

 Doug Perry
01/05/2003 09:11 PM

To: Robert Feinberg/Consumer/CF/CCI@COUNTRYWIDE
cc:
Subject: Ambassador Holbrooke - new loan

Please look for this and get it started as soon as it arrives. I will be in Plano through Thursday.

--- Forwarded by Doug Perry/Consumer/CF/CCI on 01/05/2003 09:10 PM ---



"Larry Bolder"
<l_bolder@starrllc.com>
m>
01/03/2003 08:25 AM
Please respond to
l_bolder

To: Doug_Perry@Countrywide.com
cc:
Subject: Ambassador Holbrooke - new loan

Dear Doug;

I want to let you know tha I am sending to you today, via Federal Express a loan application, along with a recent appraisal for Ambassador Holbrooke & his wife's property in Telluride, Colorado.

We need to have this transaction processed as fast as possible. Please see the attached letter.

Please contact me for whatever is needed!

I appreciate all of your help on our previous transactions. I am certain that this one will be no exception.

Sincereley,
Larry Bolder



Telluride Refinance.do



Doug Perry
02/20/2003 09:25 AM

To: Arpine Tchoukadarlan/CMD/CF/CCI@COUNTRYWIDE
cc: (bcc: Robert Feinberg/Consumer/CF/CCI)
Subject: Re: Holbrooke

No problem on the loan amount. Per Angelo this loan is to be at zero points. Waive the 1.25 points.

Arpine Tchoukadarlan



Arpine Tchoukadarlan
02/20/2003 07:08 AM

To: Doug Perry/Consumer/CF/CCI@COUNTRYWIDE
cc:
Subject: Re: Holbrooke

The loan number for this one is 23189463.

Arpy Tchoukadarlan
Underwriter II
(626) 927-3957
Doug Perry



Doug Perry
02/19/2003 04:48 PM

To: Arpine Tchoukadarlan/CMD/CF/CCI@COUNTRYWIDE
cc:
Subject: Re: Holbrooke

Can you please provide the loan number.

----- Forwarded by Doug Perry/Consumer/CF/CCI on 02/19/2003 04:48 PM -----

Robert Feinberg
02/19/2003 11:27 AM

To: Doug Perry/Consumer/CF/CCI@COUNTRYWIDE
cc:
Subject: Re: Holbrooke

For you review.....

Robert Feinberg
Senior Account Executive
Countrywide Financial Corporation
(800) 641-3586 ext 3223
Direct- (626) 927-3223

----- Forwarded by Robert Feinberg/Consumer/CF/CCI on 02/19/2003 11:27 AM -----



Arpine Tchoukadarlan
02/19/2003 09:57 AM

To: Robert Feinberg/Consumer/CF/CCI@COUNTRYWIDE
cc:
Subject: Re: Holbrooke

Per lotus note in the file from Gene Soda we need to change the loan amount to \$1,100,000.00 and charge 1.25 pts. Would you please confirm if this is OK. Thanks

Arpy Tchoukadarlan
Underwriter II

Loan Policy Analysis

-----Loan Details-----

Borrower	Richard C Holbrooke	Loan Num	23189463
PreApp Num	201-678-6446	Commitment Term	60
Lock N Shop/Sell Date	Not Applicable	Commitment Num	2007597537
Lock N Shop/Sell Expiration	Not Applicable	Price Date/Time	1/7/2003 6:35:00 AM PT
Lock N Shop/Sell Price Date		Assigned Branch	850-4

-----Policy Analysis-----

Adjustment Description	Lock N Shop/Sell	Policy	Actl Chrgd	Reason For Override
Interest Rate	5.375	5.375	5.375	
Orig Fee		0.000	0.000	
Base Points		1.375	0.000	CMD Approved
NC Exp LnAmt 1000001-1500000 FICO >= 780		0.500	0.000	CMD Approved
NC Exp 2nd Home LTV <=55 CreditScore >= 620		0.250	0.000	CMD Approved
NC Exp CashOut LTV <=70 CreditScore >= 620		0.250	0.000	CMD Approved
NonConf LoanAmt > 800K		-0.250	0.000	CMD Approved
Points In Lieu Of Fees		0.000	0.000	
Total Points	0.000	2.125	0.000	

Robert Feinberg
02/19/2003 11:53 AM

To: Angelo Mozilo/Managing Directors/CF/CCI@COUNTRYWIDE
cc:
Subject: Holbrooke

Hello Angelo,

I received a call from Larry Bolder at Starr and Co regarding Richard Holbrooke. He wants to do a refinance for Richard's son and daughter-in-law on a co-op in Brooklyn, New York.

