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**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 no obligation to repay it on the sale of the apt. I do not 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 <[REDACTED]> 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. they sent me some possible scenarios.

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

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

\* =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 =93 Interest only – not compounded.

\* =C2\* Scenario #3 Payment over 3 years – Unpaid Principal and Interest as of 4.26.17 – monthly payments starting May 1, 2017

o \*Monthly principal and interest payments \$15,433.17

o \*Final payment due 4/1/2020

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

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=A0 please note

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