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**From:** Barry J. Cohen <[REDACTED]>  
**Sent:** Friday, July 20, 2018 7:01 PM  
**To:** jeffrey E.  
**Subject:** RE: Re:

LIBOR varies a little every day. Right now, 1 month LIBOR is 2.08%. So L + 125 is 3.33%. If we have \$850MM outstanding for the next year, and LIBOR doesn't change, we would pay is about \$28.3MM. I didn't factor in 360 day year calculations. Just simple arithmetic.

Is that what you are asking?

From: jeffrey E. [mailto:jeevacation@gmail.com]  
Sent: Friday, July 20, 2018 11:55 AM  
To: Barry J. Cohen <[REDACTED]>  
Subject: Re: Re:

sorry total rate. ? total cost for the year?

On Fri, Jul 20, 2018 at 11:43 AM, Barry J. Cohen <[REDACTED]> wrote:

850

From: jeffrey E. [mailto:jeevacation@gmail.com <mailto:jeevacation@gmail.com> ]  
Sent: Friday, July 20, 2018 11:42 AM  
To: Barry J. Cohen <[REDACTED]>  
Subject: Re:

latest total?

On Fri, Jul 20, 2018 at 11:40 AM, Barry J. Cohen <[REDACTED]> > wrote:

One-month LIBOR + 125. We are in negotiations to improve the terms, which might affect the rate. Even if we improve the terms, unclear what the rate will be. We are arguing over that now. I think they want an extra 25 bps. We're offering 10 bps, or maybe 0.

The loan is a two year loan that keeps getting renewed. Currently matures 7/31/19. The rate formula does not change over the course of the loan.

All good here. Hope you're the same.

From: jeffrey E. [mailto:jeevacation@gmail.com <mailto:jeevacation@gmail.com> ]  
Sent: Friday, July 20, 2018 11:34 AM  
To: Barry J. Cohen [REDACTED]  
Subject:

what interest rate is currently on the art loan ? when does it raise and to what hope you are well

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please note

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