

**To:** Lawrence Krauss [REDACTED]  
**From:** Jeffrey Epstein  
**Sent:** Wed 1/30/2013 6:31:10 PM  
**Subject:** Re: in email

no

On Wed, Jan 30, 2013 at 12:46 PM, Lawrence Krauss [REDACTED] wrote:

hi.. so what I was thinking re mortgage issue if you are interesting and willing for Nancy.. (as I indicated she has already been approved in OZ.. house is 700k she is putting in 300k).. this would be win-win because OZ terms are shitty and also penalizes her if she sells early (and since I want her to sell early I don't want that.. :) ).. would be something like 5% fixed term for 15 or 20 years for 430K with no prepayment penalty.. If this makes you queasy in any way, no worries.... I figure it is win win because it is a lot more than going rate in US.. but her rate in OZ is 5.39% for 2 years with renegotiation in 2 years, and prepayment penalty.. LMK

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