

**To:** Jeffrey Epstein[jeevacation@gmail.com]  
**From:** Richard Kahn  
**Sent:** Wed 12/5/2012 5:35:33 PM  
**Subject:** Re: Promissory Note

any feedback from adam  
should i reach out to them?

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue, 4th Floor,  
New York, New York 10022

On Nov 28, 2012, at 12:29 PM, Jeffrey Epstein wrote:

why should we discount amount owed?? i don't understand

On Wed, Nov 28, 2012 at 10:48 AM, Adam Bly <[REDACTED]> wrote:

Begin forwarded message:

**From:** Vera Savcic <[REDACTED]>  
**Date:** November 28, 2012 10:42:32 AM EST  
**To:** Adam Bly <[REDACTED]>  
**Subject:** Promissory Note

Revised Payment Proposal

Based on \$300k Principal at 24% Default Rate, 365 day basis

Full year interest = \$72k with payments to be made as follows:

- Monthly payments of \$3k each for 12 months beginning December 2012 = \$36k
- Balance of \$36k to be paid in 4 installments of \$9k each on Aug 31, Sept 30, Oct 31 and Nov 30, 2013 -- or earlier
- 5 business-day cure period applies

We also propose settling the interest payment due for September October and November 2012 in the amount of \$10k.

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Vera Savcic  
COO & CFO

Seed

  
[www.seedmediagroup.com](http://www.seedmediagroup.com)

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