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**From:** Jeffrey Epstein <jeevacation@gmail.com>  
**Sent:** Thursday, October 6, 2011 4:10 PM  
**To:** drsra  
**Subject:** Re: Fw: Hearing

I agree with you

On Thu, Oct 6, 2011 at 6:04 PM, drsra [REDACTED] <mailto:[REDACTED]> > wrote:

FYI. I told Trent there is no=discernable advantage for me to agree to a judgment. If anything, it bu=s me time to be sure my assets are as protected as possible.

How's things with you?

--- On Thu, 10/6/11, Trent Steele <[REDACTED]> <[REDACTED]> > =rote:

From: Trent Steele <[REDACTED]> <[REDACTED]> >  
Subject: Heari=g  
To: "drsra" <[REDACTED]> <mailto:[REDACTED]> >  
Cc: "Leanne Seibert" <<[REDACTED]>>  
Date: Thursday, October 6, 2011, 11:21 AM

Steve,

The judge granted my motion to amend so I feel confident about defeating=summary judgment tomorrow.

Once again, Mike asked why we were fighting the foreclosure judgment and=again spoke about the savings you would benefit from on the interest rate =f you would just agree to the judgment. I explained to him that financi=llly it didn't really matter whether a million dollar judgment against yo= was compounding interest at 8% or 18% because you can't afford to pay i= in either event. If you feel differently and want to consent to the ju=gment let me know but in the past when we've spoken you've expressed a=desire to drag this out and make them prove their case.

After thinking about your affidavit and our affirmative defenses, I =on't think we're crazy to try this case. Foreclosure is an equitabl= remedy, meaning the court can take into consideration factors other than =he plain meaning of the promissory note and guaranty you signed that say y=u're responsible for the debt. Those factors include "unclean hands=94 on the part of the lender which I think is present here. Case law sa=s that a court can fashion any one of a number of remedies to rectify this=situation including limiting the bank to the return of the property and no= holding you personally responsible. I admit it's a stretch but I thi=k you will make a very credible witness and I think the judge will make ev=ry effort to give you every benefit of the doubt here. I also don't t=ink there is anyone at the bank

currently who can refute your testimony.=A0 Ultimately this is your call and I will respect whatever you decide. Besides the possibility of=having a large judgment against you, you will also be incurring attorney=92s fees assuming you want me to continue representing you. As you know= I can make no guarantees about any outcome, but I can drag this out for q=ite some time. I am still not convinced that PNC actually purchased you= note and mortgage when they "merged" with National City Bank. It h=s never made sense to me (and usually doesn't happen) that a bank will p=rchase the toxic loans (i.e. loans in default) when they merge with anothe= bank. Why would a bank buy any of the liabilities of another bank? =ccordingly, I'd like to commence discovery on that issue. Hopefully t=is is ok w/ you. Leanne and I are both surprised that PNC/Mike Krantz h=d to order so many title searches on the property before filing suit. I= makes me wonder if they are concerned there is an issue w/ who actually owns and holds your note and mortgage in=the case.

I also spoke w/ Mark Cullen and he seemed to indicate he was not goi=g to fight the summary judgment being entered against his client tomorrow.=A0 In some respects I think that's not a bad thing because then the bank=can aggressively start looking any of his assets to satisfy the judgment.=A0 Maybe they will be more successful than other creditors who also have j=dgments against him in locating assets. Mark also said Hardman "may=94 have a short sale offer on the property. When I asked him why the pr=perty has not been listed for sale, he said he didn't know.

All for now. Feel free to call w/ questions.

Trent

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