTH SYS PAYROLL PPD	Payroll income	+\$1,565.90	\$2,143.67
04-17	CVS/PHARMACY #3627	Pharmacy	-\$7.10	\$2,136.57
04-18	CHASE CARD EPAY	Debt payment	-\$156.00	\$1,980.57
04-18	HART BUS PASS	Transportation	-\$4.35	\$1,976.22
04-19	DRAFTKINGS [TC-06]	Gambling	-\$25.00	\$1,951.22
04-19	ADVENTHEALTH COPAY	Medical	-\$28.15	\$1,923.07
04-20	NETFLIX.COM	Subscription	-\$15.49	\$1,907.58
04-20	WALGREENS #04712	Pharmacy	-\$11.10	\$1,896.48
04-21	UBER *TRIP	Transportation	-\$9.07	\$1,887.41
04-22	SPOTIFY	Subscription	-\$11.99	\$1,875.42
04-22	PUBLIX #1187 TAMPA FL	Groceries	-\$38.15	\$1,837.27
04-23	ONLINE TRANSFER FROM SAVINGS x9203 [OBS-01]	Account transfer	+\$25.37	\$1,862.64
04-24	WALMART SUPERCENTER 941	Household	-\$22.18	\$1,840.46
04-25	CITY OF TAMPA UTILITIES	Utilities	-\$43.14	\$1,797.32
04-26	PUBLIX #1187 TAMPA FL	Groceries	-\$38.15	\$1,759.17
04-27	TARGET T-1054	Household	-\$16.16	\$1,743.01
04-28	ZELLE PAYMENT TO ROSA ALVAREZ [TC-02]	Person-to-person transfer	-\$700.00	\$1,043.01

DIGITALLY SIGNED · BANKRUPTPRO
Account x4821 · evidence digest 570096dcc2b4e65ff03c8b83979af008face0bd42f2fbd80271f898837c7b8dd
Prepared from the verified account ledger. Every transaction and running balance reconciles to the included CSV.

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04-28	SYNCHRONY/CARECREDIT	Debt payment	-\$89.00	\$954.01
04-28	TECO ENERGY ONLINE	Utilities	-\$72.27	\$881.74
04-29	ALDI #61054 TAMPA	Groceries	-\$38.15	\$843.59
04-30	LA SEGUNDA CENTRAL BAKERY	Dining	-\$8.55	\$835.04
05-01	BAYCARE HEALTH SYS PAYROLL PPD	Payroll income	+\$1,565.90	\$2,400.94
05-01	FL SDU CHILD SUPPORT ACH	Child support	+\$342.00	\$2,742.94
05-01	CORTEZ PROPERTY MGMT WEB PMT	Rent	-\$1,395.00	\$1,347.94
05-01	SPECTRUM AUTOPAY	Utilities	-\$69.05	\$1,278.89
05-02	WAWA #5319 TAMPA FL	Fuel	-\$32.05	\$1,246.84
05-03	DRAFTKINGS [TC-06]	Gambling	-\$25.00	\$1,221.84
05-03	COLUMBIA CAFE YBOR	Dining	-\$12.07	\$1,209.77
05-04	ONLINE TRANSFER FROM SAVINGS x9203 [OBS-01]	Account transfer	+\$95.62	\$1,305.39
05-04	TECO ELECTRIC	Utilities	-\$142.37	\$1,163.02
05-04	T-MOBILE AUTOPAY	Phone	-\$84.27	\$1,078.75
05-05	RACETRAC #2368	Fuel	-\$32.05	\$1,046.70
05-06	FRONTIER INTERNET	Utilities	-\$74.99	\$971.71
05-07	CHICK-FIL-A #03184	Dining	-\$7.85	\$963.86
05-08	CAPITAL ONE MOBILE PMT	Debt payment	-\$187.00	\$776.86
05-08	T-MOBILE AUTOPAY	Phone	-\$86.40	\$690.46
05-08	HILLSBOROUGH SCHOOL LUNCH	School	-\$6.56	\$683.90

