

From: phil vitello
To: [Tim Zorc](#)
Subject: Millstone
Date: Wednesday, February 14, 2018 9:47:48 AM

Dear Tim

As you know, I represent Mr. and Mrs. Filmalter, the purchases of Lot 60 from GHO Millstone Landing Corp.

This is their situation

Our current situation if we do not close on February 23rd.....

1. We will lose our rental home, as the lease is up at end of the month (Feb 28, 2018) and we need to vacate for the incoming renters. We have no place to live after February 28th.
2. We also need to move our possessions somewhere... where would that be for such short term not to mention the costs and time involved to move it twice and costs for storage.
3. Currently we are locked in for our interest rate and at a rate we can currently afford HOWEVER if we do not close we will lose our rate lock (expires on 1st) and that is not a situation we can afford because rates have increased and we are looking at an approximate .5% higher interest rate over 30 yrs OR we would have to pay a penalty of \$86.18 per day after March 1st to keep our interest rate we currently have and let me add ... higher closing costs.
4. Cost of living somewhere for the time being... which would be a hotel. So living in a hotel for who knows how long and relying on possibly restaurant food for most nights also.
5. We have a 6yr old daughter, Tanya Filmalter, .
6. We purchased our washer and dryer this past weekend with already scheduled delivery dates ... on Feb 24th
7. Lastly, we have been involved with our new home building process on a weekly basis and our home will be fit for occupancy, isn't that what the CO is all about? Our final inspection and walk through is on Feb 16th.

Any help would be appreciated.

Regards

Phil

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