
From: jeffrey E. <jeevacation@gmail.com>
Sent: Saturday, March 31, 2018 9:55 AM
To: Morits Skaugen
Subject: Re: Our mutual friend. For you/from me and for discussion only.

thx I really appreciate it. as you=probably know terje now has to have the same procedure, that y=u were about to have ,when we first met met. He is very =ery stressed.

I believe your proposal may hold promi=e. 1. can you propose a rent agreement and its terms ?=C2 lets get that agreed and signed right away . =AO 2 are there transfer taxes or other taxes to pay on purchase. ? 3 . what are the normal financing=ratios for homes in norway? , will the 3.5 work as=equity. ? . I truly understand the stress yo= are under. STAY STRONG mentally. it is doab=e. your financail discipline needs to be acc=mpanned by walks swims. peaceful periods , o=hewise the money doesnt get you the constant stress does.

On Sat, Mar 31, 2018 at=5:37 AM, Morits Skaugen <[REDACTED]> > wrote:

Facts.

- * There are no valid agreements re the purchase option. It has expired or=lapsed and it was never excersized as per its wording. the wорidng is clea= and not ambiguous in any way. A lot of intentions have verbally been expr=ssed over some years, but the fact remains. It lapsed 2 years ago and no effort ever made to utilize it.=C2
- * The property is mortgaged and the lending bank i have will not cle=r the property mortgage unless realized at market value. The market value =s per Bank assesment is NOK 18 mill.
- * Terje has a tenant agreement that has expired, but he will have t=e right to rent the property on terms to be agreed (reduced rent) and I w=ll not make any objection or hindrances. This we could and should do to fi= the situation. renew this agreement.
- * However given the situation leading to your request i send you this for=discussion

Situation:

- * Terje is in very urgent needs and wants to take over the property no= . if so we have to meet up and discuss and agree on revised terms. I simply cannot deliver as per his wishes right now, =ut i can stick to agreements already in place. My ambition was to work out=my other problems and then help Terje to meet his wishes. i am more than s=ightly embarassed by the situation now created.

Solution:

- * What i can see us doing now is that he buys the property at NOK =4 mill.
- * i will settle the difference with the bank; difference between NOK=18 and NOK 14 mill.

* The NOK 3.5 mill deposit that Terje paid, that is now in need of a=dicsussion on how to settle. it is as per above mentioned agreement a non =efundable. I do suggest you lend him this money and i will repay you the m=ney in due course. Suggest we dicssuss these terms when we meet.

1. for Terje; he has to pay NOK 14 mill vrs NOK 13 mill he wants to pay. H= gets the property he wants despite of the inconvenience of timing.

2. for you and me; we will need to settle the initial NOK 3.5 mill de=osit for him. i will repay you, but you will advance to Terje. Terje can u=e this with his bank to help arrange finance on purchase price. he does no= needs much more equity to get finance given the market value of NOK 18 mill.

3. for me; i will pay the bank NOK 4 mill and transfer the property a= 14 mill. there is no gain for me. i will gain peace from this and t=e embrassment it has created.

Best regards from Mori=s.

sent from my iPhone

- Sorry for possible typo and a brief reply due to this.

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=A0 please note

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