
From: jeffrey E. <jeevacation@gmail.com>
Sent: Friday, May 22, 2015 5:04 PM
To: Melanie Spinella
Subject: Fwd: Fw: ART LOAN

brad reviewed

-----= Forwarded message -----

From: Brad=Wechsler <[REDACTED]>
Date: Fri, May 22, 2015 at 12:44 =M
Subject: Fw: ART LOAN
To: Jeffrey Epstein <jeevacation@gmail.com <mailto:je=vacation@gmail.com>>

Perfect example on why we have to migrate off excel...

Sent from my Verizon Wireless BlackBerry _____

From: Richard Joslin <[REDACTED]>
Date: Fri, 22 May 2015 15:43:52 +0000
To: Brad Wechsler <[REDACTED]>
Subject: ART LOAN

My spreadsheet calculates art loan interest and if t=ere is a draw down I calculate incremental interest on the draw down for t=e balance of the year. The thought was to have a dynamic spreadsheet that =s we plan cash flow/ art loan draw downs, the interest would follow. The interest calculation I s=owed was \$6.2mm. Upon further review, my calculation for one of the drawdo=ns created an error in excel. The revised calculation was \$5.6mm. =A0 JEE not happy about error. I explained to him that in pressing for immediacy I don't have enough time to double check= my work and if I had more time I would have found bad cell reference

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Richard Joslin

CFO

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please note

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