

To: jeevacation@gmail.com[jeevacation@gmail.com]; Jeffrey Epstein[jeevacation@gmail.com]
From: Adam Bly
Sent: Thur 11/29/2012 12:18:48 AM
Subject: Re: Promissory Note

just because we asked.... it would help us with year-end cash planning..... if you're not amenable, I understand and I'll ask Vera to just propose a payment schedule for the full amount.

On Nov 28, 2012, at 12:29 PM, Jeffrey Epstein wrote:

why should we discount amount owed?? i don't understand

On Wed, Nov 28, 2012 at 10:48 AM, Adam Bly [REDACTED] wrote:

Begin forwarded message:

From: Vera Savcic [REDACTED]
Date: November 28, 2012 10:42:32 AM EST
To: Adam Bly [REDACTED]
Subject: Promissory Note

Revised Payment Proposal

Based on \$300k Principal at 24% Default Rate, 365 day basis

Full year interest = \$72k with payments to be made as follows:

- Monthly payments of \$3k each for 12 months beginning December 2012 = \$36k
- Balance of \$36k to be paid in 4 installments of \$9k each on Aug 31, Sept 30, Oct 31 and Nov 30, 2013 -- or earlier
- 5 business-day cure period applies

We also propose settling the interest payment due for September October and November 2012 in the amount of \$10k.

Vera Savcic
COO & CFO

Seed
[REDACTED]

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Adam Bly
Founder & CEO



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