
From: Brad Wechsler <[REDACTED]>
Sent: Tuesday, November 24, 2015 1:15 PM
To: Jeffrey Epstein
Cc: Melanie Spinella; Alan S. Halperin; Ada Clapp; Joe Avantario
Subject: Loan

Jeffrey-given the high daily interest cost (50k+/-) on \$\$ borrowed which yo= pointed out yesterday, here's what I'm thinking, but I want to be 100% on=the same page as you:

1. Close next monday on the credit line, but don't borrow any \$\$_. (We can, =f course push closing back but my preference wld be to close.)
2. Right now, at barry's request, Irene Steiner, on behalf of the trustees =s reviewing apo1 and apo-01. While probably not impt on a "substantive" ba=is it was (a) impt to barry and (b) is likely good for leon.
3. We are hoping to have signature pages to the trustees (and returned to u=) by early to mid next week. (Ada will oversee.)
4. We will then get the new trust to bofa who, moving quickly (according to=them), will have an acct open the following week, 12/7-9.
5. We need to manage execution of paperwork associated with decanting which=I assume occurs once apo-01 and bank acct are operative. (Ada I'm sure you=ll be on top of this).
6. I assume we will move \$\$ to pay down loan the day or day after (?) apo-0= bank acct open. As you know we cld do this as early as next monday/tuesday but then cash will be sitting in apo-1 while we're waiting for apo-01 ban= acct.
7. If there are sales of assets (or llc's) from leon to apo1 or apo-01 tha= needs to be buttoned down and organized asap.
8. Same if you want another NEW trust in the mix as that will involve paper=ork and opening an acct with bank.

Let's discuss to make sure we're on the same page on process. B Sent from my Verizon Wireless BlackBerry=?xml version=.0" encoding=TF-8"?> <!DOCTYPE plist PUBLIC "-//Apple//DTD PLIST 1.0//EN"

"http://www.apple.com/DTDs/PropertyList-1.0.dtd">

```
<plist version=.0">
<dict>
  <key>conversation-id</key>
  <integer>96559</integer>
  <key>date-last-viewed</key>
  <integer>0</integer>
  <key>date-received</key>
  <integer>1448370954</integer>
  <key>flags</key>
  <integer>8590195717</integer>
  <key>gmail-label-ids</key>
  <array>
    <integer>6</integer>
    <integer>2</integer>
  </array>
  <key>remote-id</key>
  <string>565689</string>
</dict>
</plist>
```