

From: Jeffrey Epstein <jeevacation@gmail.com>

To: Jennie Saunders <[REDACTED]>

Subject: Re: Fw: Dangene McKay Bailey (NY) LLC 20ny0994730.2

Date: Fri, 25 Feb 2011 14:20:44 +0000

what are the terms of the line of credit,, you did not include that in the last emails

On Fri, Feb 25, 2011 at 9:19 AM, Jennie Saunders <[REDACTED]> wrote:

Thoughts ? He is right that we used the entire line to take out the old high interest CC debt Dangene had...

CORE: Jennie Saunders | Founder & Chairman | [REDACTED] | Main: [REDACTED] |
Mobile: [REDACTED] | www.coreaccess.net |

From: Akinsemoyin, Mutiu A [mailto:[REDACTED]]

Sent: Friday, February 25, 2011 09:16 AM

To: Jennie Saunders; DANGENE <[REDACTED]>

Subject: RE: Dangene McKay Bailey (NY) LLC 20ny0994730.2

Hi D & J,

Remember that in the beginning of this process, I had recommended that we do a loan to pay off Dangene's credit card with high rates and a line of credit to increase. We ended up setting up just the line of credit.

A line of credit product is set up to increase cash flow from time to time. If line of credit is not paid down after some time, the bank can and will term it out i.e. turn your current line of credit into a loan where we will be collecting principal plus interest. I strongly recommend you take the loan. Your total credit with us will move from 100K to 190K.

Keep in mind that interest paid on the loan is tax deductible.

The bank is lending now, take advantage of it. Your team and I have all worked hard to get to this point.

Mutiu Akinsemoyin
Vice President
JPMorgan Chase Business Banking
[REDACTED]
[REDACTED]

Telephone - [REDACTED]

EFax - [REDACTED]

Business Premier Line - [REDACTED]

From: Jennie Saunders [REDACTED]

Sent: Thursday, February 24, 2011 9:03 PM

To: Akinsemoyin, Mutiu A; DANGENE

Subject: RE: Dangene McKay Bailey (NY) LLC 20ny0994730.2

Mutiu –We are going to pass on the loanthanks for your efforts

From: Akinsemoyin, Mutiu A [mailto:[REDACTED]]
Sent: Wednesday, February 23, 2011 5:48 PM
To: DANGENE
Cc: Jennie Saunders
Subject: FW: Dangene McKay Bailey (NY) LLC 20ny0994730.2

Hi Dangene and Jennie,

The loan as been approved as a Loan to pay off your existing line of credit. We are unable to extend an additional line of credit higher than 100k at the present time.

So after loan closing, you will have a 100k line of credit and a Loan of 90k. Loan payment is less then \$1400 a month. The small SBA loan packaging fee will be included in the loan.

I will like to meet for a few minutes to go over the attached forms.

Mutiu Akinsemoyin
Vice President
JPMorgan Chase Business Banking
[REDACTED]
[REDACTED]
Telephone - [REDACTED]
EFax - [REDACTED]

Business Premier Line - [REDACTED]

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