

**To:** jeevacation@gmail.com[jeevacation@gmail.com]  
**From:** Jennie Saunders  
**Sent:** Fri 2/25/2011 2:19:03 PM  
**Subject:** Fw: Dangene McKay Bailey (NY) LLC 20ny0994730.2

Thoughts ? He is right that we used the entire line to take out the old high interest CC debt Dangene had...

CORE: Jennie Saunders | Founder & Chairman | 66 East 55th Street New York NY 10022 | Main: [REDACTED]  
[REDACTED] | www.coreaccess.net |

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**From:** Akinsemoyin, Mutiu A [REDACTED]  
**Sent:** Friday, February 25, 2011 09:16 AM  
**To:** Jennie Saunders; DANGENE [REDACTED]  
**Subject:** RE: Dangene McKay Bailey (NY) LLC 20ny0994730.2

Hi D & J,

Remember that in the beginning of this process, I had recommended that we do a loan to pay off Dangene's credit card with high rates and a line of credit to increase. We ended up setting up just the line of credit.

A line of credit product is set up to increase cash flow from time to time. If line of credit is not paid down after some time, the bank can and will term it out i.e. turn your current line of credit into a loan where we will be collecting principal plus interest. I strongly recommend you take the loan. Your total credit with us will move from 100K to 190K.

Keep in mind that interest paid on the loan is tax deductible.

The bank is lending now, take advantage of it. Your team and I have all worked hard to get to this point.

Mutiu Akinsemoyin  
Vice President  
JPMorgan Chase Business Banking  
51 West 51st Street  
New York, New York 10019  
[REDACTED]

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**From:** Jennie Saunders [Jennie.Saunders@coreaccess.net]  
**Sent:** Thursday, February 24, 2011 9:03 PM  
**To:** Akinsemoyin, Mutiu A; DANGENE  
**Subject:** RE: Dangene McKay Bailey (NY) LLC 20ny0994730.2

Mutiu –We are going to pass on the loan ....thanks for your efforts ....

Jennie Saunders | Founder & Chairman | 66 East 55th Street New York NY 10022 |

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**From:** Akinsemoyin, Mutiu A [mailto:mutiu.a.akinsemoyin@chase.com]  
**Sent:** Wednesday, February 23, 2011 5:48 PM  
**To:** DANGENE  
**Cc:** Jennie Saunders  
**Subject:** FW: Dangene McKay Bailey (NY) LLC 20ny0994730.2

Hi Dangene and Jennie,

The loan as been approved as a Loan to pay off your existing line of credit. We are unable to extend an additional line of credit higher than 100k at the present time.

So after loan closing, you will have a 100k line of credit and a Loan of 90k. Loan payment is less then \$1400 a month. The small SBA loan packaging fee will be included in the loan.

I will like to meet for a few minutes to go over the attached forms.

Mutiu Akinsemoyin  
Vice President  
JPMorgan Chase Business Banking  
51 West 51st Street  
New York, New York 10019

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