

OBSERVATIONS AT PLACE OF BUSINESS

Account Title

F T Real Estate Inc.

Account Number(s)

Date: May 2, 2007
 Time: 10:30am
 Time Spent: 40 minutes
 Visit Contact Name: Cecile DeJongh and Joanne Brennan

Address Visited: 8100 Red Hook Qtrs Ste B3

Location Type:
 Primary Office
 Secondary Location (branch Office/Warehouse/etc.)

TYPE OF BUSINESS

- | | | |
|---|---|---|
| <input type="checkbox"/> Business Accepting Third-Party Checks | <input type="checkbox"/> Home Based Business | <input type="checkbox"/> Personal Investment Company |
| <input type="checkbox"/> Car/Boat/Plane Dealership | <input type="checkbox"/> Import/Export | <input type="checkbox"/> Stock Brokerage |
| <input type="checkbox"/> Electronics (Wholesale) | <input type="checkbox"/> Internet Business | <input type="checkbox"/> Telecommunication/Phone Cards/Phone Center |
| <input type="checkbox"/> Financial Institution | <input checked="" type="checkbox"/> Investment Management Company | <input type="checkbox"/> Travel Agency |
| <input type="checkbox"/> Gambling/gaming (> 20% of business activity) | <input type="checkbox"/> Jewelry/Gems/Metals | <input type="checkbox"/> Used Car Sales |
| <input type="checkbox"/> Gas Stations | <input type="checkbox"/> Money Management | <input type="checkbox"/> Other: _____ |
| | <input type="checkbox"/> Non-Bank Financial Institution | |

Estimated Square footage/space occupied: 2,800 square feet

Type of Space:
 Owned
 Rented
 Rented/Leased Office Suite (with a share facility)
 Sublet
 Concession
 Non-Commercial (Home-Apartment)

Number of Employees on Premises: 5

Describe Customer Traffic (or activity observed during visit): n/a

Inventory Visible? Yes No
 If Yes, describe inventory: n/a

Describe business main suppliers and customers base:

Suppliers
 Local office and cleaning suppliers

Customer Base
 none

How is business paid?

Cash
 Checks
 Change
 Wires
 Other Details: _____

Obtain a description of the customer's primary trade area describe the proximity of the of the business primary trade area in relation to the Bank branch where the account is domiciled.

Select Banking clients. Use Select Banking and the East End Plaza offices.

If the business is not located in your marketplace (i.e. Customer lives in Fonce and open an account in Hato Rey Branch) the Bank Office opening the account must indicated the reason for opening the account at Branch, and why this explanation makes business sense.

What types of International Transactions are expected?

Wire Transfer ACH Other: none

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FirstBankPR000206

EFTA_00123686

EFTA01268890

No. of Transactions: 0-10 11-20 21-50 60 or more Monthly Daily Weekly

Total Amount: \$0 - \$25,000 \$25,001 - \$500,000 \$500,001 or more

Countries: _____

No. of Transactions: 0-10 11-20 21-50

Total Amount: \$0 - \$25,000 \$25,001 - \$500,000 \$500,001 or more

Countries: _____

Does the business have privately owned ATMs located at the premises? Yes No
 If yes, provide number of ATMs in all business locations and daily weekly average of cash dispensed.

Describe total sales of the business?
 n/a

Describe the business operation?
 FT Real Estate Inc was established to handle the management and rental of real estate property owned by Mr. Jeffrey Epstein.

Describe the business anticipated volume of currency?
 none

Did your observations agree with your expectations for this type of business? Yes No
 Explain:
 Mr. Jeffrey Epstein, is the president of Financial Trust Company Inc. (Financial Consulting Services), he is also owner of the Island of Little St. James. He has several other business entities, who are not doing any business but they are holding companies.

Other relevant observations or information:
 none

Conclusions/Comments/Information:
 Client is a well established relationship of FirstBank VI.

General: Total Number of gas station(s): _____ Total Number of gasoline pump(s): _____ Gas Station(s) business hours: _____ <input type="checkbox"/> Request copy of the report of gas volume ("galonaje"): _____	Convenience Store: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If two or more describe locations: _____ Convenience Store business hours: _____ Electronic Lottery (PR: Lotto/ Paga 3) <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, sales volume: _____ <input type="checkbox"/> Daily <input type="checkbox"/> Weekly
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UNLESS CHECKED BELOW, I PERSONALLY PHYSICALLY CONDUCTED THE ABOVE DESCRIBED PLACE OF BUSINESS VISIT. THE INFORMATION PROVIDED IS AN ACCURATED AND COMPLETE REPRESENTATION OF MY OBSERVATION AT THE PHYSICAL VISIT.

This is a Home Based Business or a professional services company (legal services, accounting, tax preparation and payroll services). No physical visit was conducted.

No Material information has been withheld from this report. Any misrepresentation of information could be grounds for corrective action, including dismissal.

Steve Levee
 FIRST BANK OFFICE (Signature and Stamp)

May 2, 2007
 Date:

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FirstBankPR000207

SDNY_GM_00013044

EFTA_00123687

EFTA01268891

DUPLICATE OF HIGH RISK BUSINESS ACCOUNTS (CHECKLIST)

Account Title: FT REAL ESTATE INC	Account Number: [REDACTED]
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High Risk Businesses require additional due diligence. If more than one type of business applies, then follow the requirements for all the types of businesses that do apply. *Some High Risk Businesses require the completion of the "Observations at Place of Business Form".* If a Business is under construction or the client has not yet established a "facility", then our Manager (BSA or District Manager?) must approve the delay in completing the Observations at Place of Business Form. All "high risk" businesses are not necessarily listed below. If you believe a business to be "high risk", and it is not listed below, you must contact the BSA Compliance Office for guidance. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

- Notes:**
- a. **FirstBank does not open** accounts for foreign businesses not registered to do business in the jurisdictions in which the bank operates, i.e. the United States of America, United States Virgin Islands or British Virgin Islands.
 - b. **FirstBank does not open** nor maintain accounts for clients who engage in money remittance or check cashing services
 - c. **FirstBank does not open** accounts for businesses incorporated in a financial haven country.

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Financial Institutions (Credit Unions, Commercial and Private Lenders, Mortgage Brokers, Private Banks and National Banks) <input type="checkbox"/> Non-Bank Financial Institutions (Currency Exchange, Foreign Exchange and Casinos)	<p>Note: FIRSTBANK does not open accounts for money transmitters or check cashing business.</p> <input type="checkbox"/> Operating accounts for Financial and Non-Bank Institutions Do not require the approval of FirstBank's BSA Compliance Department. In this case you will: <ul style="list-style-type: none"> - Need a letter from the customer on company letterhead - Stating the account is for operational purposes only, and - No customer funds will flow through the account. - Third parties cannot fund operating accounts <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. Call [REDACTED]
<input type="checkbox"/> Cash Intensive Businesses (Any retail business whose transaction Profile shows \$30,000 or more in cash per week and who is not a recognized local, regional or national chain, e.g., Walgreen's, TGI Fridays, Chili's, Amigo, etc.) <ul style="list-style-type: none"> - Foods and drinking places - Grocery Stores - Beer, wine and liquor store - Art dealers - Vending Machine Operators <input type="checkbox"/> Telecommunications/ Phone Cards/ Telephone Centers <input type="checkbox"/> Travel Agency <input type="checkbox"/> Import/ Export Business (Physical Inventory in store or warehouse can be observed) <input type="checkbox"/> Jewelry/ Gem/ Precious Metals <input type="checkbox"/> Electronics (wholesale/retail) <input type="checkbox"/> Gas Stations <input type="checkbox"/> Gambling/Gaming Establishments (> 20% of the activity)	<p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p> <input type="checkbox"/> ATM- Verify if privately owned ATMs are located on the premises. If yes, obtain copy of Third Party Agreements. <input type="checkbox"/> If the business sells monetary instruments (money order) and/or prepaid cards, obtain copy of the Sales Agent Agreement.
<input type="checkbox"/> Import/Export Broker (never takes possession of goods, either home based or no physical location accessible to demonstrate business) <input type="checkbox"/> Used Car Sale (no sales location) <input type="checkbox"/> Freight Transportation <input type="checkbox"/> Transit and Ground Transportation <input type="checkbox"/> Off-Shore Corporations (review the Articles of Incorporation. If Corporate Structure uses "bearer shares" do not open the account). Under no circumstances may the business be incorporated in a financial haven country. See for a listing of these countries.	<p>Obtain at least 2 or more of any of the following documents (copy for the file)</p> <input type="checkbox"/> Invoices <input type="checkbox"/> Shipping documents <input type="checkbox"/> Contracts <p>These documents must be supportive of the volume of business anticipated the Transaction Profile. For example: if a company indicated that wires \$200,000 range will be received, 2 invoices for \$480 are not acceptable.</p>
<input type="checkbox"/> Car/Boat/ Plane Dealership <input type="checkbox"/> Stock Brokerage	<p>Sample IRS Form 8300 for review. If potential client indicates that cash sale do not exceed \$10,000 per client, then indicate this on the Observations the Place of Business form.</p> <p>Visit the place of business and complete the "Observations at the Place Business" form. This must be done within 4 weeks of account opening. If business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p>
<input type="checkbox"/> Internet Businesses - Any business that sells the majority of its goods and services over the Internet (Not a retail outlet that also has a web page).	<p>You must review the website to ensure that there is no information that could result in embarrassment or negative publicity for FIRST BANK. (Example adult entertainment, pornography, etc.)</p>

NNNS-2463-0207R

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FirstBankPR000208

SDNY_GM_00013045

EFTA_00123688

EFTA01268892

Account Title:
F T Real Estate, Inc

Account Number:
[REDACTED]

High Risk Businesses require additional due diligence. If more than one type of business applies, then follow the requirements for all the types of businesses that do apply. Some High Risk Businesses require the completion of the "Observations at Place of Business Form". If a Business is under construction or the client has not yet established a "facility", then our Manager (BSA or District Manager?) must approve the delay in completing the Observations at Place of Business Form. All "high risk" businesses are not necessarily listed below. If you believe a business to be "high risk", and it is not listed below, you must contact the BSA Compliance Office for guidance. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

- Notes:
- a. FirstBank does **not** open accounts for foreign businesses not registered to do business in the jurisdictions in which the bank operates, i.e. the United States of America, United States Virgin Islands or British Virgin Islands.
 - b. FirstBank does **not** open nor maintain accounts for clients who engage in money remittance or check cashing services
 - c. FirstBank does **not** open accounts for businesses incorporated in a financial haven country.

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Financial Institutions (Credit Unions, Commercial and Private Lenders, Mortgage Brokers, Private Banks and National Banks) <input type="checkbox"/> Non-Bank Financial Institutions (Currency Exchange, Foreign Exchange and Casinos)	<p>Note: FIRSTBANK does not open accounts for money transmitters or check cashing business.</p> <input type="checkbox"/> Operating accounts for Financial and Non-Bank Institutions Do not require the approval of FirstBank's BSA Compliance Department. In this case you will: <ul style="list-style-type: none"> - Need a letter from the customer on company letterhead - Stating the account is for operational purposes only, and - No customer funds will flow through the account. - Third parties cannot fund operating accounts <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. Call [REDACTED]
<input type="checkbox"/> Cash Intensive Businesses (Any retail business whose transaction Profile shows \$30,000 or more in cash per week and who is not a recognized local, regional or national chain, e.g., Walgreen's, TGI Fridays, Chili's, Amigo, etc.) <ul style="list-style-type: none"> - Foods and drinking places - Grocery Stores - Beer, wine and liquor store - Art dealers - Vending Machine Operators <input type="checkbox"/> Telecommunications/ Phone Cards/ Telephone Centers <input type="checkbox"/> Travel Agency <input type="checkbox"/> Import/ Export Business (Physical Inventory in store or warehouse can be observed) <input type="checkbox"/> Jewelry/ Gem/ Precious Metals <input type="checkbox"/> Electronics (wholesale/retail) <input type="checkbox"/> Gas Stations <input type="checkbox"/> Gambling/Gaming Establishments (> 20% of the activity)	<p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p> <input type="checkbox"/> ATM- Verify if privately owned ATMs are located on the premises. If yes, obtain copy of Third Party Agreements. <input type="checkbox"/> If the business sells monetary instruments (money order) and/or prepaid cards, obtain copy of the Sales Agent Agreement.
<input type="checkbox"/> Import/Export Broker (never takes possession of goods, either home based or no physical location accessible to demonstrate business) <input type="checkbox"/> Used Car Sale (no sales location) <input type="checkbox"/> Freight Transportation <input type="checkbox"/> Transit and Ground Transportation <input type="checkbox"/> Off-Shore Corporations (review the Articles of Incorporation. If Corporate Structure uses "bearer shares" do not open the account). Under no circumstances may the business be incorporated in a financial haven country. See for a listing of these countries.	<p>Obtain at least 2 or more of any of the following documents (copy for the file)</p> <input type="checkbox"/> Invoices <input type="checkbox"/> Shipping documents <input type="checkbox"/> Contracts <p>These documents must be supportive of the volume of business anticipated in the Transaction Profile. For example: If a company indicated that wires in \$200,000 range will be received, 2 invoices for \$460 are not acceptable.</p>
<input type="checkbox"/> Car/Boat/ Plane Dealership <input type="checkbox"/> Stock Brokerage	<p>Sample IRS Form 8300 for review. If potential client indicates that cash sales do not exceed \$10,000 per client, then indicate this on the Observations at the Place of Business form.</p> <p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p>
<input type="checkbox"/> Internet Businesses - Any business that sells the majority of its goods and services over the Internet (Not a retail outlet that also has a web page).	<p>You must review the website to ensure that there is no information that could result in embarrassment or negative publicity for FIRST BANK. (Examples: adult entertainment, pornography, etc.)</p>

#NNS-2463-0207R

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FirstBankPR000209

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EFTA01268893

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Personal Investment Company <input type="checkbox"/> Investment Management Business <input type="checkbox"/> Money Management Business	<input type="checkbox"/> Operating accounts for investment businesses do not require the approval of BSA Compliance. However, a letter must be obtained from the client on company letterhead stating the account is for business operational purposes only and that client's personal funds will not flow through the account. (Third parties cannot fund the operating account.) <input type="checkbox"/> BSA Compliance approval is required prior to opening for all other types of accounts. <ul style="list-style-type: none"> Obtain for BSA Compliance review: <ol style="list-style-type: none"> A copy of the customer agreement Name, primary residence and social security number for each beneficial owner (ALL INVESTORS MUST RESIDE IN U.S.) Standard account opening documentation. <p>Note: Personal Investment Companies (PIC), where the entity is investing its own funds (no investor other than the signers or family members) does not fall in this category of PICs, is not "high risk" and does not require BSA Compliance approval and no other additional due diligence is required.</p>
<input type="checkbox"/> Home Based Businesses <input type="checkbox"/> Legal Services <input type="checkbox"/> Accounting, Tax Preparation, and Payroll Services <input type="checkbox"/> Computer System Design and Related Services	<p>Obtain any two (2) of the following documents (copy for the file):</p> <ul style="list-style-type: none"> Invoices from suppliers Contracts with clients Telephone verification with clients in lieu of contracts Copy of a license to engage in a particular business (if required by your state) Any document from a third party to the owner/signer/business evidencing that the business is engaged in the activity they claim which can be verified by telephone. <p>If the business owner has satisfactorily maintained his personal checking account or another business account with First Bank for 6 month or longer, the Branch Manager may waive the requirement for invoices/ contracts, etc. if deemed prudent to do so. The following information must be documented in the account/relationship file.</p> <ul style="list-style-type: none"> Owner's name Client's personal or other business account number(s) Date opened.
<input type="checkbox"/> Businesses accepting third-party checks	<p>Branch management must provide a justification memo to be kept on file explaining the reason for opening the relationship. This justification should clearly indicate the relationship between the Branch client and the third party/parties whose checks are being deposited. All relevant documentation, e.g. Customer Due Diligence (CDD) Profile, client contractual agreements, a listing of the businesses' clients, etc. must be sent with the justification memo. The Branch Manager must submit the documents to the next level of management for review and approval.</p>
<input type="checkbox"/> Embassies/Consulates and other Representative Offices of Foreign Governments	<input type="checkbox"/> The BSA Compliance Officer approval is required prior to opening these types of accounts. Call [REDACTED]
<input type="checkbox"/> Charitable Organizations, Not for Profits and religious Organizations <ul style="list-style-type: none"> Religious Organizations Grant making and giving services Civic and Social Organizations 	<p>Obtain the following information and document in the Observations at place of Business form (copies on file):</p> <ul style="list-style-type: none"> Purpose and objective of their activities Organization structure The donor and volunteer base Funding and disbursement criteria Large contributors Affiliation with other Charitable Groups

I have reviewed the client's profile of this prospect and determined that this is not a high risk business and the account opening request was:

- Approved
 Denied (Reason): _____
 Approved subject to: _____

Madelin Colon
Business Manager Name/Officer in Charge

Signature

Date

This account profile was determined to be that of a high risk business and the account opening request was:

- Approved
 Denied (Reason) _____
 Referred to the Market Manager or BSA Compliance Department for guidance.
 Approved subject to: _____

Business Manager Name/Officer in Charge

Signature

Date

NNNS-2463-0207R

SDNY_GM_00013047

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FirstBankPR000210

EFTA_00123690

EFTA01268894

**DUE DILIGENCE FOR HIGH RISK INDIVIDUAL ACCOUNTS
(CHECKLIST)**



Account Title: Jeffrey Epstein	Account Number: [REDACTED]
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High Risk Individuals require additional due diligence. Examples of High Risk Individuals are Nonresident Aliens, Foreign Individuals and Politically Exposed Persons. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

TYPE OF INDIVIDUALS	REQUIRED ACTION
<input type="checkbox"/> Nonresident Aliens and Foreign Individuals	Accounts where Nonresident Aliens and Foreign individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • Requiring current passport, accompanied by a current visa, from non citizens. • Comparing the individual's country of origin (place of birth) to current "high risk" jurisdictions. • For people with permission to work in the U.S., assuring that the W-BEN reflects a Social Security Number (SSN). • Inquiring about the destinations and sources of financial transactions involving foreign countries. • Inquiring as to whether he/she is a "Foreign Public Figure" or "Related Individual". • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager
<input type="checkbox"/> Foreign Public Figures(FPF) Related Individuals <ul style="list-style-type: none"> <input type="checkbox"/> A "Foreign Public Figure" is any non US-citizen who occupies, had recently occupied, is actively seeking or is being considered for a senior position in a government (or political party), or any department (including the military), agency, or instrumentality thereof. <input type="checkbox"/> Senior foreign executives of foreign government-owned corporations are also considered public figures. <input type="checkbox"/> A "Related Individual" is a member of the immediate family of a public figure (e.g., a spouse, parent, sibling, or child) or a senior advisor closely associated with a public figure. <input type="checkbox"/> Legal entities in which public figures or related individuals have a substantial ownership interest. 	Additional requirements for foreign public figures (FPF), or related individual, or legal entities in which public figures or related individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded. • An inquiry must be made as to the reputation of the FPF or related individual. Please contact BSA Compliance to perform a World Check search. • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager <input type="checkbox"/> FIRSTBANK BSA Compliance
<input type="checkbox"/> Initial Deposit greater than \$100M	<ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded.

I have reviewed the client's profile of this prospect and determined that this is **not a high risk** individual and the account opening request was:

Approved

Denied (Reason): _____

Approved subject to: _____

Business Manager Name/Officer in Charge: Madelin Colon Signature: Date: 4/16/08

This account profile was determined to be that of a **high risk** individual and the account opening request was:

Approved

Denied (Reason) _____

Referred to the Market Manager or BSA Compliance Department for guidance.