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05-09	CVS/PHARMACY #3627	Pharmacy	-\$7.10	\$676.80
05-10	PROGRESSIVE INS	Insurance	-\$164.20	\$512.60
05-10	HART BUS PASS	Transportation	-\$4.35	\$508.25
05-11	ADVENTHEALTH COPAY	Medical	-\$28.15	\$480.10
05-12	DISCOVER E-PAYMENT [TC-03]	Debt payment	-\$650.00	-\$169.90
05-12	WALGREENS #04712	Pharmacy	-\$11.10	-\$181.00
05-13	LA PETITE ACADEMY	Childcare	-\$340.00	-\$521.00
05-13	UBER *TRIP	Transportation	-\$9.07	-\$530.07
05-14	PUBLIX #1187 TAMPA FL	Groceries	-\$38.15	-\$568.22
05-15	BAYCARE HEALTH SYS PAYROLL PPD	Payroll income	+\$1,565.90	\$997.68
05-15	VENMO CASHOUT [TC-04]	Recurring deposit	+\$180.00	\$1,177.68
05-15	WALMART SUPERCENTER 941	Household	-\$22.18	\$1,155.50
05-16	CITY OF TAMPA UTILITIES	Utilities	-\$43.14	\$1,112.36
05-17	PUBLIX #1187 TAMPA FL	Groceries	-\$38.15	\$1,074.21
05-18	ONLINE TRANSFER FROM SAVINGS x9203 [OBS-01]	Account transfer	+\$10.12	\$1,084.33
05-18	CHASE CARD EPAY	Debt payment	-\$156.00	\$928.33
05-18	TARGET T-1054	Household	-\$16.16	\$912.17
05-20	NETFLIX.COM	Subscription	-\$15.49	\$896.68
05-20	TECO ENERGY ONLINE	Utilities	-\$72.27	\$824.41
05-21	ALDI #61054 TAMPA	Groceries	-\$38.15	\$786.26

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05-22	SPOTIFY	Subscription	-\$11.99	\$774.27
05-22	LA SEGUNDA CENTRAL BAKERY	Dining	-\$8.55	\$765.72
05-23	SPECTRUM AUTOPAY	Utilities	-\$69.05	\$696.67
05-24	WAWA #5319 TAMPA FL	Fuel	-\$32.05	\$664.62
05-25	COLUMBIA CAFE YBOR	Dining	-\$12.07	\$652.55
05-26	T-MOBILE AUTOPAY	Phone	-\$84.27	\$568.28
05-27	RACETRAC #2368	Fuel	-\$32.05	\$536.23
05-28	SYNCHRONY/CARECREDIT	Debt payment	-\$89.00	\$447.23
05-28	CHICK-FIL-A #03184	Dining	-\$7.85	\$439.38
05-29	BAYCARE HEALTH SYS PAYROLL PPD	Payroll income	+\$1,565.90	\$2,005.28
05-29	HILLSBOROUGH SCHOOL LUNCH	School	-\$6.56	\$1,998.72
05-30	ZELLE PAYMENT TO ROSA ALVAREZ [TC-02]	Person-to-person transfer	-\$650.00	\$1,348.72
05-30	CVS/PHARMACY #3627	Pharmacy	-\$7.10	\$1,341.62
05-31	HART BUS PASS	Transportation	-\$4.35	\$1,337.27
06-01	FL SDU CHILD SUPPORT ACH	Child support	+\$342.00	\$1,679.27
06-01	CORTEZ PROPERTY MGMT WEB PMT	Rent	-\$1,395.00	\$284.27
06-02	ADVENTHEALTH COPAY	Medical	-\$28.14	\$256.13
06-03	ONLINE TRANSFER FROM SAVINGS x9203 [OBS-01]	Account transfer	+\$125.44	\$381.57
06-03	WALGREENS #04712	Pharmacy	-\$11.09	\$370.48
06-04	TECO ELECTRIC	Utilities	-\$142.37	\$228.11

