

RR18 | Lender sequence and Romeo pause

Three email-body excerpts. November12 lender sequence; October31 pause and November11 resumption. Source page/date labels retained. Not a funding commitment or recorded title change.

Source locators: EMB13-208 original pp7-9

C3 privacy treatment: personal identifiers and private names withheld; roles retained. Public/professional names may remain. The anonymized addressee is the lender representative. The pause/resumption and proposed financing sequence remain.

Complete versus excerpt status refers to page selection, with privacy redactions. A citation refers to the original source page, not this cover. Originals remain unchanged; not deployed.

T1-RR01 | Lender correspondence · EXCERPTS

SRC13 / EMB13-208, original source page 7; November 12, 2024 · lender response

Hi Romeo,

Thanks for taking my call this morning. As we discussed, the lender is confident we can get this refinance done. We will need to get you and Annie added to title and then we can order an appraisal to see where we are at in terms of equity.

Please let us know once your Attorney has filed the quit claim deed adding you to title and then we can get the appraisal ordered.

Let me know if you have any additional questions in the meantime.

Thank you,

T1-RR01 | Lender correspondence · EXCERPTS

SRC13 / EMB13-208, original source page 8; November 11, 2024 · Romeo reply, continued

Per our last conversation on 10/31, we were holding off from getting added to the title until the underwriter's concerns were clarified and when we have a clear path forward. It was uncertain at the time if getting added to title would be the best step.

Now that we do, I can reach out to the lawyer again to resume the process. When available, I would like to request for the loan estimate or if you have anything that shows specifics (terms, closing costs, projected payments, etc) as I have not received anything so far. Or if you can call me for a quick run down, that would be great.

Selected body only. Original header/contact details, signatures and unrelated content omitted. Dates above are transcribed from the source email headers. These excerpts establish statements and sequence, not a loan commitment or recorded deed. Read with the T1 narrative.

T1-RR01 | Lender correspondence · EXCERPTS

SRC13 / EMB13-208, original source page 9; October 31, 2024 · Romeo pause

Hi [REDACTED]

Per our conversation this afternoon, we're going to hold off adding my wife's and my name on the title until we have better clarity on which direction to go (PSA vs Quit Claim). It sounds like the MCA is causing issues. I wonder what steps we can take to overcome the potential barrier? I'm open to exploring other creative options to make this happen.

Let me know when is a good time to engage with the lawyer for the Quit Claim Deed vs PSA instead. I don't want to put our names on the title if doing so makes it more difficult to acquire the property.