Approved subject to: _____

Business Manager Name/Officer in Charge: _____ Signature: _____ Date: _____

NNNS-2452-0207R

CONFIDENTIAL

SDNY_GM_00013048

CONFIDENTIAL

FirstBankPR000211

EFTA_00123691

EFTA01268895

**DUE DILIGENCE FOR HIGH RISK INDIVIDUAL ACCOUNTS
(CHECKLIST)**



Account Title: Darren Indyke	Account Number: [REDACTED]
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High Risk Individuals require additional due diligence. Examples of High Risk Individuals are Nonresident Aliens, Foreign Individuals and Politically Exposed Persons. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

TYPE OF INDIVIDUALS	REQUIRED ACTION
<input type="checkbox"/> Nonresident Aliens and Foreign Individuals	Accounts where Nonresident Aliens and Foreign individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • Requiring current passport, accompanied by a current visa, from non citizens. • Comparing the individual's country of origin (place of birth) to current "high risk" jurisdictions. • For people with permission to work in the U.S., assuring that the W8-BEN reflects a Social Security Number (SSN). • Inquiring about the destinations and sources of financial transactions involving foreign countries. • Inquiring as to whether he/she is a "Foreign Public Figure" or "Related Individual". • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager
<input type="checkbox"/> Foreign Public Figures(FPF)/ Related Individuals <ul style="list-style-type: none"> <input type="checkbox"/> A "Foreign Public Figure" is any non US-citizen who occupies, had recently occupied, is actively seeking or is being considered for a senior position in a government (or political party), or any department (including the military), agency, or instrumentality thereof. <input type="checkbox"/> Senior foreign executives of foreign government-owned corporations are also considered public figures. <input type="checkbox"/> A "Related Individual" is a member of the immediate family of a public figure (e.g., a spouse, parent, sibling, or child) or a senior advisor closely associated with a public figure. <input type="checkbox"/> Legal entities in which public figures or related individuals have a substantial ownership interest. 	Additional requirements for foreign public figures (FPF), or related individual, or legal entities in which public figures or related individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded. • An inquiry must be made as to the reputation of the FPF or related individual. Please contact BSA Compliance to perform a World Check search. • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager <input type="checkbox"/> FIRSTBANK BSA Compliance
<input type="checkbox"/> Initial Deposit greater than \$100M	<ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded.

I have reviewed the client's profile of this prospect and determined that this is **not a high risk** individual and the account opening request was:

Approved

Denied (Reason): _____

Approved subject to: _____

Madelin Colon 4/16/08

Business Manager Name/Officer in Charge Signature Date

This account profile was determined to be that of a **high risk** individual and the account opening request was:

Approved

Denied (Reason) _____

Referred to the Market Manager or BSA Compliance Department for guidance.

Approved subject to: _____

Business Manager Name/Officer in Charge Signature Date

NNNS-2482-C207R

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SDNY_GM_00013049

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FirstBankPR000212

EFTA_00123692

EFTA01268896

**DUE DILIGENCE FOR HIGH RISK INDIVIDUAL ACCOUNTS
(CHECKLIST)**



Account Title: Harry Beller	Account Number: [REDACTED]
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High Risk Individuals require additional due diligence. Examples of High Risk Individuals are Nonresident Aliens, Foreign Individuals and Politically Exposed Persons. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

TYPE OF INDIVIDUALS	REQUIRED ACTION
<input type="checkbox"/> Nonresident Aliens and Foreign Individuals	Accounts where Nonresident Aliens and Foreign Individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • Requiring current passport, accompanied by a current visa, from non citizens. • Comparing the individual's country of origin (place of birth) to current "high risk" jurisdictions. • For people with permission to work in the U.S., assuring that the W8-BEN reflects a Social Security Number (SSN). • Inquiring about the destinations and sources of financial transactions involving foreign countries. • Inquiring as to whether he/she is a "Foreign Public Figure" or "Related Individual". • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager
<input type="checkbox"/> Foreign Public Figures(FPF) Related Individuals <ul style="list-style-type: none"> <input type="checkbox"/> A "Foreign Public Figure" is any non US-citizen who occupies, had recently occupied, is actively seeking or is being considered for a senior position in a government (or political party), or any department (including the military), agency, or instrumentality thereof. <input type="checkbox"/> Senior foreign executives of foreign government-owned corporations are also considered public figures. <input type="checkbox"/> A "Related Individual" is a member of the immediate family of a public figure (e.g., a spouse, parent, sibling, or child) or a senior advisor closely associated with a public figure. <input type="checkbox"/> Legal entities in which public figures or related individuals have a substantial ownership interest. 	Additional requirements for foreign public figures (FPF), or related individual, or legal entities in which public figures or related individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded. • An inquiry must be made as to the reputation of the FPF or related individual. Please contact BSA Compliance to perform a World Check search. • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager <input type="checkbox"/> FIRSTBANK BSA Compliance
<input type="checkbox"/> Initial Deposit greater than \$100M	<ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded.

I have reviewed the client's profile of this prospect and determined that this is **not a high risk individual** and the account opening request was:

Approved

Denied (Reason): _____

Approved subject to: _____

Madelin Colon

4/16/08

Business Manager Name/Officer in Charge
Signature
Date

This account profile was determined to be that of a **high risk individual** and the account opening request was:

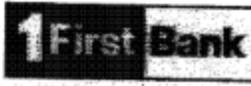
Approved

Denied (Reason): _____

Referred to the Market Manager or BSA Compliance Department for guidance.

Approved subject to: _____

Business Manager Name/Officer in Charge
Signature
Date



Virgin Islands

FILE DOCUMENT CHECKLIST FOR BUSINESS ACCOUNT ADDENDUM

SOLE PROPRIETORSHIP

- Sole Proprietorship Agreement (Individual / Multiple Authorized Signers)
- Certificate of Trade Name (if applicable)
- Business License (Current)
- SS or E.I.N. (Optional)

PARTNERSHIP

- Partnership Letter & Security Agreement
- Certificate of Trade Name (if applicable)
- Partnership Agreement (if it exists)
- Certificate of Limited Partnership (if applicable)
- Business License (Current)
- E.I.N./T.I.N.

CORPORATION

- Articles of Incorporation (Stamped by Lt. Gov. 's Office)
- Certificate of Incorporation or Certificate of Qualification
- Corporate Resolutions (w/Corporate Seal if Required)
- Business License (Current)
- E.I.N./T.I.N.

UNINCORPORATED ASSOCIATION

- Unincorporated Association Resolutions (if applicable)
- By-Laws or letter stating Association purpose signed by the President of the Association

LIMITED LIABILITY COMPANY (LLC)

- Articles of Organization or Certificate of Formation
- Filing Receipt from Gov't (if applicable)
- Operating Agreement
- Certificate of Existence
- Limited Liability Company Letter & Security Agreement
- LLC Contains Corporate Member/Manager (when appl.)
- LLC Contains LLC as a Member/Manager (when appl.)
- LLC Contains a Partnership as a Member/Manager (when appl.)
- LLC Contains a LLP as a Member/Manager (when appl.)
- LLC Contains a Trust As a Member/Manager (when appl.)
- LLC Contains Unincorporated Association as a Member Manager (when appl.)
- LLC Contains Joint Venture as a Member/Manager (when appl.)
- Business License (Current)
- E.I.N./T.I.N.

LIMITED LIABILITY PARTNERSHIP (LLP)

- Certificate of Limited Partnership
- Certificate of Trade Name (if applicable)
- Operating Agreement
- Certificate of Existence
- Statement of Qualification or Statement of Foreign Qualification
- Filing Receipt from Gov't (if applicable)
- Limited Liability Partnership Letter & Security Agreement
- LLP Contains LLC as a Member/Manager (when appl.)
- LLP Contains LLP as a Member/Manager (when appl.)
- LLP Contains Partnership as a Member/Manager (when appl.)
- Business License (Current)
- E.I.N./T.I.N.

ESTATE ACCOUNT

- Letters of Administration (Original)
- Death Certificate (Original)
- Social Security No. Dec'd/T.I.N. Estate

BANKRUPTCY ACCOUNT

- Bankruptcy Order Including all pages with designation of Trustee(s) and Pertinent Amendments

In addition to the above, please provide us with the following:

- Signature Card(s)
- W-8 Form
- Client Information Sheet(KYC)-Business Accounts
- Bank Reference / Account #

- Photocopies of 2 forms of Valid Ids per signer
- E-FirstBank Application
- Business Center Security Access Card Request Application (if applicable)

CERTIFICATE OF GOOD STANDING

NNNS-2346-0905R

CONFIDENTIAL

SDNY_GM_00013051

CONFIDENTIAL

FirstBankPR000214

EFTA_00123694

EFTA01268898

FT REAL ESTATE, INC.	[REDACTED]	1	01/08/
Address: 6100 Red Hook Quarter B3 St. Thomas		Home:	
Name: JEFFREY EPSTEIN		Work:	[REDACTED]
[Signature]		SSN:	[REDACTED]
		ID Type:	USVI/DL
		No:	T-4200411933
Name: DARREN INDYKE		SSN:	[REDACTED]
[Signature]		ID Type:	US Passpor
		No:	[REDACTED]
Name: HARRY BELLER		SSN:	[REDACTED]
[Signature]		ID Type:	NY/DL
		No:	[REDACTED]
Name: SUPERCEDED 18-08		SSN:	
		ID Type:	
		No:	
Prepared by: U.MCNEIL		[Signature]	
Authorized by: [Signature]			

COMMERCIAL CHECKING ACCT	[REDACTED]	Sign. Req.	Date:
		1 COM	05/23/2007
6100 RED HOOK QUARTERS B 3		HOME:	[REDACTED]
ST THOMAS, VI 00802-0000 CTRY- VI		WORK:	[REDACTED]
Name: F T REAL ESTATE, INC		SSN:	[REDACTED]
		ID Type:	
		No.	
Name:		SSN:	
		ID Type:	
		No.	
Name:		SSN:	
		ID Type:	
		No.	
OFAC? YES	PLC? YES	Prepared by: ROSE PETERS	
ChexSystem? YES		Authorized by: [Signature]	
		KATHE 70002 KMS-001	

COMMERCIAL CHECKING ACCT	[REDACTED]	Sign. Req.	Date:
		1 COM	05/23/2007
6100 RED HOOK QUARTERS B 3		HOME:	[REDACTED]
ST THOMAS, VI 00802-0000 CTRY- VI		WORK:	[REDACTED]
Name: F T REAL ESTATE, INC		SSN:	[REDACTED]
		ID Type:	
		No.	
Name: JEFFREY E EPSTEIN		SSN:	[REDACTED]
[Signature]		ID Type:	LC
		No.	T4200411
Name:		SSN:	
		ID Type:	
		No.	
Name:		SSN:	
		ID Type:	
		No.	

SUPERCEDED
Date: 11/24/07

CONFIDENTIAL

SDNY_GM_00013052

CONFIDENTIAL

FirstBankPR000215

EFTA_00123695

EFTA01268899

1. Business Information

Account Title ("Depositor"): F T Real Estate, Inc. Account Number: [REDACTED]

S.S./TIN/EIN: [REDACTED]

Physical Address: 6100 Red Hook Quarter Suite B3 Mailing Address: Same

St. Thomas, US Virgin Islands

00802

Business Telephone # [REDACTED] Business Fax # [REDACTED] Internet/Website Address: N/A

Line of Business: Real Estate Management NAICS Code 530000 Date Established: May 7, 2007

Annual Sales: \$50000 plus Nbr. of Offices/Branches: 1 Nbr. of Employees: 0

Property Status: Own Lease Referred By: Advertisement Current Client Other:

Contact Person Name & Title: Jeanne Brennan Contact Person Telephone # [REDACTED]

2. Account Type

Sole Proprietorship Partnership Corporation Non-Profit LLP LLC Other

Commercial Checking Arranged OD Commercial Statement SV Commercial Money Order Savings

Commercial DBA Checking Arranged OD Offshore (BVI) Commercial DBA Statement SV Government Passbook Savings

Government Checking Arranged OD DBA Commercial Maximizer SV Certificate of Deposit

Commercial Checking IOLTA Government Statement SV Commercial DBA Maximizer SV Other: DATE 11/21/07

3. Authorized Signer (Complete the following information for each authorized signer.)

Authorized Signer Name: Jeffrey Epstein Profession: Financial Consultant Corporate Title: President

Physical (Home) Address: Little Saint James Island Personal Mailing Address: 6100 Red Hook Quarter B3

St. Thomas, US Virgin Islands 00802 St. Thomas US Virgin Islands 00802

Social Security Number: [REDACTED] Date Of Birth: 1/20/1953 Place Of Birth: New York Citizen Of: USA

Home Telephone Number: [REDACTED] Business Telephone Number: [REDACTED] Business Fax Number: [REDACTED] Mobile Number: [REDACTED] Email Address: [REDACTED]

Years in Occupation: 30 Photo Identification Type & Number: VI Drivers License T-4200411933 Identification Expiration Date: 01/20/09

OFAC CHEXSYSTEMS called Yes No, explain why: SSN Response: Year: 1967 State: NY ID Response: No record / No history / Incorrect Bank

PLC BANK REFERENCE requested Yes No, explain why: Bank

Check here if there are additional signers on reverse side of the Client Information Sheet (KYC) Business Accounts.

4. Account Agreement Acceptance and Taxpayer Status Certification

The Depositor hereby certifies that the FirstBank has been designated as a depository of the depositor and that it has reviewed the information contained in this Client Information Sheet (KYC) and finds it accurate on this date. The Depositor has received and agrees to the Terms and Agreements for Commercial Accounts and Rates and Fees Schedule currently in effect and as may be amended for the type of account and services it has selected.

Under penalties of perjury, the Depositor certifies that: (1) The number shown on this form is the correct tax identification number and (2) that the Depositor is not subject to backup withholding either because: (a) it has not been notified by the Internal Revenue Service (IRS) that it is subject to withholding as a result of failure to report all interest or dividends, or (b) that the IRS has notified the Depositor that it is no longer subject to backup withholding or it is exempt from backup withholding, (3) the Depositor is a U.S. entity. (Cross out subpart 2(a) if it is not true. If Statement 3 is not true, cross out and complete an appropriate Form W-8)

The Internal Revenue Service does not require your consent to any provision of this document other than the Certification required to avoid backup withholding.

Date: 5-23-07 X Authorized Signature: [Signature] Title: (Secretary/Treasurer/Cashier) President

5. Initial Deposit

Type: Mgr Chk/ Money Order/ Other Check Transfer

Amount: 1000.00 If the initial deposit is over \$500,000 please document source of funds or source of wealth. (Refer to Guide for instructions)

6. Expected Transactions (Monthly)

Do you intend to deposit checks with second endorsements? Yes No

Do you provide check cashing or remitter services? Yes No

Credits: No. of Transactions: 0 - 10 11 - 20 21 - 50 Other: DATE 11/21/07

Total Amount (\$): \$0 - \$5,000 \$5,001 - \$15,000 \$15,001 - \$50,000 Other:

Type: Cash Checks Account Transfers Wire Transfers POS

Payroll Direct Deposit Manager's Checks/Money Orders ACH Other

Debits: No. of Transactions: 0 - 10 11 - 20 21 - 50 Other:

Total Amount (\$): \$0 - \$5,000 \$5,001 - \$15,000 \$15,001 - \$50,000 Other:

Type: Cash Checks Account Transfers Wire Transfers POS

Payroll Direct Deposit Manager's Checks/Money Orders ACH Other

7. Related Accounts (List existing FirstBank and other financial institution bank accounts. If no existing financial institution relationships list prior accounts.)

Current Yes No Account # [REDACTED] Current Yes No Account # [REDACTED]

Account Title: Jeffrey Epstein Account Title:

* FirstBank Virgin Islands is a Division of FirstBank Puerto Rico NNNB-2370-0207R

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SDNY_GM_00013053

Financial Institution: First Bank		Financial Institution:	
8. Additional Authorized Signers (Complete the following information for each authorized signer.)			
Authorized Signer Name:		Profession:	Corporate Title:
Physical (Home) Address:		Personal Mailing Address:	
Social Security Number:		Date Of Birth:	Place Of Birth:
Home Telephone Number:		Business Telephone Number:	Business Fax Number:
Years in Occupation:		Photo Identification Type & Number:	Identification Expiration Date:
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEXSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why:		
	SSN Response: Year:	State:	ID Response:
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why:		
	Response:		
Authorized Signer Name:		Profession:	Corporate Title:
Physical (Home) Address:		Personal Mailing Address:	
Social Security Number:		Date Of Birth:	Place Of Birth:
Home Telephone Number:		Business Telephone Number:	Business Fax Number:
Years in Occupation:		Photo Identification Type & Number:	Identification Expiration Date:
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEXSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why:		
	SSN Response: Year:	State:	ID Response:
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why:		
	Response:		
Authorized Signer Name:		Profession:	Corporate Title:
Physical (Home) Address:		Personal Mailing Address:	
Social Security Number:		Date Of Birth:	Place Of Birth:
Home Telephone Number:		Business Telephone Number:	Business Fax Number:
Years in Occupation:		Photo Identification Type & Number:	Identification Expiration Date:
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEXSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why:		
	SSN Response: Year:	State:	ID Response:
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why:		
	Response:		
Authorized Signer Name:		Profession:	Corporate Title:
Physical (Home) Address:		Personal Mailing Address:	
Social Security Number:		Date Of Birth:	Place Of Birth:
Home Telephone Number:		Business Telephone Number:	Business Fax Number:
Years in Occupation:		Photo Identification Type & Number:	Identification Expiration Date:
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEXSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why:		
	SSN Response: Year:	State:	ID Response:
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why:		
	Response:		
9. Management Review			
<input checked="" type="checkbox"/> Copies of all ID & signature(s) verified		Interviewer (Banking Consultant)	Account Opening Date:
<input checked="" type="checkbox"/> Signature cards received		Rose Peters	5-23-07
<input type="checkbox"/> All legal documents received (File Document Checklist attached)		Employee ID No.	
		46001	
<input checked="" type="checkbox"/> OFAC & PLC (Fraudulent Account List Verified By):		Rose Peters	<input type="checkbox"/> Management Review By:
Comments: Chief System For FT REAL ESTATE INC - NO Record/Watermark Indicator			
Reason For Denying Account: [Signature] Bank.			
10. Sales Referrals			
<input type="checkbox"/> Merchant Card Services	<input type="checkbox"/> e-FirstBank (Internet)	<input type="checkbox"/> Cash Management	
<input type="checkbox"/> Credit Card	<input type="checkbox"/> First Fax	<input type="checkbox"/> Night Depository	
<input type="checkbox"/> Overdraft Line	<input type="checkbox"/> Payroll	<input type="checkbox"/> Other	
<input type="checkbox"/> Line Of Credit			

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FirstBankPR000217

EFTA_00123697

EFTA01268901

Virgin Islands

1. Business Information
 Account Title ("Depositor"): F T REAL ESTATE, INC
 Account Number: [REDACTED]
 S.S./TIN/EIN: [REDACTED]
 Physical Address: 6100 RED HOOK QUARTERS B 3
 Mailing Address: 6100 RED HOOK QUARTERS B 3
 ST THOMAS, VI 00802-0000
 Business Telephone # [REDACTED] Business Fax # [REDACTED] Internet/Website Address:
 Line of Business: REAL ESTATE AND RENTAL LEASINAICS Code: 530000 Date Established: 05/07/2007
 Annual Sales: \$0.00 Nbr. of Offices/Branches: 1 Nbr. of Employees: 1
 Property Status: Own Lease Rented Advertisement Current Client Other
 Contact Person Name & Title: JEFFREY E EPSTEIN-PRESIDENT Contact Person Telephone # [REDACTED]

2. Account Type
 Sole Proprietorship Partnership Corporation Non-Profit LLP LLC Other COM
 Commercial Checking Arranged OD Commercial Statement SV Commercial Passbook Savings
 Commercial DBA Checking Arranged OD Offshore (BVI) Commercial DBA Statement SV Government Passbook Savings
 Government Checking Arranged OD DBA Commercial Maximizer SV Certificate of Deposit
 Commercial Checking IOLTA Government Statement SV Commercial DBA Maximizer SV Other: COMMERCIAL CHECKING A

3. Authorized Signer (Complete the following information for each authorized signer.)
 Authorized Signer Name: JEFFREY E EPSTEIN Corporate Title:
 Physical (Home) Address: LITTLE ST JAMES ISLAND Profession: FINANCIAL CONSULTANT
 Personal Mailing Address: 6100 RED HOOK QUARTERS SUITE
 ST THOMAS, VI 00802-0000 ST THOMAS, VI 00802-0000
 Social Security Number: 090-44-3348 Date of Birth: 01/20/1953 Place of Birth: US Citizen of:
 Home Telephone Number: Business Telephone Number: Business Fax Number: Mobile Number: Email Address:

Photo Identification Type & Number: DRIVER'S LICENSE -T4200411933
 Identification Expiration Date: 01/20/2009
 OFAC YES CHEXSYSTEMS called, explain why: SSN Response: Year: State: ID Response: Date:
 PLC YES BANK REFERENCE requested: Yes No, explain why: Response:
 Check here if there are additional signers on reverse side of the Client Information Sheet (KYC) Business Accounts

4. Account Agreement Acceptance and Taxpayer Status Certification
 The Depositor hereby certifies that FirstBank has been designated as a depository of the depositor and that it has reviewed the information contained in this Client Information Sheet (KYC) and finds it accurate on this date. The Depositor has received and agrees to the Terms and Agreements for Commercial Accounts and Rates and Fees Schedule currently in effect and as may be amended for the type of account and services it has selected. Under penalties of perjury, the Depositor certifies that (1) The number shown on this form is the correct tax identification number and (2) that the Depositor is not subject to backup withholding either because: (a) it has not been notified by the Internal Revenue service (IRS) that it is subject to withholding as a result of failure to report all interest or dividends, or (b) that the IRS has notified the Depositor that it is no longer subject to backup withholding or it is exempt from backup withholding, (3) the Depositor is a U.S. entity. (Cross out subpart 2(a) if it is not true. If Statement 3 is not true, cross out and complete an appropriate Form W-8)
 The Internal Revenue Service does not require your consent to any provision of this document other than the Certification required to avoid backup withholding.