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Chase Total Checking

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06-04	UBER *TRIP	Transportation	-\$9.06	\$219.05
06-05	CAPITAL ONE MOBILE PMT	Debt payment	-\$187.00	\$32.05
06-05	PUBLIX #1187 TAMPA FL	Groceries	-\$38.14	-\$6.09
06-06	FRONTIER INTERNET	Utilities	-\$74.99	-\$81.08
06-06	WALMART SUPERCENTER 941	Household	-\$22.17	-\$103.25
06-07	CITY OF TAMPA UTILITIES	Utilities	-\$43.13	-\$146.38
06-08	INSUFFICIENT FUNDS FEE [TC-05]	Bank fee	-\$34.00	-\$180.38
06-08	T-MOBILE AUTOPAY	Phone	-\$86.40	-\$266.78
06-08	PUBLIX #1187 TAMPA FL	Groceries	-\$38.14	-\$304.92
06-09	TARGET T-1054	Household	-\$16.15	-\$321.07
06-10	PROGRESSIVE INS	Insurance	-\$164.20	-\$485.27
06-10	TECO ENERGY ONLINE	Utilities	-\$72.26	-\$557.53
06-11	ALDI #61054 TAMPA	Groceries	-\$38.14	-\$595.67
06-12	BAYCARE HEALTH SYS PAYROLL PPD	Payroll income	+\$1,565.90	\$970.23
06-12	DISCOVER E-PAYMENT [TC-03]	Debt payment	-\$35.00	\$935.23
06-12	LA SEGUNDA CENTRAL BAKERY	Dining	-\$8.54	\$926.69
06-13	LA PETITE ACADEMY	Childcare	-\$340.00	\$586.69
06-13	SPECTRUM AUTOPAY	Utilities	-\$69.04	\$517.65
06-14	DRAFTKINGS [TC-06]	Gambling	-\$25.00	\$492.65
06-15	VENMO CASHOUT [TC-04]	Recurring deposit	+\$180.00	\$672.65

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06-15	WAWA #5319 TAMPA FL	Fuel	-\$32.04	\$640.61
06-16	COLUMBIA CAFE YBOR	Dining	-\$12.06	\$628.55
06-17	T-MOBILE AUTOPAY	Phone	-\$84.27	\$544.28
06-18	CHASE CARD EPAY	Debt payment	-\$156.00	\$388.28
06-18	RACETRAC #2368	Fuel	-\$32.04	\$356.24
06-19	CHICK-FIL-A #03184	Dining	-\$7.84	\$348.40
06-20	NETFLIX.COM	Subscription	-\$15.49	\$332.91
06-20	HILLSBOROUGH SCHOOL LUNCH	School	-\$6.55	\$326.36
06-21	ONLINE TRANSFER FROM SAVINGS x9203 [OBS-01]	Account transfer	+\$5.67	\$332.03
06-21	CVS/PHARMACY #3627	Pharmacy	-\$7.09	\$324.94
06-22	SPOTIFY	Subscription	-\$11.99	\$312.95
06-22	HART BUS PASS	Transportation	-\$4.34	\$308.61
06-23	ADVENTHEALTH COPAY	Medical	-\$28.14	\$280.47
06-24	WALGREENS #04712	Pharmacy	-\$11.09	\$269.38
06-25	INSUFFICIENT FUNDS FEE [TC-05]	Bank fee	-\$34.00	\$235.38
06-25	UBER *TRIP	Transportation	-\$9.06	\$226.32
06-26	BAYCARE HEALTH SYS PAYROLL PPD	Payroll income	+\$1,565.90	\$1,792.22
06-26	PUBLIX #1187 TAMPA FL	Groceries	-\$38.14	\$1,754.08
06-27	ZELLE PAYMENT TO ROSA ALVAREZ [TC-02]	Person-to-person transfer	-\$500.00	\$1,254.08
06-28	SYNCHRONY/CARECREDIT	Debt payment	-\$89.00	\$1,165.08

