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**From:** Eileen Alexanderson [REDACTED]  
**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 to=ay's low rates longer?

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