Date: X Authorized Signature: [Signature] Title: (Secretary/Treasurer/Cashier)

5. Initial Deposit
 Type: CHECKS Amount: \$1,000.00
 If the initial deposit is over \$500,000 please document source of funds (attach proof of assets) (refer to Guide for Instructions)

6. Expected Transactions (Monthly)
 Do you intend to deposit checks with second endorsements? Yes No
 Do you provide check cashing or remittance services? Yes No
 Credits: No. of Transactions: 0 - 10 11 - 20 21 - 50 Other: 6 - 10
 Total Amount (\$): \$0 - \$5,000 \$5,001 - \$15,000 \$15,001 - \$50,000 Other: \$25,001 - \$50,000
 Type: Cash Checks Account Transfers Wire Transfers POS
 Payroll Direct Deposit Manager's Checks/Money Orders ACH Other WIRE TRANSFERS
 Debits: No. of Transactions: 0 - 10 11 - 20 21 - 50 Other: 6 - 10
 Total Amount (\$): \$0 - \$5,000 \$5,001 - \$15,000 \$15,001 - \$50,000 Other: \$25,001 - \$50,000
 Type: Cash Checks Account Transfers Wire Transfers POS
 Payroll Direct Deposit Manager's Checks/Money Orders ACH Other CHECKS

7. Related Accounts (List existing FirstBank and other financial institution accounts. If no existing financial institution relationships list prior accounts.)
 Current Yes No Account # Current Yes No Account #
 Account Title: Account Title:
 Financial Institution: Financial Institution:

I, the undersigned Secretary, hereby certify to FirstBank, that at a meeting of the Board of Directors of FT Real Estate, Inc. ("Corporation")

a corporation organized and existing under the laws of U.S. Virgin Islands duly called and duly held on the 11 day of May, 2007 the following Resolutions were duly adopted, and that the said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws and are now in full force and effect.

RESOLVED:

1. The Officers of Corporation, or any one or more of them, are hereby authorized to open a bank account or accounts from time to time with FirstBank and its subsidiaries and affiliates (each being hereinafter referred to as "Bank") for and in the name of Corporation with such title or titles as he or they may designate.

2. The President
(Indicate by Title person(s) authorized, e.g., President, Treasurer, Bookkeeper, etc.)
of Corporation, signing singly
(For purpose of signing items, indicate e.g., singly, any two, etc.)

and their successors and any other person hereinafter authorized by any means to sign on behalf of Corporation ("Authorized Person(s)") are hereby authorized to sign, by hand or by facsimile (including, but not limited to, computer generated) signature(s), checks, drafts, acceptances and other instruments (hereinafter each collectively referred to as "Item(s)"). Notwithstanding the above, any Authorized Person is authorized singly to: (1) initiate Automated Clearing House ("ACH") debits without a signature; (2) initiate payments by use of Depository Transfer Checks ("DTC") without a signature other than the name of Corporation printed on the DTC; or (3) give instructions, by means other than the signing of an Item, with respect to any account transaction, including, but not limited to, the payment, transfer or withdrawal of funds by wire, computer or other electronic means, or otherwise, or of money, credits, items or property at any time held by Bank for account of Corporation ("Instructions").

3. Bank is hereby authorized to honor and pay Items, whether signed by hand or by facsimile (including, but not limited to, computer generated) signature(s) if the actual or purported facsimile signature(s), regardless of how or by whom affixed, resembles the specimens filed with Bank by Corporation and other orders, DTCs, ACHs, and Instructions, given singly by any Authorized Person. Bank is further authorized to honor and pay DTCs, ACHs, Instructions, and other orders given singly by any Authorized Person, including such as may bring about or increase an overdraft and such as may be payable to or for the benefit of any Authorized Person or other Officer or employee individually, without inquiry as to the circumstances of the issuance or the disposition of the proceeds thereof and without limit as to amount.

4. Bank is hereby authorized to accept for deposit, for credit, or for collection, or otherwise, Items endorsed by any person or by stamp or other impression in the name of Corporation without inquiry as to the circumstances of the endorsement or any lack of endorsement or the disposition of the proceeds.

5. The President
(Indicate by Title person(s) authorized to effect Loans, Advances, etc., e.g., President, Vice President, Treasurer, etc.)
of Corporation, signing singly
(Indicate how Notes, etc. are to be signed, e.g., singly, any two, etc.)

are hereby authorized to effect loans and advances and obtain credit at any time for Corporation from Bank (and guarantee on behalf of Corporation the obligations of others to Bank), secured or unsecured, and for such loans and advances and credit and guarantees to make, execute and deliver promissory notes and other written obligations or evidence of indebtedness of Corporation, applications for letters of credit, instruments of guarantee and indemnity and any agreements or undertakings, general or specific, with respect to any of the foregoing, and as security for the payment of loans, advances, indebtedness, guarantees and liabilities of, or credit given to, Corporation or others to pledge, hypothecate, mortgage, assign, transfer, grant liens and security interests in, give rights with respect to, endorse and deliver property of any description, real or personal, and any interest therein and evidence of any thereof at any time held by Corporation, and to execute mortgages, deeds of trust, security agreements, instruments of transfer, assignment or pledge, powers of attorney and other agreements or instruments which may be necessary or desirable in connection therewith; and also to sell to, or discount with Bank, commercial paper, bills receivable, accounts receivable, stocks, bonds or any other securities or property at any time held by Corporation, and to that end to endorse, assign, transfer and deliver the same; to execute and deliver instruments or agreements of subordination and assignment satisfactory to Bank and also to give any orders or consents for the delivery, sale, exchange or other disposition of any property or interest therein or evidence thereof belonging to Corporation and at any time in the hands of Bank, whether as collateral or otherwise; and to execute and deliver such other agreements, instruments and documents and to do such other acts and things as may be necessary or desirable or required by Bank in connection with any of the foregoing and Bank is hereby authorized to honor, accept and execute any of the transactions described above.

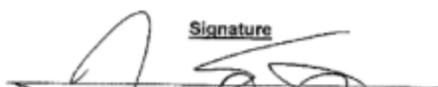
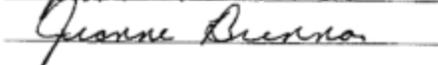
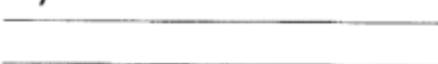
6. All loans, discounts and advances heretofore obtained on behalf of Corporation and all notes and other obligations or evidences thereof of Corporation held by Bank are hereby approved, ratified, and confirmed.

7. Corporation does hereby give to Bank a continuing lien for the amount of any and all liabilities and obligations of Corporation to Bank and claims of every nature and description of Bank against Corporation, whether now existing or hereafter incurred, originally contracted with Bank and/or with another or others and now or hereafter owing to or acquired in any matter by Bank, whether contracted by Corporation alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or unmatured upon any and all moneys, securities and any and all other property of Corporation and the proceeds thereof, now or hereafter actually or constructively held or received by or in transit in any matter to or from Bank, its correspondents or agents from or for Corporation, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of Bank in any way. Bank shall also have a right of set-off for the amount of the obligations, and Bank may at any time or times and without notice apply Corporation's deposits (general or special), Corporation's credits with Bank, or Corporation's claims against Bank, or any parts thereof, to such obligations and in such amounts as Bank may elect, although said obligations may be contingent or unmatured and whether any collateral therefore is deemed adequate or not.

8. In case of conflicting claims or disputes, or doubt on Bank's part as to the validity, extent, modification, revocation or exercise of any of the authorities herein contained Bank may but need not recognize nor give any effect to any notice from any Officer, or from any other person, purporting to cancel, restrict or change any of said authorities, or the exercise thereof, unless Bank is required to do so by the judgment, decree or order of a court having jurisdiction of the subject matter and of the parties to such conflicting claims or disputes.

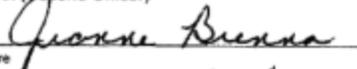
9. Corporation agrees to be bound by the Terms and Conditions for Business Accounts and Services, as well as any signature card, deposit ticket, checkbook, passbook, statement of account, receipt instrument, document or other agreements, such as, but not limited to, funds transfer agreements, delivered or made available to Corporation from Bank and by all notices posted at the office of Bank at which the account of Corporation is maintained, in each case with the same effect as if each and every term thereof were set forth in full herein and made a part hereof.
10. The Officers of Corporation or any one or more of them are hereby authorized to act for Corporation in all other matters and transactions relating to any of its business with Bank including, but not limited to, the execution and delivery of any agreements or contracts necessary to effect the foregoing Resolutions.
11. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.
12. Subject to paragraph 8 above, each of the foregoing Resolutions and the authority thereby conferred shall remain in full force and effect until written notice of revocation or modification by presentation of new Corporate Resolutions and signature cards shall be received by Bank; provided that such notice shall not be effective with respect to any exercise of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt thereof nor with respect to any checks or other instruments, for the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after the receipt of such notice. The Secretary or any Assistant Secretary or any other Officer of Corporation is hereby authorized and directed to certify, under the seal of Corporation or not, but with like effect in the latter case, to Bank the foregoing Resolutions, the names of the Officers and other representatives of Corporation and any changes from time to time in the said Officers and representatives and specimens of their respective signatures. Bank may conclusively assume that persons at any time certified to it to be Officers or other representatives of Corporation continue as such until receipt by Bank of written notice to the contrary.

I FURTHER CERTIFY that the persons herein designated as Officers of Corporation have been duly elected to and now hold the offices in Corporation set opposite their respective names and that the following are the authentic, official signatures of the said respective Officers and of the named signatories who are not Corporate Officers, to wit:

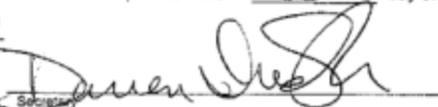
<u>Name (Typewritten or Printed)</u>	<u>Office</u>	<u>Signature</u>
Jeffrey Epstein	President	
Darren Indyke	Vice President	
Darren Indyke	Secretary	
Jeanne Brennan	Treasurer	
Jeanne Brennan	Second Vice President	

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 23 day of May, 2007.

• Attest (Second Officer)


 Signature Jeanne Brennan
 Title 2nd Vice President

SUPERCEDED
 Date: 11-21-07


 Secretary



• Note: In case the Secretary is authorized to sign by the above Resolutions, this certificate should be attested by a second Officer of Corporation.

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SDNY_GM_00013057

CONFIDENTIAL

FirstBankPR000220

EFTA_00123700

EFTA01268904

Important note: Please refer to the Account Opening Procedures for specific information on the various types of documents required at account opening.

Account Title: FT REAL ESTATE	Account Number: [REDACTED]	Date Opened: 5-23-07
--------------------------------------	----------------------------	-----------------------------

Other Documents	Check <input checked="" type="checkbox"/> if is completed or N/A if not applicable	Remarks
Signature Cards	<input checked="" type="checkbox"/>	
Client Due Diligence Business Accounts	<input checked="" type="checkbox"/>	
Due Diligence for High Risk Business Accounts (Checklist)	<input checked="" type="checkbox"/>	original held in vault per [unclear]
Observations at Place of Business	<input checked="" type="checkbox"/>	initials
OFAC/PLC (print evidence of verification)	<input checked="" type="checkbox"/>	
Document Checklist for Business Accounts File	<input checked="" type="checkbox"/>	
Appropriate W-8 Form (if non-U.S. entity)	<input checked="" type="checkbox"/>	
Disclosures that must be given to client:		
USA Patriot Act Customer Information Program Notice		
Rates and Fees Schedule		
Account Agreement		
FDIC Insuring Your Deposit Brochure (USVI only)		
Notice of Negative Information Disclosure		
First BanCorp Information Sharing and Privacy Policy		
Partnership Letter and Security Agreement		
Business/Trade License (current)	<input checked="" type="checkbox"/>	
Partnership Agreement (if it exists)		
Certificate of Trade Name (if applicable)		
Certificate of Limited Partnership (if applicable)		
Resolution where Partnership contains Corporation as a Partner (if applicable)		
Partnership Contains Limited Liability Company as a Partner (if applicable)		
Partnership Contains Trust as a Partner (if applicable)		
Partnership Contains Joint Venture as a Partner (if applicable)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Sole Proprietor Agreement (Individual)		
Sole Proprietorship Multiple Authorized Signers (if applicable)		
Business/Trade License (current)		
Certificate of Trade Name (if applicable)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Unincorporated Association Resolution (signed by the Secretary)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Copy of organization's 501 (c) (3) - USVI only		
Certificate of Trade Name (if applicable)		
Corporate Resolution or Unincorporated Association Resolution		
Certificate of Incorporation or Certificate of Authority for Foreign and Foreign Non-Profit Corporation (if incorporated)		
Articles of incorporation (if incorporated)		
Certificate of Good Standing (if BVI corporation for more than twelve months) (if incorporated)		
Corporate Resolution and Corporate Authorization and Indemnity Agreement for Telephone/Telex/Facsimile/Written Instructions. (This document is only required if client requests fund transfers by phone, fax or messenger) - if incorporated		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested) - if unincorporated		

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Limited Liability Company Letter and Security Agreement		
Business/Trade License (current)		
Operating Agreement		
Articles of Organization or Certificate of Formation (non-bank form – if the PLLC is a "new" PLLC)		
Certificate of Existence		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested) – If unincorporated		
Limited Liability Company Contains Corporate Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Trust as a Member/Manager (if applicable)		
Limited Liability Company Unincorporated Association as a Member/Manager (if applicable)		
Limited Liability Company Contains Joint Venture as a Member/Manager (if applicable)		
Corporate Resolution		
Certificate of Incorporation or Certificate of Qualification (if a U.S. based corporation)		
Articles of Incorporation (stamped by the Office of the Lieutenant Governor)		
Business/Trade License (current)		
Corporate Resolution and Corporate Authorization and Indemnity Agreement for Telephone/Telex/Facsimile/Written Instructions. (This document is only required if client requests fund transfers by phone, fax or messenger)		
Limited Liability Company Letter & Security Agreement		
Business/Trade License (current)		
Certificate of Trade Name (if applicable)		
Operating Agreement		
Articles of Organization or Certificate of Formation (non-bank form-required if the LLC is a "new" LLC)		
Certificate of Existence		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Limited Liability Company Contains Corporate Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Trust as a Member/Manager (if applicable)		
Limited Liability Company Contains Unincorporated Association as a Member/Manager (if applicable)		
Limited Liability Company Contains Joint Venture as a Member/Manager (if applicable)		
Limited Liability Partnership Letter and Security Agreement		
Certificate of Limited Partnership (Limited Partnership) – Not required when opening accounts for law firms or security brokerage houses		
Certificate of Existence		
Business/Trade License (current)		
Operating Agreement		
Statement of Qualification or Statement of Foreign Qualification		
Certificate of Trade Name (if applicable)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Limited Liability Partnership Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Partnership Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Partnership Contains Partnership as a Member/Manager (if applicable)		
Notice of Appointment (Court Order or Court Appointment Papers)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Certificate of Trade Name (if applicable)		
Business/Trade License (current)		
Refer to the Account Opening Procedures for additional documents required for different types of business entities.		
IOLTA Account Notice of Financial Institution		
VILAF Account Notice of Financial Institution		
Business License (current)		
Certificate of Trade Name (if applicable)		
Refer to the Account Opening Procedures for additional documents required for different types of business entities.		
A legal document(s) in which it states the name of the person acting as administrator, tutor, executor or fiduciary and establishes his/her authorities		

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If the PAC is an Unincorporated Association, then a letter signed by the president of the association stating the association purpose and an Unincorporated Association Resolution is required.		
If the PAC is a Not for profit Corporation, a Certificate of Incorporation for a Non-Stock Corporation is required.		
A certification from the Virgin Islands Board of Elections		
Additional Documents (supporting documents)	Check <input checked="" type="checkbox"/> if is obtained or N/A if not applicable	Remarks
Bureau Report <input type="checkbox"/> Credit <input type="checkbox"/> Other		
In-house Bank Reference		
Other Banking References		
Income Verification		
Professional association directory		
Marketing brochures, business Web site and other market media		
Site Photos, Utilities invoices (water, electricity, telephone)		
Sample of entity stationery (presentation card, letter head paper, envelopes...)		
Other:		

FOR ACCOUNT REFERRALS ONLY:

If this account opening was referred by a Department's Officer, other than the Branch's Officer, please fill out the following certification:

This account was referred by (name) (title) of (Department) to be opened at Branch. I certify that I complied with the Customer Identification Program and reviewed this customer's profile and supporting documentation in compliance with the Customer Due Diligence and Enhance Due Diligence processes.

Name & Title

Signature

Date

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Observations at Place of Business - Business Corporations

New Account Visit Annual Visit

1. Account Title: FT REAL ESTATE INC 2. Account Number(s): [REDACTED]

Visit Information

3. Date: 5/13/2015 4. Time: 11:30 5. Time Spent: 30 MIN 6. Visit Contact Name: JEANNE BRENNAN WIEBRACHT

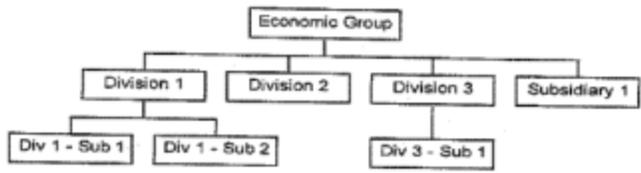
7. Type of Corporation:
 Domestic Corporation Holding Company Professional Corporation (C.S.P / P.S.C) Limited Liability Corporation (LLC)
 Foreign Company Close Corporation Corporation of Individuals
 If Other, describe: CORPORATION

Visit Description

8. Beneficial Ownership: Indicate if the beneficial owner participation changed since the account was opened. Yes No N/A
 If any change occurred fill out the form NNWG-1355 Beneficial Ownership Enhanced Due Diligence Form.
 If corporation is a public company you may substitute this part with the latest 10k report.

