

From: Ian Osborne <[REDACTED]>

To: Jeffrey Epstein <jeevacation@gmail.com>

Subject: Re: Loan Materials/Terms

Date: Tue, 26 Feb 2013 14:42:40 +0000

Attachments: Loan_-_Cashflow.pdf; Personal_Loan_Request.pdf

Jeffrey,

Please find attached:

- The cash flow forecast for the use of loan
- Updated loan request

Assuming this is alright, perhaps your lawyer could draft the necessary documentation so that the first instalment can be drawn down on Friday, March 8th.

Once again, I am deeply grateful for your support. It means a great deal.

Best wishes,

Ian

On 23 Feb 2013, at 07:12, Ian Osborne <[REDACTED]> wrote:

> Jeffrey,

>

> Please find attached, as discussed:

>

> - 2013 Forecast Income for Osborne & Partners

> - Overview of my complete holdings

>

> I appreciate you keeping these documents confidential.

>

> As for the loan term, I was thinking that it should be for a three-year term, and I would suggest 5% above the FED base rate or Libor.

>

> However it should allow for early repayment - which could either take the form of ordinary repayment, or a waiver of part or all of the outstanding amount as part of fees/profits derived from client referrals or client work. I have prepared a list of these individuals that we can discuss in the morning, to see which ones are of greatest interest to you?

>

> Please let me know if you need anything else, and I'll see you at breakfast.

>

> best wishes,

>

> Ian

>

>

> <Loan - [REDACTED] Income.pdf><Loan - IO Holdings.pdf>