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Sent: Wednesday, June 12, 2013 4:43 PM
To: Jeffrey Epstein (jeevacation@gmail.com)
Subject: just a thought

The rate on boat and art loans can only be locked in for 5 years via a swap. If we are approaching an inflection point in rates, might it not make sense to think about mortgaging Bedford (\$30mil value) or Southampton (\$50mil value) instead which gives the ability to lock in the benefit of today's low rates longer?

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