Corporate Structure & History

9. If this company is the holding company of an economic group, please provide an organizational chart of its structure.



10. Provide Board Members.

Name	Position	On Board Since
<u>JEFFREY EPSTEIN</u>	<u>PRESIDENT</u>	<u>5/7/2007</u>
<u>Darren Indyke</u>	<u>Vice President</u>	<u>5/7/2007</u>
<u>Harry Beller</u>	<u>Treasurer</u>	<u>5/7/2007</u>

11. Provide Management Members.

Name	Position	In Company Since	In Position Since

12. Describe very briefly company's history and the key events that led to its current position/situation.
 FT Real Estate is a holding company for real estate. It was established on May 7, 2007 and founded by Jeffrey Epstein. The main objective of the business to own shares of other companies to form a corporate group. The company allows the reduction of risk for the owner and can allow th ownership and control of a number of diffent companies. Most of the other companies are owned or founded by Mr. Epstein.

Corporate Description

13. Address of visited location.
6100 Red Hook Quarter STe B3

14. Location Type: Primary Office Secondary Location (Branch Office/Warehouse/etc.)

15. Type of space of visited location. Owned Rented If other, describe: _____

16. Estimated square footage / space occupied of visited location.
 The estimated square footage is about 2800 sq ft.

17. Does the business have other locations? Yes No If Yes, indicate the number of all other locations: _____
 List the physical addresses of the locations: (if more than four (4) include in a separate attachment)

a. _____	c. _____
b. _____	d. _____

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18. Indicate days and hours of corporate operations of this location.
The business hours of operation is Monday through Friday 8:00am to 5:00pm.

19. Indicate the number of total employees of all locations if more than one.
There are a total of eight employees

20. How many employees do you see on premises on this location?
8

21. If number of employees on premises is not the same as the total number of employees, explain.
N/A

22. Describe the corporation's operation, including products and services offer.

Product Name	Industry	Market Share	Main Competitor	% of Sales

23. Inventory Visible? Yes No If Yes, describe inventory (and the inventory match the type of Business):
The inventory visible was a conference room with printers and faxes and five offices with computers, desk and chairs.

24. Describe customer traffic or activity observed during visit.
There was not customer traffic at the time of the observation.

25. Suppliers Name.

Name	Country	% of COGS (of total COGS)	Payment Terms
a. N/A	N/A	N/A	N/A
b. N/A	N/A	N/A	N/A
c. N/A	N/A	N/A	N/A

26. Customers Name.

Name	Country	% of Sales	Payment Terms
a. N/A	N/A	N/A	N/A
b. N/A	N/A	N/A	N/A
c. N/A	N/A	N/A	N/A

Related Companies

27. Subsidiaries.

Name	Industry	Type of Business	% Owned
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A

28. Affiliates.

Name	Industry	Type of Business	% Owned
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A

Client's Banking Relationship

29. Relationship.

Bank Name	Credit Lines (US \$MM)	Maximize Tenor	Type of Security
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A

Public Issues

30. Issues.

Debtor/Equity	Issuer	Amount (US \$MM)	Maturity

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Account Activity

31. Describe the business anticipated volume of currency (cash) and nature of account activity, if any.

The busine has not been performing any transaction for the past six months. The company is a holding company for real estate. The funds are basically used for savings.

NOTE: Information provided of account opening available in the Customer Due Diligence Form (CDD)

32. Deposits are made in several branches? Yes No If Yes, indicate the name of the branch locations

33. Other relevant observations or information (Obtaining and reviewing the financial statements and audits; verifying the source and use of funds; evaluating large transactions, conducting reference checks.)

The funds are a result of proceeds from various real estates. Some of the real estates funds were from residential proceeds as well as income from Little St. James island/hotel.

34. Specify the customer's primary trade area and describe its proximity in relation to the bank branch where the account is domicile.

There business is located about a block aways from its domicile branch East End Plaza.

NOTE: If the Business is not located in your marketplace (i.e. Customer lives in Ponce or St Thomas and open an account in Fajardo or Miami Branch) the Bank Officer opening the account must indicate the reason for opening the account at that Branch, and why this explanation makes Business sense.

Deposit Section - Applicable for Annual Visit

35. Indicate the total average monthly deposit amount if:

	DEPOSIT	DURING THE VISIT	CURRENT	DIFFERENCE
\$ Cash	0.00			
\$ Checks	0.00	% Cash 0.00	0.00	0.00
\$ Credit cards	0.00	% Checks 0.00	0.00	0.00
\$ Electronic Fund Transfer (EFT)	0.00	% Credit Cards 0.00	0.00	0.00
\$ POS	0.00	% EFT 0.00	0.00	0.00
(b) Average deposits	0.00	% POS 0.00	0.00	0.00
(a) Average purchases by customers	0.00	TOTAL 0.00	0.00	0.00
Difference:	0.00			
Percentage:	0.00			

International Transactions Activity

36. Does the business expected received and/or originated international transactions. Yes No If yes, please complete this section:

Incoming Transfer	Outgoing Transfer
Indicate from which countries it received or expected received wires /ACH transaction.	Indicate from which countries it originated or expected received wires /ACH transaction.
<input type="checkbox"/> United States <input type="checkbox"/> Puerto Rico <input type="checkbox"/> Dominican Republic <input type="checkbox"/> Colombia <input type="checkbox"/> US Virgin Islands <input type="checkbox"/> Mexico <input type="checkbox"/> Venezuela <input type="checkbox"/> Netherlands <input type="checkbox"/> British Virgin Islands <input type="checkbox"/> England <input type="checkbox"/> Canada <input type="checkbox"/> Other	<input type="checkbox"/> United States <input type="checkbox"/> Puerto Rico <input type="checkbox"/> Dominican Republic <input type="checkbox"/> Colombia <input type="checkbox"/> US Virgin Islands <input type="checkbox"/> Mexico <input type="checkbox"/> Venezuela <input type="checkbox"/> Netherlands <input type="checkbox"/> British Virgin Islands <input type="checkbox"/> England <input type="checkbox"/> Canada <input type="checkbox"/> Other
If Other, describe: Explain the purpose:	If Other, describe: Explain the purpose:

Conclusion & Certification

37. Did your observations agree with your expectations for this type of business? Yes No

Explain:

FT Real Estate is a holding company that does not produce goods or services itself; rather, its purpose is to handle the management and real estate property owned by Mr. Jeffrey Epstein.

38. Conclusions/Comments/Information.

FT Real Estate was established in May 2007 by Mr. Jeffrey Epstein. The busines main pupose is to manage the real estate and rental properties owned by Mr. Epstein.

I PERSONALLY PHYSICALLY CONDUCTED THE ABOVE DESCRIBED PLACE OF BUSINESS VISIT. THE INFORMATION PROVIDED IS AN ACCURATE AND COMPLETE REPRESENTATION OF MY OBSERVATION AT THE PHYSICAL VISIT. I HAVE FOLLOWED THE CUSTOMER IDENTIFICATION DUE DILIGENCE PROCESS TO CONFIRM THE TRUE IDENTITY OF THE CUSTOMER. I HAVE OBTAINED AND REVIEWED ALL REQUIRED INFORMATION AND DOCUMENTS TO JUDGE THAT THE CUSTOMER IS REPUTABLE AND CONNFIRM THAT THE CUSTOMER IS KNOW TO ME.

No Material information has been withheld from this report. Any misrepresentation of information could be grounds for corrective action, including dismissal.

FIRSTBANK OFFICE

(Signature and Stamp)

J'vonne George

Name



Signature

Date

STAMP



1 Business Information

Account Title ("Depositor"): F T Real Estate, Inc. Account Number: [REDACTED]

Physical Address: 6100 Red Hook Quarter Suite B3 Mailing Address: Same
St. Thomas, US Virgin Islands
00802

Business Telephone # [REDACTED] Business Fax # [REDACTED] Internet/Website Address: N/A

Line of Business: Real Estate Management NAICS Code 530000 Date Established: May 7, 2007

Annual Sales: \$50000 plus Nbr. of Offices/Branches: 1 Nbr. of Employees: 0

Property Status: Own Lease Referred By: Advertisement Current Client Other:

Contact Person Name & Title: Jeanne Brennan Contact Person Telephone # [REDACTED]

2. Account Type

Sole Proprietorship Partnership Corporation Non-Profit LLP LLC Other

Commercial Checking Arranged OD Commercial Statement SV Commercial Passbook Savings
 Commercial DBA Checking Arranged OD Offshore (BVI) Commercial DBA Statement SV Government Passbook Savings
 Government Checking Arranged OD DBA Commercial Maximizer SV Certificate of Deposit
 Commercial Checking IOLTA Government Statement SV Commercial DBA Maximizer SV Other:

3. Authorized Signer (Complete the following information for each authorized signer.)

Authorized Signer Name: Jeffrey Epstein Profession: Financial Consultant Corporate Title: President

Physical (Home) Address: Little Saint James Island Personal Mailing Address: 6100 Red Hook Quarter B3
St. Thomas, US Virgin Islands St. Thomas US Virgin Islands

Social Security Number: [REDACTED] Date Of Birth: 1/20/1953 Place Of Birth: New York Citizen Of: USA

Home Telephone Number: [REDACTED] Business Telephone Number: [REDACTED] Business Fax Number: [REDACTED] Mobile Number: [REDACTED] Email Address: [REDACTED]

Years in Occupation: 30 Photo Identification Type & Number: VI Drivers License T-4200411933 Identification Expiration Date: 01/20/09

OFAC CHEXSYSTEMS called Yes No, explain why: E Funds
SSN Response: Year: 1967 State: NY ID Response: no record / no retail

PLC BANK REFERENCE requested Yes No, explain why: existing client
Response:

Check here if there are additional signers on reverse side of the Client Information Sheet (KYC) Business Accounts.

4 Account Agreement Acceptance and Taxpayer Status Certification

The Depositor hereby certifies that the FirstBank has been designated as a depository of the depositor and that it has reviewed the information contained in this Client Information Sheet (KYC) and finds it accurate on this date. The Depositor has received and agrees to the Terms and Agreements for Commercial Accounts and Rates and Fees Schedule currently in effect and as may be amended for the type of account and services it has selected.

Under penalties of perjury, the Depositor certifies that: (1) The number shown on this form is the correct tax identification number and (2) that the Depositor is not subject to backup withholding either because: (a) it has not been notified by the Internal Revenue Service (IRS) that it is subject to withholding as a result of failure to report all interest or dividends, or (b) that the IRS has notified the Depositor that it is no longer subject to backup withholding or it is exempt from backup withholding, (3) the Depositor is a U.S. entity. (Cross out subpart 2(a) if it is not true. If Statement 3 is not true, cross out and complete an appropriate Form W-8)

The Internal Revenue Service does not require your consent to any provision of this document other than the Certification required to avoid backup withholding.

Date: 10.23.2007 Authorized Signature: [Signature] Title: (Secretary/Treasurer/Cashier) President

5. Initial Deposit

Type: Cash Check Transfer Mgr Chk/ Money Order/ Travelers Chk Other Updating file Amount: If the initial deposit is over \$500,000 please document source of funds or source of wealth. (Refer to Guide for instructions)

6. Expected Transactions (Monthly)

Do you intend to deposit checks with second endorsements? Yes No

Do you provide check cashing or remitter services? Yes No

Credits: No. of Transactions: 0 - 10 11 - 20 21 - 50 Other:

Total Amount (\$): \$0 - \$5,000 \$5,001 - \$15,000 \$15,001 - \$50,000 Other:

Type: Cash Checks Account Transfers Wire Transfers POS
 Payroll Direct Deposit Manager's Checks/Money Orders ACH Other:

Debits: No. of Transactions: 0 - 10 11 - 20 21 - 50 Other:

Total Amount (\$): \$0 - \$5,000 \$5,001 - \$15,000 \$15,001 - \$50,000 Other:

Type: Cash Checks Account Transfers Wire Transfers POS
 Payroll Direct Deposit Manager's Checks/Money Orders ACH Other:

7. Related Accounts (List existing FirstBank and other financial institution bank accounts. If no existing financial institution relationships list prior accounts.)

Current Yes No Account # [REDACTED] Current Yes No Account #

Account Title: Jeffrey Epstein Account Title:

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico NNS-2370-027R

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Financial Institution: _____
 First clerk: _____

8. Additional Authorized Signers (Complete the following information for each authorized signer.)

Authorized Signer Name: Darren Indyke Profession: Attorney Corporate Title: Attorney
Physical (Home) Address: _____

Personal Mailing Address: 6100 Red Hook Quarter B3
St. Thomas USVI

Social Security Number: _____ **Date Of Birth:** _____ **Place Of Birth:** _____ **Citizen Of:** USA

Home Telephone Number: _____ **Business Telephone Number:** _____ **Business Fax Number:** _____ **Mobile Number:** _____ **Email Address:** _____

Years in Occupation: 20 **Photo Identification Type & Number:** US passport **Identification Expiration Date:** 3.10.2012

OFAC **CHEXSYSTEMS** called Yes No, explain why: _____
SSN Response: Year: 1974 State: NY **ID Response:** no record/no retail

PLC **BANK REFERENCE** requested Yes No, explain why: existing client

Authorized Signer Name: Harry Beller Profession: CPA Corporate Title: Accountant
Physical (Home) Address: _____

Personal Mailing Address: _____

Social Security Number: _____ **Date Of Birth:** _____ **Place Of Birth:** _____ **Citizen Of:** USA

Home Telephone Number: _____ **Business Telephone Number:** _____ **Business Fax Number:** _____ **Mobile Number:** _____ **Email Address:** _____

Years in Occupation: _____ **Photo Identification Type & Number:** _____ **Identification Expiration Date:** 5/9/2011

OFAC **CHEXSYSTEMS** called Yes No, explain why: _____
SSN Response: Year: 1972 ~~1974~~ State: NY **ID Response:** no record/no retail

PLC **BANK REFERENCE** requested Yes No, explain why: existing client

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
Physical (Home) Address: _____

Personal Mailing Address: _____

Social Security Number: _____ **Date Of Birth:** _____ **Place Of Birth:** _____ **Citizen Of:** _____

Home Telephone Number: _____ **Business Telephone Number:** _____ **Business Fax Number:** _____ **Mobile Number:** _____ **Email Address:** _____

Years in Occupation: _____ **Photo Identification Type & Number:** _____ **Identification Expiration Date:** _____

OFAC **CHEXSYSTEMS** called Yes No, explain why: _____
SSN Response: Year: _____ State: _____ **ID Response:** _____

PLC **BANK REFERENCE** requested Yes No, explain why: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
Physical (Home) Address: _____

Personal Mailing Address: _____

Social Security Number: _____ **Date Of Birth:** _____ **Place Of Birth:** _____ **Citizen Of:** _____

Home Telephone Number: _____ **Business Telephone Number:** _____ **Business Fax Number:** _____ **Mobile Number:** _____ **Email Address:** _____

Years in Occupation: _____ **Photo Identification Type & Number:** _____ **Identification Expiration Date:** _____

OFAC **CHEXSYSTEMS** called Yes No, explain why: _____
SSN Response: Year: _____ State: _____ **ID Response:** _____

PLC **BANK REFERENCE** requested Yes No, explain why: _____

9. Management Review

Copies of all ID & signature(s) verified
 Signature cards received
 All legal documents received (*File Document Checklist attached*)

Interviewer (Banking Consultant): McNeil
Employee ID No.: 40594

Account Opening Date: 5/23/07

OFAC & PLC (Fraudulent Account List Verified By): MM **ID Management Review By:** MM

Comments: _____

Reason For Denying Account: _____

10. Sales Referrals

Merchant Card Services
 Credit Card
 Overdraft Line
 Line Of Credit

e-FirstBank (Internet)
 First Fax
 Payroll

Cash Management
 Night Depository
 Other _____

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CERTIFICATION OF BENEFICIAL OWNER(S)

The information contained in this Certification is sought pursuant to Section 1020.230 of Title 31 of the United States Code of Federal Regulations (31 CFR 1020.230).

Person opening an account on behalf of a legal entity must provide the following information:

Account # XXXXXXXXXX

1. First Name and title of Natural Person Opening Account JEFFREY		2. Last Name EPSTEIN		3. Middle Initial E	
4. Name and type of Legal Entity for Which the Account is Being Opened FT REAL ESTATE, INC.					
4a. Legal Entity Address 6100 Red Hook Quarter B3		4b. City St. Thomas	4c. State USVI	4d. ZIP/Postal Code 00802	

SECTION I

(To add additional individuals, see page 3)

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

Check here if no individual meets this definition and complete Section II.

5. First Name Jeffrey		6. Last Name Epstein		7. M.I. E	8. Date of Birth 01/20/1953
9. Address 6100 Red Hook Quarter B3		10. City St. Thomas	11. State USVI	12. ZIP/Postal Code 00802	
13. Country USA	14. SSN (U.S. Persons/ Non-U.S. Persons) XXXXXXXXXX	15. Identification Number (SSN, Passport Number or other similar identification number) 54538864			
15a. State of Issuance: USA		15b. Country of Issuance: USA		16. Ownership % 100	

NOTE: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

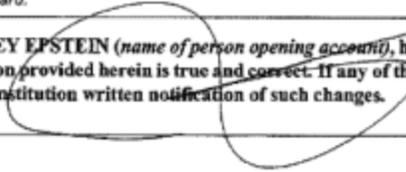
SECTION II

Please provide the following information for an individual with significant responsibility for managing or directing the entity, including, an executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or Any other individual who regularly performs similar functions.

17. First Name Jeffrey		18. Last Name Epstein		19. M.I. E	20. Date of Birth 01/20/1953
21. Address 6100 Red Hook Quarter B3		22. City St. Thomas	23. State USVI	24. ZIP/Postal Code 00802	
25. Country USA	26. SSN SSN (U.S. Persons/ Non-U.S. Persons) XXXXXXXXXX	27. Identification (SSN, Passport Number or other similar identification number) 54538864			
27a. State of Issuance: USA		27b. Country of Issuance: USA			

NOTE: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

I, **JEFFREY EPSTEIN** (name of person opening account), hereby certify, to the best of my knowledge, that the information provided herein is true and correct. If any of the above mentioned information changes I agree to provide the financial institution written notification of such changes.

Signature:  Date: 02/11/2019
(MM/DD/YYYY)

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EFTA01268913

Legal Entity Identifier (Optional): _____

NNNG-1618-0418

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Additional Section 1 - Second Beneficial Owner (If required)

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

NOTE: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Additional Section 1 - Third Beneficial Owner (If required)

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

NOTE: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Additional Section 1 - Fourth Beneficial Owner (If required)

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

NOTE: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

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Additional Section 1 - Fifth Beneficial Owner (If required)

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

NOTE: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Additional Section 1 - Sixth Beneficial Owner (If required)

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

NOTE: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Additional Section 1 - Seventh Beneficial Owner (If required)

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

NOTE: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

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Name and Address Maintenance Form (RM)

Branch: Waterfront-Platinum Banking

Customer Name: FT Real Estate Inc

TBA All Records

Maintenance to: The Customer Relationship
 The Following Accounts: Credit Card Account Number:

Account: _____ Account: _____ Account: _____
 Account: _____ Account: _____ Account: _____
 Account: _____ Account: _____ Account: _____

Prepared by: J. George	Authorized By:	Entered by:
Date: 2/26/2019	Date: 2/26/19	Date:

Instructions: Please complete only the section where the maintenance is needed.