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Chase Total Checking

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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
06-28	WALMART SUPERCENTER 941	Household	-\$22.17	\$1,142.91
06-29	CITY OF TAMPA UTILITIES	Utilities	-\$43.13	\$1,099.78
06-30	PUBLIX #1187 TAMPA FL	Groceries	-\$38.14	\$1,061.64
07-01	FL SDU CHILD SUPPORT ACH	Child support	+\$342.00	\$1,403.64
07-01	CORTEZ PROPERTY MGMT WEB PMT	Rent	-\$1,395.00	\$8.64
07-01	CHASE CARD EPAY	Debt payment	-\$156.00	-\$147.36
07-02	DRAFTKINGS [TC-06]	Gambling	-\$25.00	-\$172.36
07-03	CAPITAL ONE MOBILE PMT	Debt payment	-\$187.00	-\$359.36
07-06	ONLINE TRANSFER FROM SAVINGS x9203 [OBS-01]	Account transfer	+\$288.36	-\$71.00
07-10	BAYCARE HEALTH SYS PAYROLL PPD	Payroll income	+\$1,565.90	\$1,494.90
07-10	FRONTIER INTERNET	Utilities	-\$74.99	\$1,419.91
07-10	PROGRESSIVE INS	Insurance	-\$164.20	\$1,255.71
07-10	TECO ENERGY ONLINE	Utilities	-\$72.26	\$1,183.45
07-10	T-MOBILE AUTOPAY	Phone	-\$84.27	\$1,099.18
07-10	CHICK-FIL-A #03184	Dining	-\$7.84	\$1,091.34
07-11	ALDI #61054 TAMPA	Groceries	-\$38.14	\$1,053.20
07-11	RACETRAC #2368	Fuel	-\$32.04	\$1,021.16
07-12	T-MOBILE AUTOPAY	Phone	-\$86.40	\$934.76
07-12	LA SEGUNDA CENTRAL BAKERY	Dining	-\$8.54	\$926.22
07-12	HILLSBOROUGH SCHOOL LUNCH	School	-\$6.55	\$919.67

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Chase Total Checking

Account ending x4821 · titled owner MARIA E SANTOS · Tampa, Florida

CRYPTOGRAPHICALLY SIGNED

\$412.18 OPENING BALANCE	\$268.44 CLOSING BALANCE	9 ROWS ON THIS PAGE
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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
07-13	LA PETITE ACADEMY	Childcare	-\$340.00	\$579.67
07-13	SPECTRUM AUTOPAY	Utilities	-\$69.04	\$510.63
07-13	CVS/PHARMACY #3627	Pharmacy	-\$7.09	\$503.54
07-14	TECO ELECTRIC	Utilities	-\$142.37	\$361.17
07-14	WAWA #5319 TAMPA FL	Fuel	-\$32.04	\$329.13
07-14	HART BUS PASS	Transportation	-\$4.34	\$324.79
07-15	TARGET T-1054	Household	-\$16.15	\$308.64
07-15	COLUMBIA CAFE YBOR	Dining	-\$12.06	\$296.58
07-15	ADVENTHEALTH COPAY	Medical	-\$28.14	\$268.44

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Chase Savings

Account ending x9203 · titled owner MARIA E SANTOS · Tampa, Florida

CRYPTOGRAPHICALLY SIGNED

\$611.02 OPENING BALANCE	\$61.02 CLOSING BALANCE	5 ROWS ON THIS PAGE
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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
04-23	ONLINE TRANSFER TO CHECKING x4821 [OBS-01]	Account transfer	-\$25.37	\$585.65
04-30	INTEREST PAYMENT	Interest	+\$0.23	\$585.88
05-04	ONLINE TRANSFER TO CHECKING x4821 [OBS-01]	Account transfer	-\$95.62	\$490.26
05-18	ONLINE TRANSFER TO CHECKING x4821 [OBS-01]	Account transfer	-\$10.12	\$480.14
05-31	INTEREST PAYMENT	Interest	+\$0.19	\$480.33

DIGITALLY SIGNED · BANKRUPTPRO

Account x9203 · evidence digest ce710a19cca001479f577ad3a11e09402423fa147f191f405a42d09aced8382e

Prepared from the verified account ledger. Every transaction and running balance reconciles to the included CSV.

