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**From:** Erika Kellerhals [REDACTED]  
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**To:** jeevacation@gmail.com  
**Subject:** 'Question'

So - we're about to go to contract on an office space and we have been talking with the bank. Our options for the loan (15 year amortization) are prime + 2.25% for the entire 15 years or 6.25% fixed for five years and then in year 6 it converts to prime +2.25%.

I have no idea what interest rates are going to do - but I know you have an idea. Thoughts?

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