
From: Kathy Ruemmler <[REDACTED]>
Sent: Friday, February 3, 2017 4:01 PM
To: jeffrey E.
Subject: Re: Mortgage Options

So I can borrow \$6 mm, based on a \$7mm=purchase price.

Sent from my iPad

On Feb 3, 2017= at 10:57 AM, jeffrey E. <jeeva=ation@gmail.com <mailto:jeevacation@gmail.com>> wrote:

=div dir="ltr">correct

[REDACTED] /=>>

Subject: FW: Mortgage Options

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From: Cleveland, Cindy <[REDACTED]> <[REDACTED]>>
<=pan>Sent: Friday, February 3, 2017 7:09:30 AM
To: Ruemmler,=Kathy (DC)
Cc: Mckinnon, Marilyn
Subject: M=rtgage Options

Hello Kathryn -

<=pan>It was nice talking to you today. The apartment sounds wonderful!=/span>

Here are payments on a \$5MM mortgage based=on today's purchase rates. We can lock the loan when you are under co=tract and within 60 days of closing. We would be looking for construc=ion to be 100% complete and for 50% of the units to have closed in order to=close our mortgage. These rates are subject to change of course, but of course we will go to bat for you to get you the best possible rate when th= time comes.

Loan Details

=/span>

<=r>

Mortgage Product

=/span>

30 Year Fixed

10/1 ARM

7/1 ARM

Loan Amount

\$5,000,000.00
=>\$5,000,000.00

\$5,000,000.00

Interest Rate

4=125%

3.250%

3.125%

Monthly Payment

<=span>
\$24,232.49

\$21,760.32

\$21,418.77

Loan Details

=/span>

<=r>Mortgage Product

30 Year I/O

10/1 ARM I/O

7/= ARM I/O

Loan Amount

\$5,000,000.00
\$5,000,000.00
\$5,000,000.00

4.2500%

3.3750%

3.250%

Monthly Payment

\$17,708.3=

\$14,062.50

\$13,541.67

Citi Private=Bank is fine with using unsecured loans towards the down payment. If y=u are interested, Marilyn and Ricardo can look at doing Line of Credit up t= \$1MM at Prime + 0%.

If you or your seller=would like a pre-approval letter, we can take an application, document inco=e and pull credit in advance of going under contract. We'd send the i=formation through underwriting so you'd have a pre-approval letter in hand w=en negotiating the contract (on this or any property really). Then we=d move forward with items relating to the property - appraisal, title work,=insurance - about 60 days from closing.

Th=nk you for giving Citi Private Bank the opportunity to help with your finan=ing. Please let me know if you have any questions. We loo= forward to working with you.

Best, Cindy

Cindy B. Cleveland
NMLS 541=18
Manager, Mortgage Associate
Citi Private=Bank

2859 Paces Ferry Road, S.E.
Vining Overlook III
Suite 700
Atlant=, GA 30339

office phone: 678 842-5636<=a>
direct fax: [REDACTED] <[REDACTED]>

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