

From: Ike Groff <[REDACTED]>
To: 'Christina Colbert' <[REDACTED]>, [REDACTED]>
Subject: RE: Refinance
Date: Thu, 27 Sep 2012 17:08:13 +0000

She did hedge a bit in a follow up email saying 99% sure it will be the same rate. I understand the world can change overnight and rates move. But 99% is good enough for me

From: Christina Colbert [mailto:[REDACTED]]
Sent: Thursday, September 27, 2012 1:07 PM
To: [REDACTED]; Ike Groff
Subject: RE: Refinance

Thanks for the update. Glad rates are lower and that the bank is willing to extend on the same terms if not better. Dealing with building departments can be a slow process. Will be in touch next week. Thanks. Christina

Christina M. Colbert, Esq.
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Office: [REDACTED]
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Subject: Re: Refinance
From: [REDACTED]
Date: Thu, 27 Sep 2012 12:25:21 -0400
CC: [REDACTED]
To: [REDACTED]

To clarify: It is actually the CT Builders License that Bob Caffrey needs and the bank wants to see...the bank wants to see proof that he has his license to build in CT. He has a NJ Builders License, but that will not do.

Bob has been to our town and submitted the paperwork for a Construction Permit and we are waiting for this to go through as well. Takes about 2 weeks...I am hoping to go to the Building Dept in New Canaan tomorrow to finish signing off on the paperwork for the Demolition Permit...which also takes about 2 weeks to receive.

On Sep 27, 2012, at 12:17 PM, Ike Groff wrote:

I just spoke to the bank. I told them that we still need the builder permit to proceed and we do not know when that will come. They said they will extend the loan with the same terms. They will either send us a document that we can sign with stating these items. Essentially based on our qualifications they will extend the terms indefinitely (rates are also going down so that I am sure helps us). If our builder does not hear from the State of CT by next Wednesday I will touch base with the bank again so we can get the extension in a contract form if that makes sense to you.

ike

From: Christina Colbert [mailto: [REDACTED]]
Sent: Thursday, September 27, 2012 11:44 AM
To: Ike Groff; [REDACTED]
Subject: Refinance

Hi Ike and [REDACTED]. Just checking in. Any updates on the clear to close? Do you want me to contact Michael Shapiro again? Let me know. Thanks.

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