NAME & LEGAL TITLE MAINTENANCE

Actual Name: Jeffrey E. Epstein

New Name: _____

New Legal Title: _____

BENEFICIARY OWNER RELATION CODE AND PERCENTAGE OF OWNERSHIP-RMHP SCREEN

Authorized Signer who is a Beneficial Owner = A-B _____%

Authorized Signer who is a Beneficial Owner and has significant responsibility = ACB 100%

Individual who is a Beneficial Owner = BEF _____%

Individual who is a Beneficial Owner and has significant responsibility = BCT _____%

Authorized Signer with significant responsibility for managing the legal entity (Control Prong) = A-C

Individual who has significant responsibility for managing the legal entity (Control Prong) = CRL

ADDRESS / TELEPHONE MAINTENANCE

Address1: _____ Also Residential Address? Yes No

Address2: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Work Phone: _____ Extension: _____

Alt. Phone: _____ Alt. Phone Type: _____ Cellular Phone: _____

E-mail Address: _____ Do Not Call Do Not Email

CUSTOMER PROFILE

Citizen: _____ Social Security: _____ Birth Date: _____

Primary ID: _____ ID Number: _____ Gender: _____

Secondary ID: _____ ID Number: _____ Off/Employee: _____

Employer: _____

Employee Since: _____ Occupation: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Employer Phone: _____ Annual Gross: _____

Employment Status: _____

NAICS CODE (if apply): _____

By Branch Customer Signature _____ Customer Signature

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Waive Charge Request Form
Service Charges and Interest

Branch: WF_EEP_FBP_POS Account Number:

Name of the Account Holder: Jeffrey Epstein

Indicate and/or explain the reason and justification for the request:

- Overdrawn Account Closure
Account for Internal Bank Use
Banking Relationship*, indicate the type of charges to waive:
Monthly service fee and transactions
NSF fee
Uncollected fee
Daily overdraft fee
Manager's Check fee
Money Order fee
Other: wire transfer fees

Explanation: See attached memo for account details

Prepared by:

Jvonne George
Name

Signature

4/6/2016
Date

APPROVALS

Name

Signature

Date

Assistant Manager or Branch Manager

Richard Young
Area Manager

4/6/16

Angel Dawson
ECR Business Director

Signature

4/8/16

* In the case of Banking Relationships, authorization from the Branch Manager, Regional Branch Manager and the ECR Business Director is required. Also include the printed RMBA - Customer Relationship to Account screen and any other documentation to support the request, as applicable.

NNNS-2596-1214R

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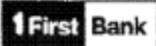
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MEMO

Date: 4/6/2016

To: SSU

From: Richard Young

Re: Jeffrey Epstein

Jeffrey Epstein is a large non-borrowing deposit Platinum Banking client of FirstBank VI. He has several companies with all of the accounts with FirstBank. He keeps an average combined balance of over \$5.3MM with FirstBank.

Mr. Epstein has been banking with FirstBank for over 7 years. Based on the overall deposit relationship, all of his accounts are approved to receive waived account service charge fees and waived wire transfer fees. Going forward, Mr. Epstein's accounts will not receive a charge for service fees.



Richard Young
Platinum & Business Relationship Manager
Market Manager

Waterfront | 11A-11B Curacao Circle | PO Box 309600 | St Thomas, VI 00803 | ☎: [REDACTED]

| ☎: [REDACTED]

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**GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES**

Charlotte Amalie, St. Thomas, V.I. 00802

OFFICE OF
THE LIEUTENANT GOVERNOR
Division of Corporation & Trademarks

52E-1 Estate Thomas
Charlotte Amalie, St. Thomas
US Virgin Islands 00802
[REDACTED]

July 11, 2007

CERTIFICATION OF GOOD STANDING

This is to certify that the corporation known as **FT REAL ESTATE, INC.** filed Articles of Incorporation in the Office of the Lieutenant Governor on **MAY 7, 2007** and a Certificate of Incorporation was issued by the Lieutenant Governor on **MAY 7, 2007** authorizing the said corporation to conduct business in the Virgin Islands and the corporation is considered to be in good standing.

ELMO E. ROEBUCK, JR
Asst. Director, Division of
Corporation & Trademarks

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Corp No. 573407

**GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES**

— 0 —

CHARLOTTE AMALIE, ST. THOMAS, VI 00802

To All To Whom These Presents Shall Come:

I, the undersigned, LIEUTENANT GOVERNOR, DO hereby certify that

FT REAL ESTATE, INC.

To Rose
@
First Bank

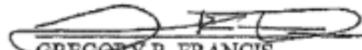
Business Corporation

of the Virgin Islands filed in my office on May 7, 2007 as provided for by law, Articles of Incorporation, duly acknowledged.

WHEREFORE the persons named in said Articles, and who have signed the same, and their successors, are hereby declared to be from the late aforesaid, a Business Corporation by the name and for the purposes set forth in said Articles, with the right of succession as therein stated.

Witness my hand and the seal of the Government of the Virgin Islands of the United States, at Charlotte Amalie, St. Thomas, this 7th day of May, 2007.




GREGORY R. FRANCIS
Lieutenant Governor of the Virgin Islands

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COPY

ARTICLES OF INCORPORATION
OF
FT-REAL ESTATE, INC.

THE UNDERSIGNED INCORPORATORS, for the purpose of forming a corporation under the laws of the Virgin Islands and particularly Title 13 of the Virgin Islands Code, hereby adopt the following ARTICLES OF INCORPORATION for such corporation:

ARTICLE ONE

The name of the corporation hereby incorporated is FT-Real Estate, Inc.

ARTICLE TWO

The address of the principal place of business of this corporation is 6100 Hook Quarter, Suite B-3, American Yacht Harbor, St. Thomas, Virgin Islands. The name of the resident agent of this corporation is Maria Tankenson Hodge, Taarneberg, St. Thomas, Virgin Islands.

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ARTICLE THREE

Purposes and Powers

Without limiting in any manner the scope and generality of the allowable functions of the corporation, it is hereby provided that the corporation shall have the following purposes and powers:

1. To engage in various ventures, including, without limitation, acquisition, ownership, management and operation of real property, and all related services, in the U.S. Virgin Islands.
2. To operate trade and deal in business ventures, goods, wares, and merchandise, and real and personal property of every kind, whether located within the Virgin Islands or elsewhere, and to otherwise conduct business.
3. To enter into partnerships, whether general or limited.
4. To enter into and carry out any contracts for or in relation to the foregoing business with any person, firm, association, corporation, or government or governmental agency.

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5. To adopt, apply for, obtain, register, purchase, lease, take licenses in respect of or otherwise acquire, and to maintain, protect, hold, use, own, exercise, develop, manufacture under, operate and introduce, and to sell and grant licenses and other rights in respect of, assign or otherwise dispose of, turn to account, or in any manner deal with and contract with reference to, any trademarks, trade names, patents, patent rights, concessions, franchises, designs, copyrights and distinctive marks and right analogous thereto, and inventions, devices, processes, recipes, formulae and improvements and modifications thereof.
6. To borrow or raise money to any amount permitted by law by the sale or issue of bonds, notes, debentures, or other obligations of any kind and to secure the same by mortgages or other liens upon any and all of the property of every kind of the corporation.
7. To do all and everything necessary, suitable, and proper for the accomplishment of any of the purposes or the attainment of any of the objectives or the exercise of any of the powers herein set forth, either alone or in connection with other firms, individuals, associations, or corporations in the Virgin Islands and elsewhere, and to do any other acts or things incidental to the said business, purposes, objects, and powers or any part thereof not inconsistent with the laws of the Virgin Islands, and to exercise any and all powers now or hereafter conferred by law on business corporations whether expressly enumerated herein or not.
8. The foregoing clauses shall be construed both as objects and powers and, except where otherwise expressed, such objects and powers shall be in no wise limited or restricted by reference to or inference from the terms of any other clauses in this certificate of incorporation, but the objects and powers so specified shall be regarded as independent objects and powers. It is hereby expressly provided that the foregoing enumeration of specific powers shall not be held to limit or restrict in any manner the powers of the corporation.

ARTICLE FOUR

Minimum Capital

The minimum amount of capital with which this corporation will commence business shall be ONE THOUSAND DOLLARS (\$1,000.00).

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ARTICLE FIVE

Duration

This corporation is to have perpetual existence.

ARTICLE SIX

Incorporators

The names and places of residence of each of the incorporators are as follows:

Caren Fahie, 1340 Taarneberg, St. Thomas, Virgin Islands

Anoushka McCoy, 1340 Taarneberg, St. Thomas, Virgin Islands

Phyllis Blackman Jacobs, 1340 Taarneberg, St. Thomas, Virgin Islands

ARTICLE SEVEN

Directors

The number of directors of this corporation shall be fixed by, or in the manner provided in, the Bylaws, but in no case shall the number be less than three nor more than five.

ARTICLE EIGHT

Capitalization

The total number of shares of stock which this corporation shall have authority to issue is one thousand (1,000) shares of no par value common stock.

ARTICLE NINE

Informal Action

Any action required or permitted to be taken by the Board of Directors may be taken without a meeting if all members of the Board individually or collectively consent in writing to such action. Such written consent or consents shall be filed with the

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minutes of the proceedings of the Board and shall have the same force and effect as a unanimous vote of the directors.

Whenever the vote of stockholders, at a meeting of stockholders, is required or permitted to be taken in connection with any corporate action, the meeting and vote of stockholders may be dispensed with if all stockholders who would have been entitled to vote on the action, if the meeting were held, consent in writing to the action, except that sale, lease, or exchange of assets may be approved by the written consent of the holders of a majority of the voting stock issued and outstanding as provided in 13 V.I.C. Section 281.

ARTICLE TEN

Bylaws

The original bylaws for the management of the affairs of this corporation may be adopted by the incorporators. Thereafter the board of directors shall have the authority to make and to adopt bylaws, subject to the right of a majority of the stockholders to amend, repeal, alter, or modify such bylaws at any regular meeting, or at any special meeting called for such purpose.

IN WITNESS WHEREOF we, the undersigned, being all of the incorporators of this corporation, do hereby certify that the above-stated facts are true and have hereunto set our hands and seals at St. Thomas, Virgin Islands, this 7th day of May, 2007.

Caren J. Jolie

Ralph B. Jacobs

Anoushka A. McCoy

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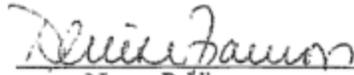
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TERRITORY OF THE VIRGIN ISLANDS)
DISTRICT OF ST. THOMAS AND ST. JOHN)

On this the 7th day of May, 2007, before me, the undersigned officer, personally appeared Caren Fahie, Phyllis Blackman Jacobs, and Anoushka McCoy, known to me to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the same for the purposes therein contained.

IN WITNESS WHEREOF I hereunto set my hand and official seal.


Notary Public

mb/wp/LS/FT Real Estate, Inc.

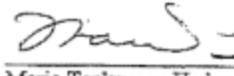
Denise M. Francois
My Commission Expires: March 18, 2011
LNP-034-07

COPY

CONSENT of AGENT for SERVICE of PROCESS

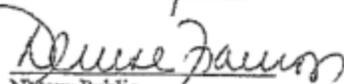
This writing witnesseth that the undersigned MARIA TANKENSON HODGE having been designated by the corporation known as FT REAL ESTATE, INC. as agent of the said company upon whom service of process may be made in all suits arising against the said company in the Courts of the Virgin Islands, does hereby consent to act as such agent, and that service of process may be made upon me in accordance with Title 13 of the Virgin Islands Code.

IN WITNESS WHEREOF, I have hereunto set my signature this 7th day of May, 2007.


Maria Tankenson Hodge
HODGE & FRANCOIS
1340 Taameberg
St. Thomas, VI 00802

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Subscribed and sworn to before me this 7th day of May, 2007 at Charlotte Amalia, St. Thomas, U.S. Virgin Islands.


Notary Public

Denise M. Francois
My Commission Expires: March 16, 2011
LNP-034-07

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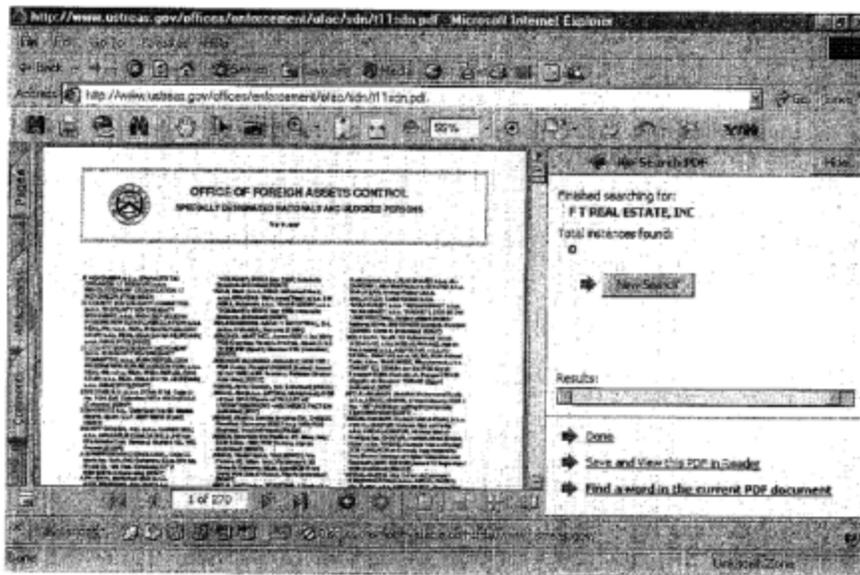
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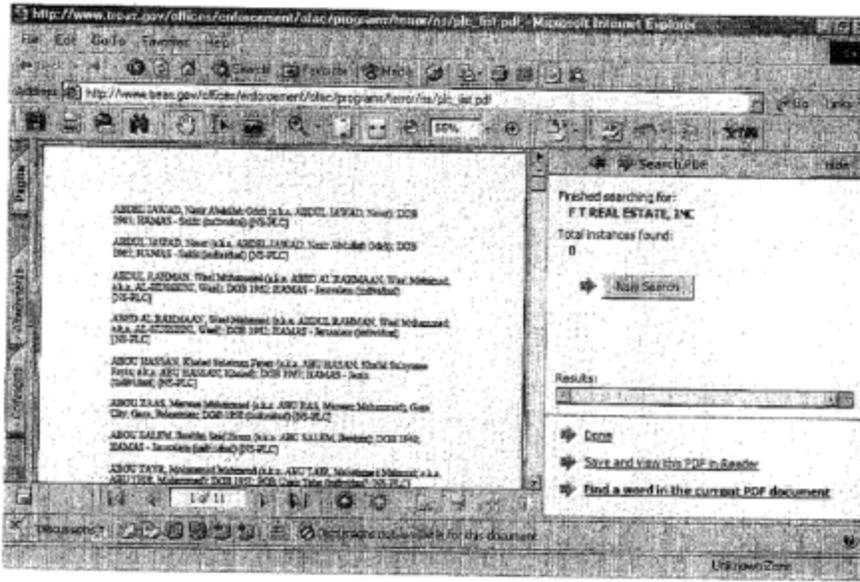
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ACCOUNT INFORMATION

Account [REDACTED] Ct12 002 Ct13 717 Ct14 0000 Ct11 01 Curr
 Prod Type 205 COMMERCIAL CHECKING ACCO
 Status 00-NORMAL
 F T REAL ESTATE, INC
 6100 RED HOOK QUARTERS B 3
 ST THOMAS VI 00802-0000

MSGS:

System Type 010-COMMERCIAL
 Ext Inv Fund Link
 Cust Balance 1000.00
 Memo Balance 1000.00
 DDA Balance 1000.00
 Loan Balance 0.00
 Sav Balance 0.00
 Sav Avail 0.00
 Bank Unavail 0.00
 Cust Unavail 0.00
 Min DDA Bal 0.00
 Avg Coll Bal 1000.00
 MTD Avg Bal 1000.00
 Last Dep Amt 1000.00
 Chrg Off Amt 0.00
 Total Holds 0.00
 Cyc Accrd 0.000000
 Proj Accrd 0.00

IVR 1000.00 Ln Av 0.00
 MMDA NO Dt Opened 05/23/07
 Charge Card? NO Dt Lst Cust Actv 05/23/07
 Spec Inst? NO Dt Lst Dep 05/23/07
 NSF? NO OD? NO Dt Lst Maint
 Bal Hist? YES Sign 0 Loc Nbr
 Bal Hist Ret 15 TIN: Cd 1 Nbr [REDACTED]
 Ccn Kite Days 0 Number Amt Xfers 0
 MTD Kite Days 0 Number Ck Items 0
 Stop Pay 0 OD Limit 9999999999999.99
 Ext Inv 0.00

PF1-Fwd PF4-Hist PF5-Redis PF14-S/H Inq PF12-Help PF18-IBT Inq

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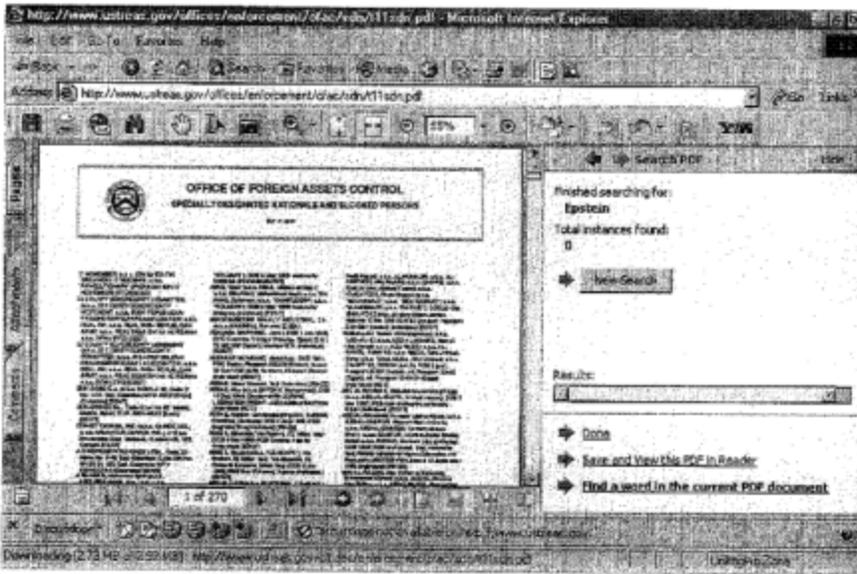
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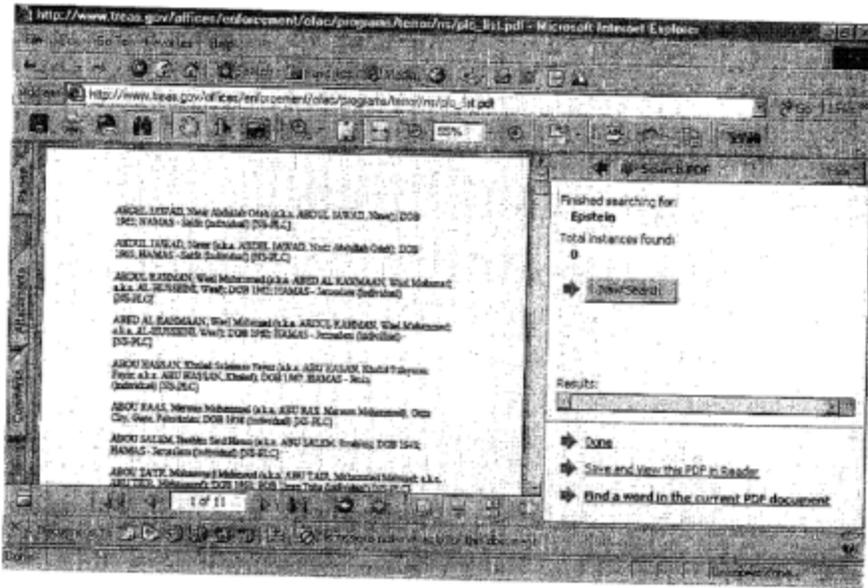
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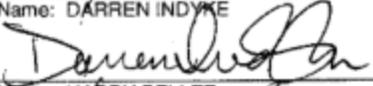
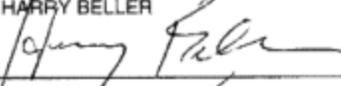
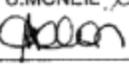
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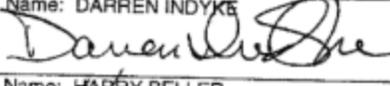
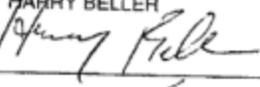
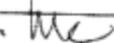
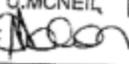
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Account type: FT REAL ESTATE, INC.	Account number: [REDACTED]	Sign. Req. 1	Date: 01/08/08
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY EPSTEIN 	SSN: [REDACTED] ID Type: USVI/DL No: T-4200411933		
Name: DARREN INDYKE 	SSN: [REDACTED] ID Type: US Passport No: [REDACTED]		
Name: HARRY BELLER 	SSN: [REDACTED] ID Type: NY/DL No: [REDACTED]		
Name: SUPERCEDED 1-8-08	SSN: ID Type: No:		
Prepared by: U.MCNEIL 			
Authorized by: 			

Account type: FT REAL ESTATE, INC.	Account number: [REDACTED]	Sign. Req. 1	Date: 01/08/08
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY EPSTEIN 	SSN: [REDACTED] ID Type: USVI/DL No: T-4200411933		
Name: DARREN INDYKE 	SSN: [REDACTED] ID Type: US Passport No: [REDACTED]		
Name: HARRY BELLER 	SSN: [REDACTED] ID Type: NY/DL No: [REDACTED]		
Name: SUPERCEDED 1-8-08	SSN: ID Type: No:		
Prepared by: U.MCNEIL 			
Authorized by: 			

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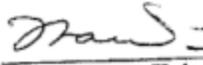
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CONSENT of AGENT for SERVICE of PROCESS

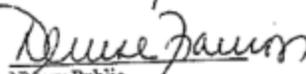
This writing witnesseth that the undersigned MARIA TANKENSON HODGE having been designated by the corporation known as FT REAL ESTATE, INC. as agent of the said company upon whom service of process may be made in all suits arising against the said company in the Courts of the Virgin Islands, does hereby consent to act as such agent, and that service of process may be made upon me in accordance with Title 13 of the Virgin Islands Code.

