

**From:** Valeria Chomsky <[REDACTED]>  
**To:** "jeffrey E." <[REDACTED]>  
**Subject:** Fwd: FW: Promissory note - Chomsky  
**Date:** Sat, 01 Jul 2017 16:41:40 +0000

**Attachments:** Chomsky\_Loan\_Amortization\_Analysis.xlsx;  
Scenario\_\_1\_Full\_Payment\_Due\_4.26.17\_(Compound).pdf;  
Scenario\_\_2\_Full\_Payment\_Due\_4.26.17\_(Interest\_Only).pdf;  
Scenario\_\_3\_Payment\_Over\_3\_years\_(Loan\_plus\_accrued\_Interest).pdf;  
Scenario\_\_4\_Gifting\_Element\_(2).pdf; Promissory\_Note.pdf; AFR\_September\_2014.pdf

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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, it 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.

- Scenario #1 Full payment as of 4/26/17 – Unpaid Interest compounded back to the principal balance.
- Scenario #2 Full payment as of 4/26/17 –Interest only – not compounded.
- Scenario #3 Payment over 3 years – Unpaid Principal and Interest as of 4.26.17 – monthly payments starting May 1, 2017
  - \*Monthly principal and interest payments \$15,443.17
  - \*Final payment due 4/1/2020
- Scenario #4 Gifting Element – Utilize annual gift of \$14,000 per year to reduce principal balance.