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Chase Savings

Account ending x9203 · titled owner MARIA E SANTOS · Tampa, Florida

CRYPTOGRAPHICALLY SIGNED

\$611.02 OPENING BALANCE	\$61.02 CLOSING BALANCE	4 ROWS ON THIS PAGE
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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
06-03	ONLINE TRANSFER TO CHECKING x4821 [OBS-01]	Account transfer	-\$125.44	\$354.89
06-21	ONLINE TRANSFER TO CHECKING x4821 [OBS-01]	Account transfer	-\$5.67	\$349.22
06-30	INTEREST PAYMENT	Interest	+\$0.16	\$349.38
07-06	ONLINE TRANSFER TO CHECKING x4821 [OBS-01]	Account transfer	-\$288.36	\$61.02

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Capital One Quicksilver

Account ending x5510 · titled owner MARIA E SANTOS · Tampa, Florida

CRYPTOGRAPHICALLY SIGNED

\$8,714.22 PREVIOUS BALANCE	\$9,214.87 ENDING BALANCE	\$9,500.00 CREDIT LIMIT · NEAR MAX
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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
04-16	PUBLIX #1187 TAMPA FL	Purchase	\$7.81	\$8,722.03
04-17	MCDONALDS F3312	Purchase	\$19.15	\$8,741.18
04-18	UBER *TRIP	Purchase	\$11.40	\$8,752.58
04-20	LA SEGUNDA CENTRAL BAKERY	Purchase	\$22.75	\$8,775.33
04-21	CVS/PHARMACY #3627	Purchase	\$15.00	\$8,790.33
04-22	HILLSBOROUGH SCHOOL LUNCH	Purchase	\$26.34	\$8,816.67
04-24	NETFLIX.COM	Purchase	\$18.59	\$8,835.26
04-25	WAWA #5319 TAMPA FL	Purchase	\$10.84	\$8,846.10
04-27	CHIPOTLE 1827	Purchase	\$22.18	\$8,868.28
04-28	ALDI #61054 TAMPA	Purchase	\$14.43	\$8,882.71
04-29	PUBLIX #1187 TAMPA FL	Purchase	\$25.78	\$8,908.49
04-30	INTEREST CHARGE — PURCHASES & CASH	Interest	\$91.42	\$8,999.91
05-01	MCDONALDS F3312	Purchase	\$18.03	\$9,017.94
05-02	UBER *TRIP	Purchase	\$10.28	\$9,028.22
05-04	LA SEGUNDA CENTRAL BAKERY	Purchase	\$21.62	\$9,049.84
05-05	CVS/PHARMACY #3627	Purchase	\$13.87	\$9,063.71
05-06	HILLSBOROUGH SCHOOL LUNCH	Purchase	\$25.21	\$9,088.92
05-08	PAYMENT — THANK YOU	Payment	-\$187.00	\$8,901.92
05-08	NETFLIX.COM	Purchase	\$17.46	\$8,919.38

DIGITALLY SIGNED · BANKRUPTPRO
Account x5510 · evidence digest eba270e56afd725677581290512e42e21b560f70b591cd318bb98efa042082f8
Prepared from the verified account ledger. Every transaction and running balance reconciles to the included CSV.