IN WITNESS WHEREOF, I have hereunto set my signature this 7th day of May, 2007,


Maria Tankenson Hodge
HODGE & FRANCOIS
1340 Taarneberg
St. Thomas, VI 00802

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2007 MAY - 7 PM 2:38
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Subscribed and sworn to before me this 7th day of May, 2007 at Charlotte Annalie, St. Thomas, U.S. Virgin Islands.


Notary Public

Denise M. Francois
My Commission Expires: March 18, 2011
LNP-034-07

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Control No. 2042190

License No. I-2046995-2008

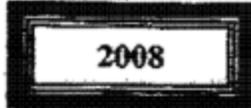
**THE GOVERNMENT OF THE VIRGIN ISLANDS
DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS
LICENSING DIVISION**

Hereby Makes Known

That, in accordance with the applicable provisions of Title 3 Chapter 16 and Title 27 V.I.C. relating to the licensing of businesses and occupations, and compliance having been made with the provisions of 18 V.I.C. Sec. 41 relating to the Civil Rights Act of the Virgin Islands, the following licensing is hereby granted:

Licensee FT REAL ESTATE, INC	
Trade Name FT REAL ESTATE, INC	
Licensee Mailing Address 6100 RED HOOK QRT STE B-3 ST. THOMAS, VI 00082	Trade Address 45A BOLONGO ST. THOMAS, VI 00082
Business No. 1004782	
Type of License Apartment House C 5-8 units (1)	

As provided by law, the authorized licensing authority shall have the power to revoke or suspend any License issued hereunder, upon finding, after notice and adequate hearing, that such revocation or suspension is in the public interest; provided, that any person aggrieved by any such decision of this office shall be entitled to a review of the same by the Territorial Court upon appeal made within 30 days from the date of the decision; provided, further, that all decisions of this office hereunder shall be final except upon specific findings by the Court that the same was arrived at by fraud or illegal means.



This License is valid from 7/1/2008 until 6/30/2009. If a renewal is desired, the holder is responsible for making application for the same without any notice from this office. In event of failure to do so it will be understood that the business is without legal authority to continue and will be closed. It is the responsibility of the Licensee to notify the department in writing within 30 days, when a License is to be cancelled or placed in inactive status.

Issued at St. Thomas, V.I. 7/22/2008
Printed on 7/22/2008
Fee \$195.00

Commissioner, Department of Licensing and Consumer Affairs
THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT PLACE OF BUSINESS
YOU MAY BE REQUIRED TO HAVE A FIRE INSPECTION IN ORDER TO RENEW (Title 25, § 605(6))
CONTACT FIRE DEPARTMENT at (340) 774-7410

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SDNY_GM_00013088

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EFTA_00123731

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**GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES**

Charlotte Amalie, St. Thomas, V.I. 00802

OFFICE OF
THE LIEUTENANT GOVERNOR
Division of Corporation & Trademarks

52E-1 Estate Thomas
Charlotte Amalie, St. Thomas
US Virgin Islands 00802
[REDACTED]

July 11, 2007

CERTIFICATION OF GOOD STANDING

This is to certify that the corporation known as **FT REAL ESTATE, INC.** filed Articles of Incorporation in the Office of the Lieutenant Governor on **MAY 7, 2007** and a Certificate of Incorporation was issued by the Lieutenant Governor on **MAY 7, 2007** authorizing the said corporation to conduct business in the Virgin Islands and the corporation is considered to be in good standing.


ELMO E. ROEBUCK, JR
Asst. Director, Division of
Corporation & Trademarks

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FirstBankPR000252

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EFTA_00123732

EFTA01268936

Corp No. 573407

**GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES**

— O —

CHARLOTTE AMALIE, ST. THOMAS, VI 00802

To All To Whom These Presents Shall Come:

I, the undersigned, LIEUTENANT GOVERNOR, DO hereby certifies that

FT REAL ESTATE, INC.

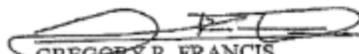
Business Corporation

of the Virgin Islands filed in my office on May 7, 2007 as provided for by law, Articles of Incorporation, duly acknowledged.

WHEREFORE the persons named in said Articles, and who have signed the same, and their successors, are hereby declared to be from the late aforesaid, a Business Corporation by the name and for the purposes set forth in said Articles, with the right of succession as therein stated.

Witness my hand and the seal of the Government of the Virgin Islands of the United States, at Charlotte Amalie, St. Thomas, this 7th day of May, 2007.




GREGORY R. FRANCIS
Lieutenant Governor of the Virgin Islands

I, the undersigned Secretary, hereby certify to FirstBank, that at a meeting of the Board of Directors of FT REAL ESTATE, INC.

("Corporation")

a corporation organized and existing under the laws of U. S. VIRGIN ISLANDS
 duly called and duly held on the 8 day of JANUARY, 2008 the following Resolutions were duly adopted, and that the
 said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws and are now in full
 force and effect.

RESOLVED:

1. The Officers of Corporation, or any one or more of them, are hereby authorized to open a bank account or accounts from time to time with FirstBank and its subsidiaries and affiliates (each being hereinafter referred to as "Bank") for and in the name of Corporation with such title or titles as he or they may designate.

2. The JEFFREY EPSTEIN; HARRY BELLER; DARREN INDYKE
(Indicate by Title person(s) authorized, e.g., President, Treasurer, Bookkeeper, etc.)

of Corporation, signing SINGLY
(For purpose of signing Items, indicate e.g., singly, any two, etc.)

and their successors and any other person hereinafter authorized by any means to sign on behalf of Corporation ("Authorized Person(s)") are hereby authorized to sign, by hand or by facsimile (including, but not limited to, computer generated) signature(s), checks, drafts, acceptances and other instruments (hereinafter each collectively referred to as "Item(s)"). Notwithstanding the above, any Authorized Person is authorized singly to: (1) initiate Automated Clearing House ("ACH") debits without a signature; (2) initiate payments by use of Depository Transfer Checks ("DTC") without a signature other than the name of Corporation printed on the DTC; or (3) give instructions, by means other than the signing of an Item, with respect to any account transaction, including, but not limited to, the payment, transfer or withdrawal of funds by wire, computer or other electronic means, or otherwise, or of money, credits, items or property at any time held by Bank for account of Corporation ("Instructions").

3. Bank is hereby authorized to honor and pay Items, whether signed by hand or by facsimile (including, but not limited to, computer generated) signature(s) if the actual or purported facsimile signature(s), regardless of how or by whom affixed, resembles the specimens filed with Bank by Corporation and other orders, DTCs, ACHs, and Instructions, given singly by any Authorized Person. Bank is further authorized to honor and pay DTCs, ACHs, Instructions, and other orders given singly by any Authorized Person, including such as may bring about or increase an overdraft and such as may be payable to or for the benefit of any Authorized Person or other Officer or employee individually, without inquiry as to the circumstances of the issuance or the disposition of the proceeds thereof and without limit as to amount.

4. Bank is hereby authorized to accept for deposit, for credit, or for collection, or otherwise, Items endorsed by any person or by stamp or other impression in the name of Corporation without inquiry as to the circumstances of the endorsement or any lack of endorsement or the disposition of the proceeds.

5. The PRESIDENT
(Indicate by Title person(s) authorized to affect Loans, Advances, etc., e.g., President, Vice President, Treasurer, etc.)

of Corporation, signing SINGLY
(Indicate how Notes, etc. are to be signed, e.g., singly, any two, etc.)

are hereby authorized to effect loans and advances and obtain credit at any time for Corporation from Bank (and guarantee on behalf of Corporation the obligations of others to Bank), secured or unsecured, and for such loans and advances and credit and guarantees to make, execute and deliver promissory notes and other written obligations or evidence of indebtedness of Corporation, applications for letters of credit, instruments of guarantee and indemnity and any agreements or undertakings, general or specific, with respect to any of the foregoing, and as security for the payment of loans, advances, indebtedness, guarantees and liabilities of, or credit given to, Corporation or others to pledge, hypothecate, mortgage, assign, transfer, grant liens and security interests in, give rights with respect to, endorse and deliver property of any description, real or personal, and any interest therein and evidence of any thereof at any time held by Corporation, and to execute mortgages, deeds of trust, security agreements, instruments of transfer, assignment or pledge, powers of attorney and other agreements or instruments which may be necessary or desirable in connection therewith; and also to sell to, or discount with Bank, commercial paper, bills receivable, accounts receivable, stocks, bonds or any other securities or property at any time held by Corporation, and to that end to endorse, assign, transfer and deliver the same; to execute and deliver instruments or agreements of subordination and assignment satisfactory to Bank and also to give any orders or consents for the delivery, sale, exchange or other disposition of any property or interest therein or evidence thereof belonging to Corporation and at any time in the hands of Bank, whether as collateral or otherwise; and to execute and deliver such other agreements, instruments and documents and to do such other acts and things as may be necessary or desirable or required by Bank in connection with any of the foregoing and Bank is hereby authorized to honor, accept and execute any of the transactions described above.

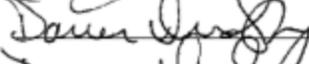
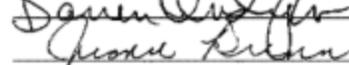
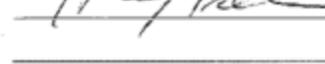
6. All loans, discounts and advances heretofore obtained on behalf of Corporation and all notes and other obligations or evidences thereof of Corporation held by Bank are hereby approved, ratified, and confirmed.

7. Corporation does hereby give to Bank a continuing lien for the amount of any and all liabilities and obligations of Corporation to Bank and claims of every nature and description of Bank against Corporation, whether now existing or hereafter incurred, originally contracted with Bank and/or with another or others and now or hereafter owing to or acquired in any matter by Bank, whether contracted by Corporation alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or unmatured upon any and all moneys, securities and any and all other property of Corporation and the proceeds thereof, now or hereafter actually or constructively held or received by or in transit in any matter to or from Bank, its correspondents or agents from or for Corporation, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of Bank in any way. Bank shall also have a right of set-off for the amount of the obligations, and Bank may at any time or times and without notice apply Corporation's deposits (general or special), Corporation's credits with Bank, or Corporation's claims against Bank, or any parts thereof, to such obligations and in such amounts as Bank may elect, although said obligations may be contingent or unmatured and whether any collateral therefore is deemed adequate or not.

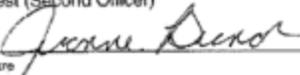
8. In case of conflicting claims or disputes, or doubt on Bank's part as to the validity, extent, modification, revocation or exercise of any of the authorities herein contained Bank may but need not recognize nor give any effect to any notice from any Officer, or from any other person, purporting to cancel, restrict or change any of said authorities, or the exercise thereof, unless Bank is required to do so by the judgment, decree or order of a court having jurisdiction of the subject matter and of the parties to such conflicting claims or disputes.

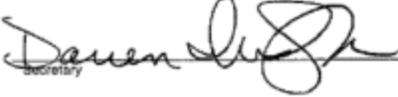
9. Corporation agrees to be bound by the Terms and Conditions for Business Accounts and Services, as well as any signature card, deposit ticket, checkbook, passbook, statement of account, receipt instrument, document or other agreements, such as, but not limited to, funds transfer agreements, delivered or made available to Corporation from Bank and by all notices posted at the office of Bank at which the account of Corporation is maintained, in each case with the same effect as if each and every term thereof were set forth in full herein and made a part hereof.
10. The Officers of Corporation or any one or more of them are hereby authorized to act for Corporation in all other matters and transactions relating to any of its business with Bank including, but not limited to, the execution and delivery of any agreements or contracts necessary to effect the foregoing Resolutions.
11. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.
12. Subject to paragraph 8 above, each of the foregoing Resolutions and the authority thereby conferred shall remain in full force and effect until written notice of revocation or modification by presentation of new Corporate Resolutions and signature cards shall be received by Bank; provided that such notice shall not be effective with respect to any exercise of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt thereof nor with respect to any checks or other instruments, for the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after the receipt of such notice. The Secretary or any Assistant Secretary or any other Officer of Corporation is hereby authorized and directed to certify, under the seal of Corporation or not, but with like effect in the latter case, to Bank the foregoing Resolutions, the names of the Officers and other representatives of Corporation and any changes from time to time in the said Officers and representatives and specimens of their respective signatures. Bank may conclusively assume that persons at any time certified to it to be Officers or other representatives of Corporation continue as such until receipt by Bank of written notice to the contrary.

I FURTHER CERTIFY that the persons herein designated as Officers of Corporation have been duly elected to and now hold the offices in Corporation set opposite their respective names and that the following are the authentic, official signatures of the said respective Officers and of the named signatories who are not Corporate Officers, to wit:

<u>Name (Typewritten or Printed)</u>	<u>Office</u>	<u>Signature</u>
<u>Jeffrey Epstein</u>	President	
<u>Darren Indyke</u>	Vice President	
<u>Darren Indyke</u>	Secretary	
<u>Jeanne Brennan</u>	Treasurer	
<u>Jeanne Brennan</u>	Second Vice President	
_____		_____
_____		_____

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 8th day of JANUARY, 2008

● Attest (Second Officer)

 Signature _____
 Title Treasurer


 Secretary



● Note: In case the Secretary is authorized to sign by the above Resolutions, this certificate should be attested by a second Officer of Corporation.

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FirstBankPR000255

EFTA_00123735

EFTA01268939

ID Verification Results for Harry Beller

RESULTS SUMMARY

OFAC CHECK: PASSED
ID CHECK: PASSED

SSN: PASSED

Issued between 01/01/1972 and 12/31/1974 in New York.

Input SSN: [REDACTED]

NAME MATCH: PASSED

Input Name: Harry Beller

ADDRESS MATCH: PASSED

Input Address: [REDACTED]

DATE OF BIRTH MATCH: PASSED

Input Date of Birth: [REDACTED]

Alternative Verifications

HOME PHONE MATCH:

Input Home Phone: No Verification Data Given

Dif. Info: [REDACTED]

LICENSE MATCH:

Input License Number: No Verification Data Given

Dif. Info: [REDACTED]

DECEASED: NO

Account Status: OPENED

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 3/10/2008

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FirstBankPR000256

EFTA_00123736

EFTA01268940

Branch: 717 - East Enhd Plaza Branch

Account: [REDACTED]

Prepared <i>[Signature]</i>	Auth <i>[Signature]</i>	Entered
Date <u>4/17/08</u>	Date <u>4/19/08</u>	Date

PERSONAL OR COMMERCIAL TBA NAICS CODE (if apply): _____

Select: RM IM ST AM XS RE TC Other: Auth Signer Added.

NAME & LEGAL MAINTENANCE

Actual Name: FT REAL ESTATE

New Name: (Add Authorized Signer to Acct)

New Legal Title: _____

Connector Code: _____

CUSTOMER & PROFILE MAINTENANCE

Name: HARRY BELLER

Address 1: [REDACTED]

Address 2: _____

City: [REDACTED] State: [REDACTED] Zip Code: [REDACTED]

Home Phone: [REDACTED] Work Phone: [REDACTED] Extension: _____

Alt. Phone: _____ Alt Phone Type: _____ Pager ID: _____

Contact Pref.: _____ Time: _____

E-mail Address: _____

Citizen: US Social Security: [REDACTED] Birth Date: [REDACTED]

Primary ID: Driv Lic Origin: NY ID Number: [REDACTED]

Secondary ID: _____ Origin: _____ ID Number: _____

Gender: Male Language: English Home Owners: _____

Off / Employee: _____ Marital Status: _____

Spouse Information:

Name: _____ Birth Date: _____

Customer Remarks: _____ Exp. Date: _____

Employer: Financial Trust

Employee Since: _____ Occupation: Accountant

Address: 6100 Red Hook Quarters, Suite B3

City: ST Thomas State: VI Zip Code: 00802

Employer Phone: [REDACTED] Annual Gross: _____

Employment Status: _____

[Signature]
Customer Signature

Customer Signature

ROSE PETERS

From: ROSE PETERS
Sent: Thursday, July 19, 2007 9:42 AM
To: HEDY SZABO
Cc: MICHAEL MAGRAS; RANDOLPH RAYMO
Subject: RE: Documents

Tracking:	Recipient	Delivery	Read
	HEDY SZABO	Delivered: 7/19/2007 9:42 AM	Read: 7/19/2007 9:52 AM
	MICHAEL MAGRAS	Delivered: 7/19/2007 9:42 AM	Read: 7/20/2007 11:34 AM
	RANDOLPH RAYMO	Delivered: 7/19/2007 9:42 AM	Read: 7/19/2007 4:43 PM

Good Morning Hedy:

Please note a copy of the Business License for FT Real Estate was delivered to me this morning. The only pending document is the Certificate of Good Standing.

Thanks,

Rose

From: ROSE PETERS
Sent: Friday, June 22, 2007 3:26 PM
To: HEDY SZABO
Subject: RE: Documents

Hi Hedy:

The Certificate of Incorporation was submitted already.

Thanks,

Rose

From: HEDY SZABO
Sent: Friday, June 22, 2007 2:17 PM
To: MICHAEL MAGRAS; RANDOLPH RAYMO
Cc: ROSE PETERS
Subject: FW: Documents

FYI
 I let you know, as soon as I hear.

From: HEDY SZABO
Sent: Friday, June 22, 2007 2:16 PM
To: 'Jeanne Brennan'

7/26/2007

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SDNY_GM_00013095

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EFTA01268942

Subject: Documents

Dear Jeanne:

Just checking if you had obtained any of the missing documents we discussed.

Also for FT Real Estate Inc. we are still missing: Certificate of Incorporation, Affidavit not Doing Business, signed

and notarized

and the Certificate of Good Standing. I would be happy to pick them up as soon as you have them.

There is a lot of pressure on us to get all the documentation, while the auditors are here.

Thanks,

Hedy

Hedy Szabo

AVP/Select Banking Mgr.

FirstBank VI

Telephone [REDACTED]

Fax: [REDACTED]

7/26/2007

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FirstBankPR000259

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EFTA01268943

ARTICLES OF INCORPORATION
OF
FT REAL ESTATE, INC.

