

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 · b76026e36534ea65e8ab22626bad54626fcc8e08271dc0a17f6680edeabbf31c6
Generated from one ledger population; report citations, statements, and CSV share the same row objects.