

To: jeevacation@gmail.com[jeevacation@gmail.com]; Jeffrey Epstein[jeevacation@gmail.com]
From: Rich Kahn
Sent: Mon 1/24/2011 9:57:55 PM
Subject: RE: FW: Johnny O'Sullivan

- a) Debt is from Spring 2010 (29,546), Summer 2010 (14,400) and Fall 2010 (14,400) for total debt of 58,346.
- b) Tuition was for a 5 semester program which John has completed – he is currently enrolled in 1 class for Spring 2011 semester
- c) Employer was paying for tuition however that stopped and John needed to find a new source to pay for tuition
- d) Columbia allowed him to continue to take classes on his promise to pay
- e) When balance became so large 58,346 Columbia helped him obtain Federal and Private loans
- f) Loans were approved by Federal Government – Loan #1 \$20,500 and Loan #2 \$26,758 and Private Lender – Chase \$31,283
- g) Federal government has minimal credit requirements (no bankruptcies over last 5 years or tax liens) so John was able to obtain funds
- h) Loans were approved and Columbia received funds on January 12, 2011 – I was told that loans were overfunded in the amount of 12,224 and these funds will be returned to lenders
- i) I told Columbia that John will have to declare bankruptcy and they informed me that Federal Student loans do not get wiped out even if bankruptcy is declared by John
- j) Since Columbia outstanding balance is now fully satisfied they have no desire to negotiate down balance and will not come after John
- k) John will receive degree since debt is with Federal Government and Private Lender
- l) I was told that the only blemish Columbia will receive is that their student loan default rate will go higher which may impact their ability to get future aid for students
- m) I have received another contact at Columbia to speak with tomorrow however I was told that they have never eliminated tuition especially after being paid by federal government – I plan on contacting tomorrow morning as she is not in today

It sounds like the fact pattern you received from John may be different from what I just heard

Please advise

Rich Kahn

HBRK Associates Inc.

301 East 66th Street, Suite 10F

New York, NY 10065

From: Jeffrey Epstein [mailto:jeevacation@gmail.com]

Sent: Monday, January 24, 2011 4:38 PM

To: Rich Kahn

Subject: Re: FW: Johnny O'Sullivan

what did they say

On Mon, Jan 24, 2011 at 10:15 PM, Rich Kahn <[REDACTED]> wrote:

Spoke with Columbia and would like to update you

Rich Kahn

HBRK Associates Inc.

301 East 66th Street, Suite 10F

New York, NY 10065

From: [REDACTED]

Sent: Monday, January 24, 2011 3:49 PM

To: Rich Kahn

Subject: FW: Johnny O'Sullivan

Here is Jeffrey's approval for you to call and negotiate.

From: Jeffrey Epstein [mailto:jeevacation@gmail.com]
Sent: Monday, January 24, 2011 3:46 PM
To: [REDACTED]
Subject: Re: Johnny O'Sullivan

have rich call and try to negotiate with columbia

On Mon, Jan 24, 2011 at 9:34 PM, [REDACTED] wrote:

Johnny O'Sullivan has called again asking if our accounting dept can please call Columbia re the loan. He says he spoke to his contact at the accounting dept at Columbia and she has still not rec'd a phone call. He also says that London keeps hounding him wanting to know if the issue has been taken care of. I told him last Friday that I had passed on the information to our accounting dept...please advise.

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