THE UNDERSIGNED INCORPORATORS, for the purpose of forming a corporation under the laws of the Virgin Islands and particularly Title 13 of the Virgin Islands Code, hereby adopt the following ARTICLES OF INCORPORATION for such corporation:

ARTICLE ONE

The name of the corporation hereby incorporated is FT Real Estate, Inc.

ARTICLE TWO

The address of the principal place of business of this corporation is 6100 Red Hook Quarter, Suite B-3, American Yacht Harbor, St. Thomas, Virgin Islands 00802. The name of the resident agent of this corporation is Maria Tankenson Hodge, 1340 Taarneberg, St. Thomas, Virgin Islands.

ARTICLE THREE

Purposes and Powers

Without limiting in any manner the scope and generality of the allowable functions of the corporation, it is hereby provided that the corporation shall have the following purposes and powers:

1. To engage in various ventures, including, without limitation, acquisition, ownership, management and operation of real property, and all related services, in the U.S. Virgin Islands.
2. To operate trade and deal in business ventures, goods, wares, and merchandise, and real and personal property of every kind, whether located within the Virgin Islands or elsewhere, and to otherwise conduct business.
3. To enter into partnerships, whether general or limited.
4. To enter into and carry out any contracts for or in relation to the foregoing business with any person, firm, association, corporation, or government or governmental agency.

Territory of the U.S. Virgin Islands
Creation - Corporation - Domestic 6 Page(s)



T0713K09001

RECEIVED
LT. GOV. OFFICE
2011 MAY - 7 PM 2:38
CORPORATIONS

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5. To adopt, apply for, obtain, register, purchase, lease, take licenses in respect of or otherwise acquire, and to maintain, protect, hold, use, own, exercise, develop, manufacture under, operate and introduce, and to sell and grant licenses and other rights in respect of, assign or otherwise dispose of, turn to account, or in any manner deal with and contract with reference to, any trademarks, trade names, patents, patent rights, concessions, franchises, designs, copyrights and distinctive marks and right analogous thereto, and inventions, devices, processes, recipes, formulae and improvements and modifications thereof.
6. To borrow or raise money to any amount permitted by law by the sale or issue of bonds, notes, debentures, or other obligations of any kind and to secure the same by mortgages or other liens upon any and all of the property of every kind of the corporation.
7. To do all and everything necessary, suitable, and proper for the accomplishment of any of the purposes or the attainment of any of the objectives or the exercise of any of the powers herein set forth, either alone or in connection with other firms, individuals, associations, or corporations in the Virgin Islands and elsewhere, and to do any other acts or things incidental to the said business, purposes, objects, and powers or any part thereof not inconsistent with the laws of the Virgin Islands, and to exercise any and all powers now or hereafter conferred by law on business corporations whether expressly enumerated herein or not.
8. The foregoing clauses shall be construed both as objects and powers and, except where otherwise expressed, such objects and powers shall be in no wise limited or restricted by reference to or inference from the terms of any other clauses in this certificate of incorporation, but the objects and powers so specified shall be regarded as independent objects and powers. It is hereby expressly provided that the foregoing enumeration of specific powers shall not be held to limit or restrict in any manner the powers of the corporation.

ARTICLE FOUR

Minimum Capital

The minimum amount of capital with which this corporation will commence business shall be ONE THOUSAND DOLLARS (\$1,000.00).

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ARTICLE FIVE

Duration

This corporation is to have perpetual existence.

ARTICLE SIX

Incorporators

The names and places of residence of each of the incorporators are as follows:

Caren Fahie, 1340 Taarneberg, St. Thomas, Virgin Islands

Anoushka McCoy, 1340 Taarneberg, St. Thomas, Virgin Islands

Phyllis Blackman Jacobs, 1340 Taarneberg, St. Thomas, Virgin Islands

ARTICLE SEVEN

Directors

The number of directors of this corporation shall be fixed by, or in the manner provided in, the Bylaws, but in no case shall the number be less than three nor more than five.

ARTICLE EIGHT

Capitalization

The total number of shares of stock which this corporation shall have authority to issue is one thousand (1,000) shares of no par value common stock.

ARTICLE NINE

Informal Action

Any action required or permitted to be taken by the Board of Directors may be taken without a meeting if all members of the Board individually or collectively consent in writing to such action. Such written consent or consents shall be filed with the

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minutes of the proceedings of the Board and shall have the same force and effect as a unanimous vote of the directors.

Whenever the vote of stockholders, at a meeting of stockholders, is required or permitted to be taken in connection with any corporate action, the meeting and vote of stockholders may be dispensed with if all stockholders who would have been entitled to vote on the action, if the meeting were held, consent in writing to the action, except that sale, lease, or exchange of assets may be approved by the written consent of the holders of a majority of the voting stock issued and outstanding as provided in 13 V.I.C. Section 281.

ARTICLE TEN

Bylaws

The original bylaws for the management of the affairs of this corporation may be adopted by the incorporators. Thereafter the board of directors shall have the authority to make and to adopt bylaws, subject to the right of a majority of the stockholders to amend, repeal, alter, or modify such bylaws at any regular meeting, or at any special meeting called for such purpose.

IN WITNESS WHEREOF we, the undersigned, being all of the incorporators of this corporation, do hereby certify that the above-stated facts are true and have hereunto set our hands and seals at St. Thomas, Virgin Islands, this 7th day of May, 2007.

Caren J. J. J.

Ralph G. J. J.

Anoushka A. McCoy

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FirstBankPR000263

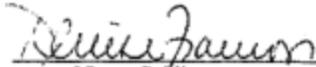
EFTA_00123743

EFTA01268947

TERRITORY OF THE VIRGIN ISLANDS)
DISTRICT OF ST. THOMAS AND ST. JOHN) SS;

On this the 7th day of May, 2007, before me, the undersigned officer, personally appeared Caren Fahie, Phyllis Blackman Jacobs, and Anoushka McCoy, known to me to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the same for the purposes therein contained.

IN WITNESS WHEREOF I hereunto set my hand and official seal.


Notary Public

mb/wp/LS/FT Real Estate, Inc.

Denise M. Francois
My Commission Expires: March 16, 2011
LNP-034-07

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SDNY_GM_00013101

CONFIDENTIAL

FirstBankPR000264

EFTA_00123744

EFTA01268948

QualiFile® Response

Consumer Information (As Captured)

Harry Beller
12 Golar Drive
Monsey NY 10952

SSN: [REDACTED]
DOB: [REDACTED]
DL#:
DL STATE:

Phone:
Country of Citizenship: US

Account Actions

Action: REVIEW
Recommended Actions:

Product Offer

Product	Limits	A.P.R.
---------	--------	--------

Identification Information

SSN Validation: BECAME AVAILABLE FOR ISSUANCE IN 1972 IN NY SSN:Y

ChexSystems History

Previous Inquiries: No Previous Inquiries Found.

Closures:
No closure history found for this consumer.

Reference Detail

Debit Bureau Ref#: 18CA31717194
Transaction Tracking ID: 1205156897654:111847:PHXID068_P1:



All services are provided by ChexSystems, Inc., a wholly-owned subsidiary of eFunds Corporation.

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=326600...> 3/10/2008

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SDNY_GM_00013102

CONFIDENTIAL

FirstBankPR000265

EFTA_00123745

EFTA01268949

ID Verification Results for Darren Indyke

RESULTS SUMMARY

OFAC CHECK: PASSED

ID CHECK: OVERRIDE

SSN: PASSED

Issued between 01/01/1974 and 12/31/1975 in New York.

Input SSN: [REDACTED]

NAME MATCH: PASSED

Input Name: Darren Indyke

ADDRESS MATCH: FAILED

Input Address: [REDACTED]

Dif. Info: [REDACTED]

Dif. Info: [REDACTED]

Dif. Info: [REDACTED]

DATE OF BIRTH MATCH: PASSED

Input Date of Birth: [REDACTED]

Alternative Verifications

HOME PHONE MATCH:

Input Home Phone: No Verification Data Given

Dif. Info: [REDACTED]

LICENSE MATCH:

Input License Number: No Verification Data Given

DECEASED: NO

Additional actions taken:

On 03/10/08 at 08:38:05 Madelin Colon Added: Client has relocated to St Thomas

Account Status: OPENED

Override Comments:

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00013103

CONFIDENTIAL

FirstBankPR000266

EFTA_00123746

EFTA01268950

QuillFile® Response

Consumer Information (As Captured)

Darren Indyke
Great Bay
St Thomas VI 00802

SSN: [REDACTED]
DOB: [REDACTED]
DL#: [REDACTED]
DL STATE:

Phone:
Country of Citizenship: US

Account Actions

Action: REVIEW
Recommended Actions:

Product Offer

Product	Limits	A.P.R.

Identification Information

SSN Validation: BECAME AVAILABLE FOR ISSUANCE IN 1974 IN NY SSN:Y

ChexSystems History

Previous Inquiries: No Previous Inquiries Found.

Closures:
No closure history found for this consumer.

Reference Detail

Debit Bureau Ref#: 18CA31687885
Transaction Tracking ID: 1205156867525:111798:PHXID068_P1:



All services are provided by ChexSystems, Inc., a wholly-owned subsidiary of eFunds Corporation.

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=326599...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00013104

CONFIDENTIAL

FirstBankPR000267

EFTA_00123747

EFTA01268951

On 03/10/08 at 08:40:51 Madelin Colon Added: Cleared - Obvious Address Mismatch Client has relocated to St. Thomas

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 3/10/2008

ID Verification Results for Jeffrey Epstein

RESULTS SUMMARY

OFAC CHECK: PASSED

ID CHECK: OVERRIDE

SSN: PASSED

Issued between 01/01/1967 and 12/31/1969 in New York.

Input SSN: [REDACTED]

NAME MATCH: PASSED

Input Name: Jeffrey Epstein

ADDRESS MATCH: FAILED

Input Address: Little St James Island St Thomas VI 00802

Dif. Info: 457 MADISON AVE NEW YORK NY 10022

Dif. Info: 358 EL BRILLO WAY PALM BEACH FL 33480

Dif. Info: AMERICAN YATCH HBR MARINA DEL REY CA 90292

DATE OF BIRTH MATCH: PASSED

Input Date of Birth: 01/20/1953

Alternative Verifications

HOME PHONE MATCH:

Input Home Phone: No Verification Data Given

LICENSE MATCH:

Input License Number: No Verification Data Given

Dif. Info: E123425530200

Dif. Info: E12342530200

DECEASED: NO

Account Status: OPENED

Override Comments:

On 03/10/08 at 08:45:00 Madelin Colon Added: Cleared - Obvious Address Mismatch Client has relocated to St Thomas

[Print This Page - Close](#)



<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00013106

CONFIDENTIAL

FirstBankPR000269

EFTA_00123749

EFTA01268953

QualiFile® Response

Consumer Information (As Captured)

Jeffrey Epstein
Little St James Island
St Thomas VI 00802

SSN: [REDACTED]
DOB: 01201953
DL#:
DL STATE:

Phone:
Country of Citizenship: US

Account Actions

Action: REVIEW
Recommended Actions:

Product Offer

Product	Limits	A.P.R.
---------	--------	--------

Identification Information

SSN Validation: BECAME AVAILABLE FOR ISSUANCE IN 1967 IN NY SSN:Y

ChexSystems History

Previous Inquiries: No Previous Inquiries Found.

Closures:
No closure history found for this consumer.

Reference Detail

Debit Bureau Ref#: 18CA31616166
Transaction Tracking ID: 1205156796296:111705:PHXID068_P1:



All services are provided by ChexSystems, Inc., a wholly-owned subsidiary of eFunds Corporation.

[Print This Page - Close](#)



<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=326599...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00013107

CONFIDENTIAL

FirstBankPR000270

EFTA_00123750

EFTA01268954

Validate Business Entity Results for F T Real Estate, Inc

RESULTS SUMMARY

OFAC CHECK: PASSED

ID CHECK: NO MATCHING RECORDS FOUND FOR ENTITY

Input EIN: [REDACTED]

Input Name: F T Real Estate, Inc

Input Address: 6100 Red Hook Quarter SUite b3 St Thomas VI 00802

Input Phone:

Account number:

Account Status: OPENED

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/VBEReportDetail.do?mode=print&oid=45...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00013108

CONFIDENTIAL

FirstBankPR000271

EFTA_00123751

EFTA01268955

ChexSystemsSM

Consumer Information (As Captured)

F T Real Estate Inc
6100 Red Hook Quarter Suite b3
St Thomas VI 00802
Phone:
Country of Citizenship:

EIN: [REDACTED]

Please Call [REDACTED]

Reference Detail

Transaction Tracking ID: 1205157349791:112489:PHXID068_P1:

ChexSystemsSM
Powered by
cFunds

All services are provided by ChexSystems, Inc., a wholly-owned subsidiary of eFunds Corporation.

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=458975...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00013109

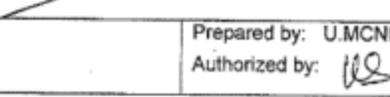
CONFIDENTIAL

FirstBankPR000272

EFTA_00123752

EFTA01268956

FirstBank Virgin Islands – Signature Card

Account type: FT REAL ESTATE, INC.	Account number: [REDACTED]	Sign. Req. 1	Date: 11/19/07
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY ERSTEIN 	SSN: [REDACTED] ID Type: US PP No: 207320604		
Name: DARREN INDYKE 	SSN: [REDACTED] ID Type: US PP No: [REDACTED]		
Name: 	SSN: ID Type: No:		
Name: 	SSN: ID Type: No:		
Prepared by: U.MCNEIL  Authorized by: 			

NA101E 8/2007
NNNS-0001

Instructions for completion

Please print this form 3 times and complete in triplicate in blue or black ink.

Please insert the name of the company or the account title under account name.

Please print the name of each authorized signatory to the account together with a sample of their signature in each field under the name. If there are more than four signatories please use additional signature cards as necessary.

The Bank will complete the remaining fields.

Important Please provide each signature card in triplicate with original signatures (no photocopies).

FirstBank is a subsidiary of First Bancorp (NYSE :FBP)

CONFIDENTIAL

SDNY_GM_00013110

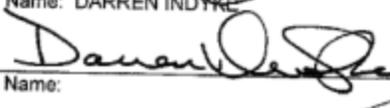
CONFIDENTIAL

FirstBankPR000273

EFTA_00123753

EFTA01268957

FirstBank Virgin Islands – Signature Card

Account type: FT REAL ESTATE, INC.	Account number: [REDACTED]	Sign. Req. 1	Date: 11/19/07
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY EPSSTEIN 	SSN: [REDACTED]	ID Type: US PP	No: 207320604
Name: DARREN INDYKE 	SSN: [REDACTED]	ID Type: US PP	No: [REDACTED]
Name:	SSN:	ID Type:	No:
Name:	SSN:	ID Type:	No:
SUPERCEDING 11/21/07		Prepared by: U. MCNEIL 	Authorized by: 

NA101E 8/2007
NNNS-0001

Instructions for completion

Please print this form 3 times and complete in triplicate in blue or black ink.

Please insert the name of the company or the account title under account name.

Please print the name of each authorized signatory to the account together with a sample of their signature in each field under the name. If there are more than four signatories please use additional signature cards as necessary.

The Bank will complete the remaining fields.

Important Please provide each signature card in triplicate with original signatures (no photocopies).

FirstBank is a subsidiary of First Bancorp (NYSE:FBP)

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000274

SDNY_GM_00013111

EFTA_00123754

EFTA01268958

1. Business Information

Account Title ("Depositor"): FT Real Estate, Inc. Account Number: [Redacted] S.S./TIN/EIN: [Redacted] Physical Address: 6100 Red Hook Quarter Suite B3 St. Thomas, US Virgin Islands 00802

2. Account Type

Commercial Checking [X] Commercial DBA Checking [] Government Checking [] Commercial Checking IOLTA [] Arranged OD [] Arranged OD Offshore (BVI) [] Arranged OD DBA [] Government Statement SV [] Commercial Statement SV [] Commercial DBA Statement SV [] Commercial Maximizer SV [] Commercial DBA Maximizer SV [] Commercial Passbook Savings [] Government Passbook Savings [] Certificate of Deposit [] Other []

3. Authorized Signer (Complete the following information for each authorized signer.)

Authorized Signer Name: Jeffrey Epstein Financial Consultant Corporate Title: President Physical (Home) Address: Little Saint James Island St. Thomas, US Virgin Islands

Social Security Number: [Redacted] Date Of Birth: 1/20/1953 Place Of Birth: New York Citizen Of: USA

Home Telephone Number: [Redacted] Business Telephone Number: [Redacted] Business Fax Number: [Redacted] Mobile Number: [Redacted] Email Address: [Redacted]

Years in Occupation: 30 Photo Identification Type & Number: VI Drivers License T-4200411933 Identification Expiration Date: 01/20/09

OFAC [X] CHEXSYSTEMS called [] Yes [] No, explain why: SSN Response: Year: 1967 State: NY ID Response: no record / no retail existing client

Check here if there are additional signers on reverse side of the Client Information Sheet (KYC) Business Accounts.

4. Account Agreement Acceptance and Taxpayer Status Certification

The Depositor hereby certifies that the FirstBank has been designated as a depository of the depositor and that it has reviewed the information contained in this Client Information Sheet (KYC) and finds it accurate on this date.

Under penalties of perjury, the Depositor certifies that: (1) The number shown on this form is the correct tax identification number and (2) that the Depositor is not subject to backup withholding either because: (a) it has not been notified by the Internal Revenue Service (IRS) that it is subject to withholding as a result of failure to report all interest or dividends, or (b) that the IRS has notified the Depositor that it is no longer subject to backup withholding.

The Internal Revenue Service does not require your consent to any provision of this document other than the Certification required to avoid backup withholding.

Date: 10.23.2007 Authorized Signature: [Redacted] Title: (Secretary/Treasurer/Cashier)

5. Initial Deposit

Type: [X] Cash [] Mgr Chk/ Money Order/ Travelers Chk [] Other Amount: [Redacted] If the initial deposit is over \$500,000 please document source of funds or source of wealth.

6. Expected Transactions (Monthly)

Do you intend to deposit checks with second endorsements? [] Yes [X] No Do you provide check cashing or remitter services? [] Yes [X] No

Credits: No. of Transactions: [X] 0-10 [] 11-20 [] 21-50 [] Other: Total Amount (\$): [] \$0-\$5,000 [] \$5,001-\$15,000 [X] \$15,001-\$50,000 [] Other:

Type: [] Cash [X] Checks [] Account Transfers [X] Wire Transfers [] POS [] Payroll [] Direct Deposit [] Manager's Checks/Money Orders [] ACH [] Other

Debits: No. of Transactions: [X] 0-10 [] 11-20 [] 21-50 [] Other: Total Amount (\$): [] \$0-\$5,000 [] \$5,001-\$15,000 [X] \$15,001-\$50,000 [] Other:

Type: [] Cash [X] Checks [] Account Transfers [X] Wire Transfers [] POS [] Payroll [] Direct Deposit [] Manager's Checks/Money Orders [] ACH [] Other

7. Related Accounts

Current [X] Yes [] No Account #: [Redacted] Current [] Yes [] No Account #: [Redacted] Account Title: Jeffrey Epstein

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico NNNS-2370-0207R

CONFIDENTIAL

SDNY_GM_00013112

Financial Institution: First Bank

8. Additional Authorized Signers (Complete the following information for each authorized signer.)

Authorized Signer Name: Darren Indyke Profession: Attorney Corporate Title: Attorney
 Physical (Home) Address: Great Bay Personal Mailing Address: 6100 Red Hook Quarter B3
St. Thomas USVI St. Thomas USVI

Social Security Number: [Redacted] Date Of Birth: [Redacted] Place Of Birth: New York Citizen Of: USA

Home Telephone Number: [Redacted] Business Telephone Number: [Redacted] Business Fax Number: [Redacted] Mobile Number: [Redacted] Email Address: [Redacted]

Years in Occupation: 20 Photo Identification Type & Number: US passport [Redacted] Identification Expiration Date: 3.10.2012

OFAC CHEXSYSTEMS called Yes No, explain why: EFUNDS
 SSN Response: Year: 1994 State: NY ID Response: no record/no retail
 PLC BANK REFERENCE requested Yes No, explain why: existing client

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
 Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____

Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____

Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____
 PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
 Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: 11/2/07 Citizen Of: _____

Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____

Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____
 PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
 Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____

Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____

Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____
 PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

9. Management Review

Copies of all ID & signature(s) verified
 Signature cards received
 All legal documents received (File Document Checklist attached)

Interviewer (Banking Consultant): J McNeil Account Opening Date: 5/23/07
 Employee ID No: 40594

OFAC & PLC (Fraudulent Account List Verified By): JM Management Review By: [Signature]

Comments: _____

Reason For Denying Account: _____

10. Sales Referrals

Merchant Card Services e-FirstBank (Internet)
 Credit Card First Fax
 Overdraft Line Payroll
 Line Of Credit Cash Management
 Night Depository
 Other _____

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SDNY_GM_00013113

CONFIDENTIAL

FirstBankPR000276

EFTA_00123756

EFTA01268960

SUPERCEDING

11/21/07

Corporate Resolution

I, the undersigned Secretary, hereby certify to FirstBank, that at a meeting of the Board of Directors of FT Real Estate, Inc.

a corporation organized and existing under the laws of U.S. Virgin Islands ("Corporation") duly called and duly held on the 11 day of May, 2007 the following Resolutions were duly adopted, and that the said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws and are now in full force and effect.

