

**Sent:** Wednesday, July 8, 2015 3:02:28 PM  
**Subject:** Fwd: JEE loan  
**From:** Richard Kahn [REDACTED]  
**To:** Jeffrey Epstein <jeevacation@gmail.com>

adam bly is offering 150,000 vs 180,000 owed on note  
please advise  
thank you

----- Forwarded message -----

**From:** Vera Savcic [REDACTED]  
**Date:** Wed, Jul 8, 2015 at 10:54 AM  
**Subject:** Re: JEE loan  
**To:** Richard Kahn [REDACTED]

Thanks for your note Richard.

I know that Adam has long promised payment upon the closing of a deal. The fact that the deal has closed now and not 15 months ago when we started working on a sale transaction and when Adam first promised repayment has allowed you to collect more interest at a handsome rate.

With that in mind, and given that the spirit of this loan repayment had been that you would accept less than the total (accounting for the interest earnings on the loan to date), I would today offer \$150,000.

The Spotify deal does not provide for a return to shareholders of monies invested. But the Board needed to close a transaction, part ways and allow Adam to start his next venture so this deal was accepted.

I hope that you will be understanding of these points and thankful that a deal has been concluded so that you, too can move on.

Vera

On Jul 7, 2015, at 5:31 PM, Richard Kahn <[REDACTED]> wrote:

please send 180,000 wire to:  
bank name: Deutsche Bank  
routing #: [REDACTED]  
account #: [REDACTED]  
account name: jeffrey e epstein

thank you

Richard Kahn  
HBRK Associates Inc.

575 Lexington Avenue 4th Floor  
New York, NY 10022



On Jul 1, 2015, at 9:05 AM, Vera Savcic [REDACTED] wrote:

Richard - we will be paying off the loan next week.  
I am away this week for my stepdaughter's wedding and would be appreciative if you allowed me this time to enjoy this event.  
I will be back in New York on Tuesday July 7 and will contact you for payment details.

Kindly confirm this will be okay.

Vera

On Jun 30, 2015, at 12:33 PM, Richard Kahn [REDACTED] wrote:

Congrats on deal with Spotify  
Please advise when loan will be paid in full

Thank you

Rich

On 6/2/15, 11:30 AM, "Vera Savcic" [REDACTED] wrote: