No. 26-5428

FILED
AUG 16 2026
OFFICE OF THE CLERK
SUPREME COURT, U.S.

ORIGINAL

IN THE

SUPREME COURT OF THE UNITED STATES

Zara Northover — PETITIONER
(Your Name)

VS.

William Banfield and Rocket Mortgage Et. AL — RESPONDENT(S)

MOTION FOR LEAVE TO PROCEED *IN FORMA PAUPERIS*

The petitioner asks leave to file the attached petition for a writ of certiorari without prepayment of costs and to proceed *in forma pauperis.*

Please check the appropriate boxes:

☐ Petitioner has previously been granted leave to proceed *in forma pauperis* in the following court(s):

☑ Petitioner has **not** previously been granted leave to proceed *in forma pauperis* in any other court.

☑ Petitioner's affidavit or declaration in support of this motion is attached hereto.

☐ Petitioner's affidavit or declaration is **not** attached because the court below appointed counsel in the current proceeding, and:

☐ The appointment was made under the following provision of law: ______, or

☐ a copy of the order of appointment is appended.

Zara Northover
(Signature)

AFFIDAVIT OR DECLARATION
IN SUPPORT OF MOTION FOR LEAVE TO PROCEED *IN FORMA PAUPERIS*

I, Zara Northover, am the petitioner in the above-entitled case. In support of my motion to proceed *in forma pauperis*, I state that because of my poverty I am unable to pay the costs of this case or to give security therefor; and I believe I am entitled to redress.

1. For both you and your spouse estimate the average amount of money received from each of the following sources during the past 12 months. Adjust any amount that was received weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate. Use gross amounts, that is, amounts before any deductions for taxes or otherwise.

Income source	Average monthly amount during the past 12 months		Amount expected next month	
	You	Spouse	You	Spouse
Employment	$ 0	$	$ 0	$
Self-employment	$ 5,323.75	$	$ 2000	$
Income from real property (such as rental income)	$ 1425	$	$ 0	$
Interest and dividends	$ 0	$	$ 0	$
Gifts	$ 0	$	$ 0	$
Alimony	$ 0	$	$ 0	$
Child Support	$ 0	$	$ 0	$
Retirement (such as social security, pensions, annuities, insurance)	$ 0	$	$ 0	$
Disability (such as social security, insurance payments)	$ 0	$	$ 0	$
Unemployment payments	$ 0	$	$ 0	$
Public-assistance (such as welfare)	$ 99	$	$ 298	$
Other (specify): ____________	$ 0	$	$ 0	$
Total monthly income:	$ 6847.75	$	$ 2298	$

2. List your employment history for the past two years, most recent first. (Gross monthly pay is before taxes or other deductions.)

Employer	Address	Dates of Employment	Gross monthly pay
Fierce Staffing	1420 Washington Blvd 48226	June 22-28, 2026	$ 1425 (1 week)
Hamilton Anderson	1435 Randolph St. 48226	Nov 2024 - March 2026	$ 6840
Detroit Phoenix Center	1420 Washington Blvd 48226	June 2023 - Dec 2023	$ 6000

3. List your spouse's employment history for the past two years, most recent employer first. (Gross monthly pay is before taxes or other deductions.)

Employer	Address	Dates of Employment	Gross monthly pay
N/A			$
			$
			$

4. How much cash do you and your spouse have? $ 140

Below, state any money you or your spouse have in bank accounts or in any other financial institution.

Type of account (e.g., checking or savings)	Amount you have	Amount your spouse has
PNC	$ 210	$
Chase	$ 90	$
Bank of America	$ 140	$

5. List the assets, and their values, which you own or your spouse owns. Do not list clothing and ordinary household furnishings.

☑ Home
Value $250,000

☐ Other real estate
Value

☑ Motor Vehicle #1
Year, make & model 2018 Honda CRV
Value $10,500

☐ Motor Vehicle #2
Year, make & model
Value

☐ Other assets
Description
Value

6. State every person, business, or organization owing you or your spouse money, and the amount owed.

Person owing you or your spouse money	Amount owed to you	Amount owed to your spouse
N/A	$ 0	$
	$	$
	$	$

7. State the persons who rely on you or your spouse for support. For minor children, list initials instead of names (e.g. "J.S." instead of "John Smith").

Name	Relationship	Age
N/A		

8. Estimate the average monthly expenses of you and your family. Show separately the amounts paid by your spouse. Adjust any payments that are made weekly, biweekly, quarterly, or annually to show the monthly rate.