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Capital One Quicksilver

Account ending x5510 · titled owner MARIA E SANTOS · Tampa, Florida

CRYPTOGRAPHICALLY SIGNED

\$8,714.22 PREVIOUS BALANCE	\$9,214.87 ENDING BALANCE	\$9,500.00 CREDIT LIMIT · NEAR MAX
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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
05-09	WAWA #5319 TAMPA FL	Purchase	\$9.71	\$8,929.09
05-11	CHIPOTLE 1827	Purchase	\$21.05	\$8,950.14
05-12	ALDI #61054 TAMPA	Purchase	\$13.30	\$8,963.44
05-13	PUBLIX #1187 TAMPA FL	Purchase	\$24.65	\$8,988.09
05-14	PAYMENT — EXTERNAL BANK	Payment	-\$1,624.70	\$7,363.39
05-15	MCDONALDS F3312	Purchase	\$16.90	\$7,380.29
05-15	CASH ADVANCE ATM #8841 TAMPA FL [TC-01]	Cash advance	\$900.00	\$8,280.29
05-16	UBER *TRIP	Purchase	\$9.15	\$8,289.44
05-17	LA SEGUNDA CENTRAL BAKERY	Purchase	\$20.49	\$8,309.93
05-19	CVS/PHARMACY #3627	Purchase	\$12.74	\$8,322.67
05-20	HILLSBOROUGH SCHOOL LUNCH	Purchase	\$24.08	\$8,346.75
05-22	NETFLIX.COM	Purchase	\$16.33	\$8,363.08
05-23	WAWA #5319 TAMPA FL	Purchase	\$8.58	\$8,371.66
05-24	CHIPOTLE 1827	Purchase	\$19.93	\$8,391.59
05-26	ALDI #61054 TAMPA	Purchase	\$12.18	\$8,403.77
05-27	PUBLIX #1187 TAMPA FL	Purchase	\$23.52	\$8,427.29
05-29	MCDONALDS F3312	Purchase	\$15.77	\$8,443.06
05-30	UBER *TRIP	Purchase	\$8.02	\$8,451.08
05-31	LA SEGUNDA CENTRAL BAKERY	Purchase	\$19.36	\$8,470.44

SIGNED ACCOUNT STATEMENT · 2026-04-15-2026-07-15

Capital One Quicksilver

Account ending x5510 · titled owner MARIA E SANTOS · Tampa, Florida

CRYPTOGRAPHICALLY SIGNED

\$8,714.22 PREVIOUS BALANCE	\$9,214.87 ENDING BALANCE	\$9,500.00 CREDIT LIMIT · NEAR MAX
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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
05-31	INTEREST CHARGE — PURCHASES & CASH	Interest	\$93.88	\$8,564.32
06-02	CVS/PHARMACY #3627	Purchase	\$11.61	\$8,575.93
06-03	HILLSBOROUGH SCHOOL LUNCH	Purchase	\$22.96	\$8,598.89
06-05	PAYMENT — THANK YOU	Payment	-\$187.00	\$8,411.89
06-05	NETFLIX.COM	Purchase	\$15.21	\$8,427.10
06-06	WAWA #5319 TAMPA FL	Purchase	\$26.55	\$8,453.65
06-07	CHIPOTLE 1827	Purchase	\$18.80	\$8,472.45
06-09	ALDI #61054 TAMPA	Purchase	\$11.05	\$8,483.50
06-10	PUBLIX #1187 TAMPA FL	Purchase	\$22.39	\$8,505.89
06-12	MCDONALDS F3312	Purchase	\$14.64	\$8,520.53
06-13	UBER *TRIP	Purchase	\$25.98	\$8,546.51
06-14	LA SEGUNDA CENTRAL BAKERY	Purchase	\$18.23	\$8,564.74
06-16	CVS/PHARMACY #3627	Purchase	\$10.48	\$8,575.22
06-17	HILLSBOROUGH SCHOOL LUNCH	Purchase	\$21.83	\$8,597.05
06-18	NETFLIX.COM	Purchase	\$14.08	\$8,611.13
06-20	WAWA #5319 TAMPA FL	Purchase	\$25.42	\$8,636.55
06-20	CASH ADVANCE — ONLINE [TC-01]	Cash advance	\$400.00	\$9,036.55
06-21	CHIPOTLE 1827	Purchase	\$17.67	\$9,054.22
06-23	ALDI #61054 TAMPA	Purchase	\$9.92	\$9,064.14