RESOLVED:

1. The Officers of Corporation, or any one or more of them, are hereby authorized to open a bank account or accounts from time to time with FirstBank and its subsidiaries and affiliates (each being hereinafter referred to as "Bank") for and in the name of Corporation with such title or titles as he or they may designate.

2. The President, Vice President (Indicate by Title person(s) authorized, e.g., President, Treasurer, Bookkeeper, etc.)

Attorney of Corporation, signing singly (For purpose of signing items, indicate e.g., singly, any two, etc.)

and their successors and any other person hereinafter authorized by any means to sign on behalf of Corporation ("Authorized Person(s)") are hereby authorized to sign, by hand or by facsimile (including, but not limited to, computer generated) signature(s), checks, drafts, acceptances and other instruments (hereinafter each collectively referred to as "item(s)"). Notwithstanding the above, any Authorized Person is authorized singly to: (1) initiate Automated Clearing House ("ACH") debits without a signature; (2) initiate payments by use of Depository Transfer Checks ("DTC") without a signature other than the name of Corporation printed on the DTC; or (3) give instructions, by means other than the signing of an item, with respect to any account transaction, including, but not limited to, the payment, transfer or withdrawal of funds by wire, computer or other electronic means, or otherwise, of money, credits, items or property at any time held by Bank for account of Corporation ("instructions").

3. Bank is hereby authorized to honor and pay items, whether signed by hand or by facsimile (including, but not limited to, computer generated) signature(s) if the actual or purported facsimile signature(s), regardless of how or by whom affixed, resembles the specimens filed with Bank by Corporation and other orders, DTCs, ACHs, and instructions, given singly by any Authorized Person. Bank is further authorized to honor and pay DTCs, ACHs, Instructions, and other orders given singly by any Authorized Person, including such as may bring about or increase an overdraft and such as may be payable to or for the benefit of any Authorized Person or other Officer or employee individually, without inquiry as to the circumstances of the issuance or the disposition of the proceeds thereof and without limit as to amount.

4. Bank is hereby authorized to accept for deposit, for credit, or for collection, or otherwise, items endorsed by any person or by stamp or other impression in the name of Corporation without inquiry as to the circumstances of the endorsement or any lack of endorsement or the disposition of the proceeds.

5. The President (Indicate by Title person(s) authorized to affect Loans, Advances, etc., e.g., President, Vice President, Treasurer, etc.)

of Corporation, signing singly (Indicate how Notes, etc. are to be signed, e.g., singly, any two, etc.)

are hereby authorized to effect loans and advances and obtain credit at any time for Corporation from Bank (and guarantee on behalf of Corporation the obligations of others to Bank), secured or unsecured, and for such loans and advances and credit and guarantees to make, execute and deliver promissory notes and other written obligations or evidence of indebtedness of Corporation, applications for letters of credit, instruments of guarantee and indemnity and any agreements or undertakings, general or specific, with respect to any of the foregoing, and as security for the payment of loans, advances, indebtedness, guarantees and liabilities of, or credit given to, Corporation or others to pledge, hypothecate, mortgage, assign, transfer, grant liens and security interests in, give rights with respect to, endorse and deliver property of any description, real or personal, and any interest therein and evidence of any thereof at any time held by Corporation, and to execute mortgages, deeds of trust, security agreements, instruments of transfer, assignment or pledge, powers of attorney and other agreements or instruments which may be necessary or desirable in connection therewith; and also to sell to, or discount with Bank, commercial paper, bills receivable, accounts receivable, stocks, bonds or any other securities or property at any time held by Corporation, and to that end to endorse, assign, transfer and deliver the same; to execute and deliver instruments or agreements of subordination and assignment satisfactory to Bank and also to give any orders or consents for the delivery, sale, exchange or other disposition of any property or interest therein or evidence thereof belonging to Corporation and at any time in the hands of Bank, whether as collateral or otherwise; and to execute and deliver such other agreements, instruments and documents and to do such other acts and things as may be necessary or desirable or required by Bank in connection with any of the foregoing and Bank is hereby authorized to honor, accept and execute any of the transactions described above.

6. All loans, discounts and advances heretofore obtained on behalf of Corporation and all notes and other obligations or evidences thereof of Corporation held by Bank are hereby approved, ratified, and confirmed.

7. Corporation does hereby give to Bank a continuing lien for the amount of any and all liabilities and obligations of Corporation to Bank and claims of every nature and description of Bank against Corporation, whether now existing or hereafter incurred, originally contracted with Bank and/or with another or others and now or hereafter owing to or acquired in any matter by Bank, whether contracted by Corporation alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or unmatured upon any and all moneys, securities and any and all other property of Corporation and the proceeds thereof, now or hereafter actually or constructively held or received by or in transit in any matter to or from Bank, its correspondents or agents from or for Corporation, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of Bank in any way. Bank shall also have a right of set-off for the amount of the obligations, and Bank may at any time or times and without notice apply Corporation's deposits (general or special), Corporation's credits with Bank, or Corporation's claims against Bank, or any parts thereof, to such obligations and in such amounts as Bank may elect, although said obligations may be contingent or unmatured and whether any collateral therefore is deemed adequate or not.

8. In case of conflicting claims or disputes, or doubt on Bank's part as to the validity, extent, modification, revocation or exercise of any of the authorities herein contained Bank may but need not recognize nor give any effect to any notice from any Officer, or from any other person, purporting to cancel, restrict or change any of said authorities, or the exercise thereof, unless Bank is required to do so by the judgment, decree or order of a court having jurisdiction of the subject matter and of the parties to such conflicting claims or disputes.

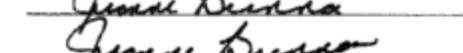
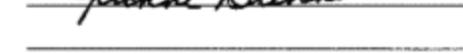
SUPERCEDING

11/21/07

CONFIDENTIAL

9. Corporation agrees to be bound by the Terms and Conditions for Business Accounts and Services, as well as any signature card, deposit ticket, checkbook, passbook, statement of account, receipt instrument, document or other agreements, such as, but not limited to, funds transfer agreements, delivered or made available to Corporation from Bank and by all notices posted at the office of Bank at which the account of Corporation is maintained, in each case with the same effect as if each and every term thereof were set forth in full herein and made a part hereof.
10. The Officers of Corporation or any one or more of them are hereby authorized to act for Corporation in all other matters and transactions relating to any of its business with Bank including, but not limited to, the execution and delivery of any agreements or contracts necessary to effect the foregoing Resolutions.
11. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.
12. Subject to paragraph 8 above, each of the foregoing Resolutions and the authority thereby conferred shall remain in full force and effect until written notice of revocation or modification by presentation of new Corporate Resolutions and signature cards shall be received by Bank provided that such notice shall not be effective with respect to any exercise of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt thereof nor with respect to any checks or other instruments, for the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after the receipt of such notice. The Secretary or any Assistant Secretary or any other Officer of Corporation is hereby authorized and directed to certify, under the seal of Corporation or not, but with like effect in the latter case, to Bank the foregoing Resolutions, the names of the Officers and other representatives of Corporation and any changes from time to time in the said Officers and representatives and specimens of their respective signatures. Bank may conclusively assume that persons at any time certified to it to be Officers or other representatives of Corporation continue as such until receipt by Bank of written notice to the contrary.

I FURTHER CERTIFY that the persons herein designated as Officers of Corporation have been duly elected to and now hold the offices in Corporation set opposite their respective names and that the following are the authentic, official signatures of the said respective Officers and of the named signatories who are not Corporate Officers, to wit:

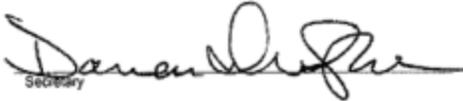
<u>Name (Typewritten or Printed)</u>	<u>Office</u>	<u>Signature</u>
Jeffrey Epstein	President	
Darren Indyke	Vice President	
Darren Indyke	Secretary	
Jeanne Brennan	Treasurer	
Jeanne Brennan	Second Vice President	
_____	_____	_____
_____	_____	_____

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 19 day of Nov, 2007

• Attest (Second Officer)

 Signature

 Title


 Secretary

AFFIX
 (CORPORATE SEAL)
 HERE

SUPERCEDING
 11/21/07

• Note: In case the Secretary is authorized to sign by the above Resolutions, this certificate should be attested by a second Officer of Corporation.

CONFIDENTIAL

SDNY_GM_00013115

CONFIDENTIAL

FirstBankPR000278

EFTA_00123758

EFTA01268962

ID Verification Results for darren indyke

RESULTS SUMMARY

OFAC CHECK: PASSED
ID CHECK: OVERRIDE



SSN: PASSED

Issued between 01/01/1974 and 12/31/1975 in New York.

Input SSN: [REDACTED]

NAME MATCH: PASSED

Input Name: darren indyke

ADDRESS MATCH: FAILED

Input Address: 6100 red hook plaza ste 201 st. thomas VI 00802

Dif. Info: [REDACTED]

Dif. Info: [REDACTED]

Dif. Info: [REDACTED]

DATE OF BIRTH MATCH: PASSED

Input Date of Birth: [REDACTED]

Alternative Verifications

HOME PHONE MATCH:

Input Home Phone: No Verification Data Given

Dif. Info: [REDACTED]

LICENSE MATCH:

Input License Number: No Verification Data Given

DECEASED: NO

Additional actions taken:

us passport # [REDACTED] exp:3/11/2012

Account Status: OPENED

Override Comments:

On 11/19/07 at 08:06:21 Ursula McNeil Added: Cleared - Obvious Address Mismatch



<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&...> 11/19/2007

CONFIDENTIAL

SDNY_GM_00013116

CONFIDENTIAL

FirstBankPR000279

EFTA_00123759

EFTA01268963

*** TRANSMISSION REPORT ***

SID : FIRSTBANK

Number : [REDACTED]

Date : 11-21-07 14:24

Date/Time	11-21 14:23
Dialled number	[REDACTED]
Subscriber	[REDACTED]
Durat.	8'29"
Mode	NORMAL
Pages	2
Status	Correct

1 First Bank
NAME AND ADDRESS
MAINTENANCE FORM (RM)

Branch: 732

Account: [REDACTED]

PERSONAL OR COMMERCIAL TSA INQUIRY CODE (IF APPROPRIATE)

Select: RM IN BY AM AS RE TO Other

Personal Type	Type	Interest Code
1/2/07	1/2/07	1/2/07

Actual Name: FTSRA, RETAIL INC

New Name: NEW SIGNER TO BE ADDED TO THIS ACCOUNT

New Legal Title: NEW SIGNER

Connector Code: _____

Name: DARREN PIZKE

Address: 450 RED HOOK QUARTER

Address 2: SUITE 300

City: ST THOMAS State: VI Zip Code: 00802

Home Phone: [REDACTED] Work Phone: [REDACTED] Extension: _____

Alt. Phone: _____ Alt. Phone Type: _____ Pager ID: _____

Contact Pref: WEEKDAY Time: _____

E-mail Address: _____

Citizen: USA Social Security: [REDACTED] Birth Date: [REDACTED]

Primary ID: PASSPORT Origin: USA ID Number: [REDACTED]

Secondary ID: _____ Origin: _____ ID Number: _____

Gender: MALE Language: ENGLISH Home Owner: RENTS

Off/Employee: EMPLOYEE Marital Status: SINGLE

Spouse Information:

Name: _____ Birth Date: _____

Customer Remarks: _____ Exp. Date: _____

Employer: FINANCIAL TRUST COMPANY

Employee Since: 1 YEAR Occupation: LAYOFF

Address: 450 RED HOOK QUARTER, SD

City: ST THOMAS State: VI Zip Code: 00802

Employer Phone: [REDACTED] Annual Gross: \$18,250.00

Employment Status: FULL TIME

CONFIDENTIAL

SDNY_GM_00013117

CONFIDENTIAL

FirstBankPR000280

EFTA_00123760

EFTA01268964



NAME AND ADDRESS MAINTENANCE FORM (RM)

Branch: 732

Account: [REDACTED]

PERSONAL OR COMMERCIAL TBA NAICS CODE (if apply): 530000

Select: RM IM ST AM XS RE TC Other: _____

Prepared u.mcneil	<u>[Signature]</u>	Entered
Date <u>11/2/03</u>	Date <u>11/2/03</u>	Date

NAME & LEGAL TITLE MAINTENANCE

Actual Name: FT REAL ESTATE, INC

New Name: NEW SIGNER TO BE ADDED TO THIS ACCOUNT

New Legal Title: EIN NUMBER [REDACTED]

Connector Code: _____

CUSTOMER & PROFILE DATA MAINTENANCE

Name: DARREN INDYKE

Address 1: 6100 RED HOOK QUATER

Address 2: SUITE B3

City: ST THOMAS State: VI Zip Code: 00802

Home Phone: [REDACTED] Work Phone: [REDACTED] Extension: _____

Alt. Phone: _____ Alt Phone Type: _____ Pager ID: _____

Contact Pref.: WORKDAY Time: _____

E-mail Address: _____

Citizen: USA Social Security: [REDACTED] Birth Date: [REDACTED]

Primary ID: PASSPORT Origin: USA ID Number: [REDACTED]

Secondary ID: _____ Origin: _____ ID Number: _____

Gender: MALE Language: ENGLISH Home Owners: RENTS

Off / Employee: LAWYER Marital Status: UNKNOWN

Spouse Information:

Name: _____ Birth Date: _____

Customer Remarks: _____ Exp. Date: _____

Employer: FINANCIAL TRUST COMPANY

Employee Since: 1 YEAR Occupation: LAWYER

Address: 6100 RED HOOK QUARTER, B3

City: ST THOMAS State: VI Zip Code: 00802

Employer Phone: [REDACTED] Annual Gross: \$150,000.00

Employment Status: FULL TIME

[Signature] Customer Signature

_____ Customer Signature

NNNS-0163-0606R

SDNY_GM_00013118

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CONFIDENTIAL

FirstBankPR000281

EFTA_00123761

EFTA01268965

1 First Bank
Virgin Islands

New Alc

TRUST
ACCOUNT
STATEMENT BALANCE
BALANCE OF SAVINGS

1000 00

FOR DEPOSIT TO THE ORDER OF THE PAYEE'S ACCOUNT WITH THE
PAYEE
FT Real Estate Inc 5-23-07

SIGNATURE
OF
[Redacted]

1 000 00

BASIC FORM

Jeffrey E. Epstein
6100 Red Hook Quarters, B-3
St. Thomas, VI 00802-1348

FIRSTBANK PUERTO RICO
ST. THOMAS, VI 00802
101-72852216

102

5/17/07

PAY TO THE ORDER OF FT Real Estate, Inc. \$ 1,000.⁰⁰/₁₀₀
one thousand ⁰⁰/₁₀₀ DOLLARS

MEMO

[Redacted]



CONFIDENTIAL

SDNY_GM_00013119

CONFIDENTIAL

FirstBankPR000282

EFTA_00123762

EFTA01268966

ROSE PETERS

From: ROSE PETERS
Sent: Wednesday, May 23, 2007 2:42 PM
To: MICHAEL MAGRAS
Cc: RANDOLPH RAYMO; HEDY SZABO
Subject: RE: FT REAL ESTATE INC

Tracking:	Recipient	Delivery	Read
	MICHAEL MAGRAS	Delivered: 5/23/2007 2:42 PM	Read: 5/23/2007 2:46 PM
	RANDOLPH RAYMO	Delivered: 5/23/2007 2:42 PM	
	HEDY SZABO	Delivered: 5/23/2007 2:42 PM	Read: 5/23/2007 3:55 PM

Okay Mike:

I will proceed with the opening of the account today.

Regards,
 Rose

From: MICHAEL MAGRAS
Sent: Wednesday, May 23, 2007 2:33 PM
To: ROSE PETERS
Cc: RANDOLPH RAYMO; HEDY SZABO
Subject: RE: FT REAL ESTATE INC
Importance: High

Rose,
 Go ahead and open the account, however, I am holding you responsible for following up with Hedy within **15 days** on the status of the missing documents.

Hedy,
 I am holding you responsible for obtaining the missing documents. I would also like to reduce the time frame indicated to 15 days as indicated above, particularly because of the more stringent requirements particularly as it applies to EDC companies, and any unexpected requests for the file by the FDIC examiners.

Please acknowledge.

Michael

From: ROSE PETERS
Sent: Wednesday, May 23, 2007 1:32 PM
To: MICHAEL MAGRAS; RANDOLPH RAYMO
Subject: FW: FT REAL ESTATE INC

Should I proceed with the opening of the account as authorized by Hedy?

From: HEDY SZABO
Sent: Wednesday, May 23, 2007 12:27 PM
To: ROSE PETERS

5/23/2007

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000283

SDNY_GM_00013120

EFTA_00123763

EFTA01268967

ROSE PETERS

From: ROSE PETERS
Sent: Wednesday, May 23, 2007 10:14 AM
To: HEDY SZABO
Cc: MICHAEL MAGRAS; RANDOLPH RAYMO
Subject: FT REAL ESTATE INC

Tracking:	Recipient	Delivery	Read
	HEDY SZABO	Delivered: 5/23/2007 10:14 AM	Read: 5/23/2007 10:17 AM
	MICHAEL MAGRAS	Delivered: 5/23/2007 10:14 AM	
	RANDOLPH RAYMO	Delivered: 5/23/2007 10:14 AM	

Good Morning Heidi:

Reference our telephone conversation this morning Jeanne Brennan of Financial Trust Company, Inc submitted documents to establish a new account in the above name.

The following documents are missing:

Certificate of Incorporation, Certificate of Good Standing, Affidavit of Not Doing Business

Regards,
Rose

5/23/2007

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FirstBankPR000284

SDNY_GM_00013121

EFTA_00123764

EFTA01268968

Subject: RE: FT REAL ESTATE INC

Rose, kindly open the account. I will explain that we need missing documentation within 30 days, and that the Affidavit of Not Doing Business has to be signed.
Regards,
Hedy

From: ROSE PETERS
Sent: Wednesday, May 23, 2007 10:14 AM
To: HEDY SZABO
Cc: MICHAEL MAGRAS; RANDOLPH RAYMO
Subject: FT REAL ESTATE INC

Good Morning Heidi:

Reference our telephone conversation this morning Jeanne Brennan of Financial Trust Company, Inc submitted documents to establish a new account in the above name.

The following documents are missing:

Certificate of Incorporation, Certificate of Good Standing, Affidavit of Not Doing Business

Regards,
Rose

5/23/2007

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FirstBankPR000285

SDNY_GM_00013122

EFTA_00123765

EFTA01268969