	You	Your spouse
Rent or home-mortgage payment (include lot rented for mobile home) Are real estate taxes included? ☑ Yes ☐ No Is property insurance included? ☑ Yes ☐ No	$ 1315	$
Utilities (electricity, heating fuel, water, sewer, and telephone)	$ 625	$
Home maintenance (repairs and upkeep)	$ 100	$
Food	$ 298	$
Clothing	$ Ø	$
Laundry and dry-cleaning	$ Ø	$
Medical and dental expenses	$ 25	$

	You	Your spouse
Transportation (not including motor vehicle payments)	$ 80	$
Recreation, entertainment, newspapers, magazines, etc.	$ Ø	$
Insurance (not deducted from wages or included in mortgage payments)		
Homeowner's or renter's	$ 0	$
Life	$ 15	$
Health	$ 0	$
Motor Vehicle	$ 120	$
Other: ______	$ 0	$
Taxes (not deducted from wages or included in mortgage payments)		
(specify): N/A	$ 0	$
Installment payments		
Motor Vehicle	$ 0	$
Credit card(s)	$ 3000	$
Department store(s)	$ 0	$
Other: ______	$ 0	$
Alimony, maintenance, and support paid to others	$ 0	$
Regular expenses for operation of business, profession, or farm (attach detailed statement)	$ 500	$
Other (specify): ______	$ 0	$
Total monthly expenses:	$ 6,078	$

9. Do you expect any major changes to your monthly income or expenses or in your assets or liabilities during the next 12 months?

☑ Yes ☐ No If yes, describe on an attached sheet.

10. Have you paid – or will you be paying – an attorney any money for services in connection with this case, including the completion of this form? ☐ Yes ☑ No

If yes, how much? ______________________

If yes, state the attorney's name, address, and telephone number:

11. Have you paid—or will you be paying—anyone other than an attorney (such as a paralegal or a typist) any money for services in connection with this case, including the completion of this form?

☐ Yes ☑ No

If yes, how much? ______________________

If yes, state the person's name, address, and telephone number:

12. Provide any other information that will help explain why you cannot pay the costs of this case.

Please see attached document.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on: August 16. , 2026

Zara Noulla
(Signature)

ZARA NORTHOVER
SUPPLEMENTAL ANSWERS TO AFFIDAVIT OR DECLARATION
Questions 8, 9, and 12

Question 8: Regular Expenses for Operation of Business

I operate Moving in Faith, a small retail business. I estimate average business operating expenses of approximately **$500 per month**. These expenses fluctuate based on business activity and include restocking products and inventory, vendor and pop-up fees, Square fees, Shopify expenses, Canva/ ChatGPT/ Marblism subscription expenses, web hosting, Cohort programs, business certifications, and trademark registration and renewal expenses.

Some business expenses are recurring, while others are periodic. Vendor fees, inventory restocking, business certifications, and trademark registration and renewal expenses vary depending on business activity, inventory needs, participation in vendor events, and applicable renewal periods.

Question 9: Expected Changes in Income, Expenses, Assets, or Liabilities

I am actively seeking full-time employment and contractual work and therefore anticipate that my income may change during the next twelve months. I do not currently have an offer of full-time employment, guaranteed contractual work, or a confirmed start date. I cannot predict when I will obtain employment or contractual work or the amount of income I may receive.

The work reflected in my employment history was contractual. My most recent longer-term contract, through which I received approximately **$6,840 per month**, ended in March 2026 and has not been replaced by comparable recurring income. Since that contract ended, I completed a one-week contractual staffing assignment in June 2026.

Question 12: Additional Information Explaining Inability to Pay Costs

The average income reported for the preceding twelve months does not reflect my current financial circumstances. During a portion of that period, I received more consistent contractual income that I no longer receive. I currently do not have regular employment or contractual income and am actively seeking full-time employment and contractual work.

ZARA NORTHOVER SUPPLEMENTAL ANSWERS (CONTINUED)

I operate Moving in Faith, a small retail business, but its sales fluctuate from month to month and do not provide a guaranteed salary or predictable monthly income. The **$2,000 in self-employment income reported as expected next month is an estimate based on anticipated business activity and is not guaranteed**.

During the preceding twelve months, I temporarily rented my home for several months to assist with maintaining my financial obligations. That rental arrangement has ended, and I do not presently expect rental income next month.

During periods when I have been unemployed or experienced reductions in income, I have relied on credit cards to maintain necessary living expenses and financial obligations. As a result, I currently pay approximately **$3,000 per month, on average, toward credit-card obligations**, with payments in some months exceeding that amount. I have also borrowed money to assist with maintaining bills and necessary expenses.

I currently receive food assistance and remain responsible for my mortgage, utilities, transportation, insurance, credit-card obligations, business expenses, and other necessary living expenses while actively seeking employment.

Although the historical income reported in my affidavit reflects periods when I had more consistent contractual and rental income, those sources have ended or materially decreased. I provide this additional information to explain my present financial circumstances and why I am unable to prepay the costs of this proceeding.