

From: "Garner, Charles" <[REDACTED]>
To: Jeffrey Epstein <jeevacation@gmail.com>
Cc: "Farkas, Andrew L." <[REDACTED]>
Subject: RE: AYH/YHG
Date: Mon, 17 Aug 2009 13:44:50 +0000
Attachments: YHG_&_AYH_-_CG_081209.xls

I sent them a few days ago, but here they are again. I apologize for any inconvenience.

The interest numbers were in the file that was previously sent to you. The attached file contains amortization for AYH. There is no scheduled amortization for YHG.

Charles H. F. Garner
President
Island Global Yachting
717 Fifth Avenue - 18th Floor
New York, New York 10022

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From: Jeffrey Epstein [mailto:jeevacation@gmail.com]
Sent: Monday, August 17, 2009 9:40 AM
To: Garner, Charles
Cc: Farkas, Andrew L.
Subject: Re: AYH/YHG

still have not received debt service numbers

On Tue, Aug 11, 2009 at 9:18 PM, Garner, Charles <[REDACTED]> wrote:

As you requested and (again) with apologies for the delay in getting these to you, I have attached are the financials for Yacht Haven Grande and American Yacht Harbor for each month of 2008 and 2009 YTD – showing actuals and budget. Please note that the professional fees for YHG were extremely high in certain months as a result of professionals and related costs for the restructuring with the bank group. Additionally, we will provide debt service for AYH and projected debt service for YHG under separate cover tomorrow. The historical debt service for YHG is not useful because we were being

charged at various default rates by the lenders and not actually paying (with the historical arrears being eliminated as part of the recent restructuring).

I trust that this is consistent with what you were looking for, but please let me know if you have questions about these financials or otherwise need further information.

Best regards.

-Charles Garner

Charles H. F. Garner

President

Island Global Yachting

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