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**From:** Kathy Ruemmler <[REDACTED]>  
**Sent:** Friday, February 3, 2017 3:57 PM  
**To:** jeffrey E.  
**Subject:** Re: Mortgage Options

And not the interest-only option, corr=ct?

Sent from my iPad

On Feb 3, 2017, at 10:55 A=, jeffrey E. <jeevacation@gmail.com <mailto:jeevacation@gmail.com>> wrote:

7/1

=n Fri, Feb 3, 2017 at 10:50 AM, Kathy Ruemmler [REDACTED]m> wrote:

=div>The chart didn't go through, but I can translate if you can't see how t=ese line up.

Sent from my iPad

Begin forwarded message=

From: [REDACTED]  
Date: February 3, 2017 at 10:14:09 AM EST  
T [REDACTED]>  
Subject: FW: Mortgage Options

<=blockquote>

From: Cleveland, Cindy [REDACTED]>  
Sent: Friday, February 3, 2017 7:09:30 AM  
To: R=emmler, Kathy (DC)  
Cc: Mckinnon, Marilyn  
Su=ject: Mortgage Options

Hello Kathryn -

It was nice talking to you today. The apartment sounds wo=derful!

Here are payments on a \$5MM mortga=e based on today's purchase rates. We can lock the loan when you are u=der contract and within 60 days of closing. We would be looking for c=nstruction to be 100%

complete and for 50% of the units to have closed in order to close our mortgage. These rates are subject to change of course, but of course we will go to bat for you to get you the best possible rate when the time comes.

Loan Details

=/span>

Mortgage Product  
30 Year Fixed

10/1=ARM

7/1 ARM

Loan Amount

\$5,000,000.00

\$5,000,000.00

\$5,000,000=00

Interest Rate  
4.125%

3.250%

3.125%

Monthly Payment  
\$24,232.49

\$21,760=32

\$21,418.77

<=pan>  
Loan Details

<=r>

Mortgage Product

30 Year I=O

10/1 ARM I/O

=span>7/1 ARM I/O

Loan Amount

\$5,000,000.00

\$5,000,00=.00

\$5,000,000.00

<=r>Interest Rate

4.2500%

3.3750%

3.250%<=r>

Monthly Payment

\$=7,708.33

\$14,062.50

\$13,541.67

Citi=Private Bank is fine with using unsecured loans towards the down payment.&n=sp;  
If you are interested, Marilyn and Ricardo can look at doing Line of Cr=dit up to \$1MM at Prime + 0%.

If you or yo=r seller would like a pre-approval letter, we can take an application, docu=ent income and pull credit in advance of going under contract. We'd s=nd the information through underwriting so you'd have a pre-approval letter=in hand when negotiating the contract (on this or any property really).&nbs=; Then we'd move forward with items relating to the property - appraisal, t=tle work, insurance - about 60 days from closing.

Thank you for giving Citi Private Bank the opportunity to help with y=ur financing.  
Please let me know if you have any questions.&nbs=; We look forward to working with you.

Bes=, Cindy

Cindy B. Cleveland

Manager, Mortgage Associate  
Cit= Private Bank

2859 Paces Ferry Road, S.E.<=span>  
Vining Overlook III  
Suite 700  
Atlanta, GA 30339

[REDACTED]

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