

**To:** Jeffrey Epstein[jeevacation@gmail.com]  
**From:** Adam Bly  
**Sent:** Wed 2/10/2010 5:00:23 PM  
**Subject:** Re: Loan

I understand. Absolutely between you and I.

- Term: 120 days, with a 30-day grace period for repayment
- Interest Rate: 12% per annum simple interest payable monthly
- The note is convertible at any time during the life of the loan at the lender's option into Series C preferred shares
- Priority of repayment - First preferred position during the life of the loan
- No pre-payment penalty

On Feb 10, 2010, at 11:57 AM, Jeffrey Epstein wrote:

what are the terms ,, i want to help you.. this is only between you and I

On Wed, Feb 10, 2010 at 11:56 AM, Adam Bly [REDACTED] wrote:

Thank you! What amount do you feel comfortable with?

On Feb 10, 2010, at 11:55 AM, Jeffrey Epstein wrote:

ok

On Wed, Feb 10, 2010 at 11:54 AM, Adam Bly [REDACTED] wrote:

We had a very good Board call yesterday. I believe that a loan from me for \$250-500K would go an enormous way in terms of leverage -- I just got off the phone with Neil Raymond (Innovium) and he believes that his group could make up the difference (up to the \$500K). It would be a big help to me if we could move forward with the loan this week. I feel confident that this is the right strategy.

By the way, our meeting in Brussels last Friday with the European Commission went extremely well and they're interested in [PLA.NET](#) as a pan-European cyber-infrastructure for research.

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constitute inside information, and is intended only for the use of the addressee. It is the property of Jeffrey Epstein

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Adam Bly  
Founder and CEO

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