SIGNED ACCOUNT STATEMENT · 2026-04-15–2026-07-15

Capital One Quicksilver

Account ending x5510 · titled owner MARIA E SANTOS · Tampa, Florida

CRYPTOGRAPHICALLY SIGNED

\$8,714.22 PREVIOUS BALANCE	\$9,214.87 ENDING BALANCE	\$9,500.00 CREDIT LIMIT · NEAR MAX
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DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
06-24	PUBLIX #1187 TAMPA FL	Purchase	\$21.26	\$9,085.40
06-25	MCDONALDS F3312	Purchase	\$13.51	\$9,098.91
06-27	UBER *TRIP	Purchase	\$24.86	\$9,123.77
06-28	LA SEGUNDA CENTRAL BAKERY	Purchase	\$17.11	\$9,140.88
06-30	CVS/PHARMACY #3627	Purchase	\$9.36	\$9,150.24
06-30	INTEREST CHARGE — PURCHASES & CASH	Interest	\$96.13	\$9,246.37
07-01	HILLSBOROUGH SCHOOL LUNCH	Purchase	\$20.70	\$9,267.07
07-02	NETFLIX.COM	Purchase	\$12.95	\$9,280.02
07-03	PAYMENT — THANK YOU	Payment	-\$187.00	\$9,093.02
07-04	WAWA #5319 TAMPA FL	Purchase	\$24.29	\$9,117.31
07-05	CHIPOTLE 1827	Purchase	\$16.54	\$9,133.85
07-07	ALDI #61054 TAMPA	Purchase	\$8.79	\$9,142.64
07-08	PUBLIX #1187 TAMPA FL	Purchase	\$20.13	\$9,162.77
07-09	MCDONALDS F3312	Purchase	\$12.38	\$9,175.15
07-11	UBER *TRIP	Purchase	\$23.73	\$9,198.88
07-12	LA SEGUNDA CENTRAL BAKERY	Purchase	\$15.99	\$9,214.87

CREDITOR LIST · SOURCE-ATTRIBUTED

Seven creditors · \$38,240.00 total

Payment activity identifies a creditor only when a matching transaction exists; remaining balances are marked client-reported. All amounts require counsel confirmation.

CREDITOR	TYPE	BALANCE	SOURCE	LAST PAYMENT
Capital One (x5510)	Credit card	\$9,214.00	Linked account	2026-07-03
Chase Card Services	Credit card	\$7,882.00	Payment activity	2026-07-01
LVNV Funding LLC	Collection (orig. Credit One)	\$4,876.00	Client-reported	—
Discover	Credit card	\$5,430.00	Payment activity	2026-06-12
AdventHealth Tampa	Medical	\$4,780.00	Client-reported	—
Portfolio Recovery Assoc.	Collection — ACTIVE SUIT	\$2,940.00	Client-reported	—
Synchrony / CareCredit	Retail credit	\$3,118.00	Payment activity	2026-06-28
TOTAL · 7 CREDITORS		\$38,240.00	Reconciled	

Conflict callout — Portfolio Recovery Associates: client reports an active collection suit. Run the firm conflict check against Portfolio Recovery Associates, known counsel, and the state-court caption before engagement.

Source notes

- **Payment activity:** creditor or servicer appears in checking/card transactions.
- **Client-reported:** intake disclosure without matching payment activity in the six-month ledger.
- List supports conflict check and schedule preparation; bankruptcy credit report recommended to confirm completeness and addresses.
- The Capital One statement closes at \$9,214.87; the creditor list uses \$9,214.00.

Three linked accounts

This certification identifies the titled owner and MoneyKit connection for each account in the attorney-review packet.

INSTITUTION / ACCOUNT	TYPE	TITLED OWNER	MONEYKIT CONNECTED
Chase Total Checking x4821	Checking	MARIA E SANTOS	2026-07-13
Chase Savings x9203	Savings	MARIA E SANTOS	2026-07-13
Capital One Quicksilver x5510	Credit card	MARIA E SANTOS	2026-07-13

Certification

I certify that the account names, masks, transaction rows, and balances shown in this sample packet are drawn from one internally consistent account ledger. The statement pages and full transaction CSV reconcile exactly.

DIGITALLY SIGNED · BANKRUPTPRO
Signer: BankruptPro case-file generator
Evidence set SHA-256: b76026e36534ea65e8ab22626bad54626fcc8e08271dc0a17f6680edebbf31c6
Signed date: 2026-07-15

Prepared for review by licensed counsel. Counsel determines evidentiary use and authentication before filing or use in a proceeding.