I have originated all the loans for Holbrooke and he asked me to make contact with you, per your instructions.

Please let me know how to proceed.

Thanks

Robert Feinberg
Senior Account Executive
Countrywide Financial Corporation
(800) 641-3586 ext 3223
Direct- (626) 927-3223

Angelo Mozilo

02/19/2003 06:47 PM

To: Robert Feinberg/Consumer/CF/CCI@COUNTRYWIDE

CC:

Subject: Re: Holbrooke ☐

Take 1/2 point off and don't worry about the income or credit. We have a manager in Long Island by the name of Margolis who is an expert on coops. You might want him to handle the loan unless you feel confident that you can do it. By the way has Holbrooks loans closed?

Angelo Mozilo
04/24/2003 09:54 AM

To: Robert Feinberg/Consumer/CF/CCI@COUNTRYWIDE
cc:
Subject: Re: Holbrooke

Go ahead and approve the loan without the Ambassado co-signing.

Robert Feinberg

From: Robert Feinberg
Sent: 04/24/2003 09:50 AM
To: Angelo Mozilo/Managing Directors/CF/CCI@COUNTRYWIDE
Subject: Holbrooke

Hello Angelo,

We are processing a refinance on a high rise coop in NY for David Holbrooke the son of Ambassador Holbrooke. Larry Bolder from Starr and Company contacted me and says that David and his wife want to purchase another coop directly above their primary residence. They plan to rent it out in the future. The sales price is \$535,000.00 and they want to put 20% down for loan amount of \$428,000.00. Larry says if they cannot qualify, Ambassador Holbrooke will co-sign. A loan for a coop as investment property per guidelines will fall under expanded criteria and there will be many add-on fees to the rate.

I need to know how to proceed.

Thanks

Robert Feinberg
Senior Account Executive
Countrywide Financial Corporation
(800) 641-3586 ext 3223
Direct- (626) 927-3223

Robert Feinberg
12/10/2002 07:04 AM

To: Angelo Mozilo/Managing Directors/CF/CCI
cc:
oe:
Subject: FOA's Marton, Ramphelo & Lichtstein

Hello Angelo,

I am sorry to bombard you with all these FOA's but Maritza had an emergency and had to leave town for week. So, I am assisting the VIP unit is getting some loans finalized so they can close them. Apparently these 3 loans here need your review on how to proceed.

Marton is referred from Larry Boulder at Starr and Company and Maritza found out that she no longer works for the UN and is now self-employed so that is why the DTI is so high. Larry requested very late in the process to go cash out so she can purchase another high rise condo in Manhattan.

Bob, here is a profile of the exception for Ms. Marton. Need your help because without a memo from Angelo, Gene will charge .625 add-on to do the loan. How should we proceed?

Loan Program: Nonconforming 5/1 ARM Libor
Loan Type: Second Home Cashout Refinance
Loan Amount: \$880K
Appraised Value: \$1.4 MM
LTV/CLTV: 70.00%
FICO:
Ratios:
Assets: \$4,976,500 verified in file from stated information from June 2002
Cashout Amount: \$500K to be used to purchase another condo or coop in Manhattan
NY

Exception request for (1) CLTV being exceeded (max 65%), (2) Cashout amount being exceeded (\$150K max) and (3) Excessive Ratios if you don't want us to go after additional information since this is an FOA.

Ms. Ramphelo works for the World Bank. Her appraisal came in lower than expected.

Bob, here's a profile of the exception for Ms. Ramphelo. Need your help because without a memo from Angelo, Gene will charge 1.00 add-on to go 80-15-5. How should we proceed?

Summary of Ramphelo Exception

Loan Program: Nonconforming 5/1 ARM Libor
Loan Type: Owner Occupied Cashout Refinance due to unseasoned CHL 2nd & new piggyback home equity loan (this is to pay off existing CHL 1: #9007476 and 2nd #9007484)
Original Loan Amount (1st): \$880K
Original Loan Amount (2nd): \$34K
Appraised Value: \$785K - low value, original estimated value was \$850K**
LTV/CLTV: 88.89%/93.33%
Acquisition Information: Property acquired July 2001 for \$810K
FICO:
Ratios:
Assets: None verified in the file
Income: \$22K per month verified via Alt Doc processing

no cash out

Here is the last one. We have no income documentation in the file, we have only assets. Here is summary of Mr. Lichtstein. Please let me know how should we proceed?

Countrywide_000049

appraisal