

To: Jeffrey Epstein[jeevacation@gmail.com]
From: Lawrence Krauss
Sent: Thur 6/27/2013 1:51:24 AM
Subject: one reason not to be a gracious generous divorced man

Well this is a good one.. I have been trying for 5 months now simply refinance my condo, to reduce interest from 6% to 2.875%.. the damn thing is only worth about 120K, and the mortgage I have now is about that... anyway, after incredible delays etc caused by incompetent bank, I got a call on monday, when I thought I might

actually be able to sign papers while still in the country, that it had been provisionally denied!

Why? Too high debt to income ratio.. but I have paid off my debts, I said.. Ahh.. you are only allowed 45% of your salary in debt.. and your alimony is a little more than that.. so don't worry that the remaining salary is enough to pay the monthly mortgage bill 17 times over.., or that I have a fair fraction of the total potential loan in savings at the bank.. so, in principle, because I decided to be fair to my wife, I now cannot get a mortgage ever.. until my salary is far higher.. so even earning over \$300K before alimony, and over \$150K/yr after, I can't get a \$100K mortgage..

This is lunacy.. .. it means divorced men cannot buy homes on mortgages unless they screw their wives out of alimony.

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