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**From:** jeffrey E. <jeevacation@gmail.com>  
**Sent:** Wednesday, August 22, 2018 1:56 PM  
**To:** [REDACTED]  
**Subject:** Re: Advice

i understand. you asked me for a financial decision , difficult to give any emotional advice. . its very personal.

On Wed, Aug 22, 2018 at 9:53 AM, [REDACTED] >  
wrote:

I know it's not logical and this shouldn't be an emotional decision but I don't have any friends (besides you) in FL and I will have to start all over again to make friends and have some sort of life. I'm tired of having to recreate myself= On the upside, it's an opportunity.

On Aug 22= 2018, at 09:45, jeffrey E. <jeevacation@gmail.com <mailto:jeevacation@gmail.com> > wrote:

yes she is right . =A0 you could live pretty well in florida

No loan or mortgage. I paid 475k and renovated kitchen. I've been here 7 years.

On Aug =2, 2018, at 09:29, jeffrey E. <jeevacation@gmail.com <mailto:jeevacation@gmail.com> > wrote:

i dont recall , do you have amort=age? or loan agaisnt it

On Wed, Aug 22, 2018 at 9:24 AM [REDACTED] =wrote:

I'm meeting with RE agent at 10 today. I met with another agent in July and she said the market is soft so I should ask \$599

=br>On Aug 22, 2018, at 07:45, jeffrey E. <jeevacation@gmail.com <mailto:jeevacation@gmail.com> > wrote:

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i still think florida where life is less stressful more affordable. and you can =ind a way to see eric when you want. how much money will=you get for selling your apt

On Tue, Aug 21, 2018 at 7:48 PM [REDACTED]  
<mailto:[REDACTED]> wrote:

Hi Jeffrey,

My trip to Annecy, and Strasborg, France was interesting but I think I am at a time in life when I need modern conveniences like elevators and air conditioning. Lugging a 40 lb suitcase up and down spiral staircases has lost its old world charm.

I am writing to ask your opinion about what to do with my living situation. I am seeing a real estate agent tomorrow to discuss selling my apartment. My maintenance is too high since the last two assessments for capital improvements. I have to sell because my income will be much lower since I retired. I don't know whether to buy a small studio to reduce my maintenance and raise some cash (the difference between my sale and purchase) or to rent. I've been looking at apartments to buy and or to rent. The rentals start at \$300 in the city which is actually higher than my maintenance but then if I have the money from the sale of my apartment, perhaps I can invest it to pay for the cost of renting...? You mentioned that the cost of living is less in Florida and that I might consider moving there, but since I was diagnosed with skin cancer, it's probably best that I don't live there (but I can visit). Besides, Erik lives here in New York, and I would miss him too much, if I moved out of state. So what do you think...rent, buy smaller apt. or volunteer for the National Park Service and live rent-free :)

I'd appreciate your advice, I can't do the math and you're a pretty smart guy (most of the time.)

Love [REDACTED]

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