





Carol Meyers: Richard you said "if we can get it." Is it hard to get?"

Andy: we've received a non-binding offer letter from the bank (much we've made a non-binding offer to the realtor). So, it's out there but it's not official.

Susan: there's a little bit of a dance here in that the reason the bank wants to give us this, they'd like to see us as a customer and we might be asked to move some money—we are an attractive client to them.

Andy: that request is not unreasonable. If the board agrees to go forward, Andy has an appointment with BB&T, and it will make sense to talk to other banks as well. Any bank will likely tie their mortgage-like product with tran