

From: Eileen Alexanderson <[REDACTED]>

To: 'Jeffrey Epstein' <jeevacation@gmail.com>

Subject: RE:

Date: Wed, 17 Apr 2013 21:00:17 +0000

Paul visited this afternoon with Marc Mitchell from lending and Chip Packard, head of wealth mgmt. Got to know them a bit. They had done some homework by studying the S-1 but since we did not get into specifics about structure around the units to be used as collateral, the discussion was a bit theoretical. They basically said they lend 70-75% vs stock like this. Usually, prefer it to be in a single purpose vehicle. Referenced pricing 50-125 bps over libor, suggesting most borrowers keep the maturity at 1 yr and roll over annually. Rates would obviously be higher if loan is longer. Can supply a term sheet with 1 week turnaround once they have relevant details/docs. Differentiating factor-willing to be creative and assist in structuring.

We talked through other areas of lending they play in also. I had never heard before that DB has the largest corporate art collection in the world.

Next week re JPM, just want to let you know Wed afternoon is out for me. Also Thurs, booked in the morn.

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

Sent: Wednesday, April 17, 2013 4:24 PM

To: Eileen Alexanderson

Subject:

paul morrs? next week I have the jpm people. , I spoke to head of private bank and we are on track

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