

**To:** Richard Kahn[REDACTED]  
**From:** Jeffrey Epstein  
**Sent:** Fri 12/20/2013 4:41:56 PM  
**Subject:** Re: LV Promissory Note

no recorded non recourse

On Fri, Dec 20, 2013 at 11:31 AM, Richard Kahn <[REDACTED]> wrote:

I wanted to clarify facts for Darren to draft:

- a) 10 year term at annual AFR which for December 2013 is 3.32% - loan amount 225,000
- b) note will be in Eileen Visoski name
- c) 25% interest in ranch house will be pledged as collateral
- d) note will not be recorded
- e) recourse or non recourse?

If recourse do we have potential Cancellation of Debt Income?

Please advise if note will be recourse vs non recourse

Richard Kahn  
HBRK Associates Inc.



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