From:	jeffrey E. <jeevacation@gmail.com>
Sent:	Saturday, July 1, 2017 4:49 PM
To:	Valeria Chomsky
Subject:	Re: FW: Promissory note - Chomsky

getting there   ok. so far the=loan is not 30 years as in the memo. it is 9.   there is n= obligation to repay it on the sale of the apt. . !   i do=t understand how the kids got the house. in lex.   and who=structured that transaction.

On Sat, Jul 1, 2017 at 12:41 PM, Valeria=Chomsky ◄███████████████████████████████► wrote:

Recently I had requested an analysis from an independent=accounting firm to know the best way to pay the loan as soon as possible. =hey sent me some possible scenarios.

Below, i= is the answer with attachments. The promissory note is also attached.

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=/div>

Based on the terms of the promissory note dated 9/1=14, attached please find an excel schedule with 4 scenarios for your revie=.

*   =C2*   Scenario #1 Full payment as of 4/26/17 =93 Unpaid Interest compounded back to the principal balance.=/span>

*   =C2*   Scenario #2 Full payment as of 4/26/17 =93Interest only – not compounded.

*   =C2*   Scenario #3 Payment over 3 years – Unp=id Principal and Interest as of 4.26.17 – monthly payments startin= May 1, 2017

o   *Monthly principal and interest payments $15,4=3.17

o   *Final payment due 4/1/2020

*   =C2*   Scenario #4 Gifting Element – Utilize =nnual gift of $14,000 per year to reduce principal balance.<=p>

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  =A0   please note

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