

JEJE INC.

SDNY_GM_02771962

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

EFTA_00258770

EFTA01338274

RELATIONSHIP APPROVAL TICKET

Prepared By: NJB

Full Name of BORROWER(S)	Jeffrey E. Epstein	ORIGINAL DATE	First Request
MAILING ADDRESS	457 Madison Ave. 4th Floor New York, NY 10020	OFFICER	H. Loy Anderson, Jr.
PHONE	[REDACTED]	OFFICER #	1
TAX ID #(S)	[REDACTED]	REFERRING OFFICER	Nancy Bruno
RELATED BORROWERS		LOAN GRADE	3
		OBLIGOR NUMBER	
		NAICS CODE #	

TYPE	LAST APPROVAL	OWING AS OF	DESIRED	BASIS
	(8/1/02)	(6/21/02)		
14.5% Fixed \$18 Annual Fee	\$25,000	\$12,468	\$35,000	Visa Business credit card (unsecured) INO NES, Personally guaranteed by Jeffrey E. Epstein
14.5% Fixed \$18 Annual Fee			\$25,000	Visa Business credit card (unsecured) INO Jebe, Personally guaranteed by Jeffrey E. Epstein

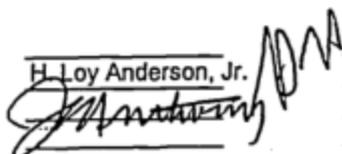
JE GE
 File Info
 6/21/02
 6/21/02

Emp- 4470115340
 David Rodger
 Larry Wisoski
 Larry Morrison

TOTALS \$25,000 \$12,468 \$60,000

APPROVAL

6/21/02
Date

H. Loy Anderson, Jr.


SDNY_GM_02771963

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

Visa Business Card Regulations



**PALM BEACH NATIONAL BANK
& TRUST COMPANY**

3931 RCA Blvd Suite 3102
Palm Beach Gardens, FL 33410

The Undersigned Holder agrees to the following terms and conditions:

Dated this 7 day of May, 2002
JEGE, INC.
 Name of Holder (Name of Corporation, Partnership, Proprietorship)
 By: [Signature]
 Authorized Signature
Pres.
 Title

1. **Agreement.** These regulations govern the possession and use of VISA Business Cards ("card") issued by Palm Beach National Bank & Trust Co. ("Issuer"). Each party that applies for a VISA Business Card is referred to in these regulations as a Holder. Issuer shall establish an account for each person designated by Holder as an authorized user ("Authorized User"). Holder consents and agrees to these regulations and to the terms contained on the cards, any sales drafts, credit adjustment memos or cash advance drafts signed by or given to Holder or any Authorized User. The provisions of these regulations, as they may be amended from time to time as provided in these regulations, govern Holder's obligations, notwithstanding any additional or different terms contained in the cards, sales drafts, credit adjustment memos and cash advance drafts or any other documents evidencing an account transaction. Holder authorizes an investigation of its credit standing prior to the issuance of cards and at any time thereafter, and authorizes disclosure of information to third parties relating to its credit standing. If Holder or Authorized User requests any VISA Business Card services, Holder or Authorized User consents to the release of Holder's or Authorized User's personal data to VISA USA, Inc. and its member financial institutions and/or their respective contractors for the purposes of providing such services.

2. **Membership.** A non-refundable annual membership fee of N/A will be assessed per card. Holder represents that cards will be used exclusively for business purposes and not for personal, family, household or agricultural purposes.

3. **Use of Card.** Credit for purchases from a merchant or cash advances from a participating financial institution may be obtained by presenting the card to the merchant or participating financial institution, and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for purchases made or cash received. The card may also be used to obtain cash advances from certain automated equipment provided it is used with the correct personal identification number ("PIN"). The amount and frequency of cash withdrawals and purchases may be limited. Except as provided below with respect to Holder's liability for unauthorized use where Issuer has issued ten (10) or more cards at Holder's request, Holder will be liable up to a maximum of \$50.00 for the unauthorized use of a card or PIN issued at Holder's request for charges that occur before Issuer receives notification orally or in writing of loss, theft or possible unauthorized use of a card or PIN. If Issuer has issued ten (10) or more cards at Holder's request, Holder will be liable for any and all unauthorized use of a card. Unauthorized use is any use by an individual other than an Authorized User if without the knowledge or consent of the Holder. Any use of the card or PIN by an Authorized User, or by any other with the knowledge or consent of the Authorized User, or Holder, is authorized use. Lost or stolen cards or PINs should be reported immediately to Issuer by notifying BankCard Center, P.O. Box 1111, Madison, WI 53701-1111, Telephone (608)829-6100 or 1-800-221-5920. Holder shall be liable for all charges, fees and other costs that accrue on each account.

4. **Credit Line.** Holder will from time to time be informed of the amount of the approved credit line under each account established for Holder, and Holder covenants not to make, authorize or allow credit purchases or borrowings in excess of the amount. However, notwithstanding such credit line, Holder is liable for all purchases and borrowings made with its cards by it or by anyone authorized to use the cards.

5. **Payment.** Holder will be furnished at the address identified by Holder, a monthly statement for each account for each billing period at the end of which there is an undisputed debit or credit balance of \$1.00 or more. The full amount billed ("New Balance") is due on demand. If Issuer does not demand payment of the New Balance on the monthly billing statement, either (a) the New Balance or, (b) a Minimum Payment of the greater of \$20 or 5% of the New Balance, shall be paid within 25 days after the Closing Date of that billing statement. Payments must be made at BankCard Center, Milwaukee, Wisconsin, 53288-0200. Payments made at any other location may cause delay in crediting the account. Payments received after 2:00 P.M. on any Monday through Friday, but excluding federal legal holidays, or at any time on any non-banking day will be considered as payments made on the following banking day. All payments will be applied first to interest, second to additional fees, if any, in the order of their entry to the account, third to previously billed cash advances, purchases and other similar charges in the order of their entry to the account, and then to current cash advances, purchases and other similar charges in the order of their entry to the account.

6. **Finance Charges.** Interest shall accrue on each account as shown on the monthly statements, for each billing period in which there is a cash advance or the Previous Balance is not paid in full prior to the Closing Date of the billing statement. Interest is computed by applying the monthly periodic rate of 1.208% (ANNUAL PERCENTAGE RATE OF 14.5%) to the average daily balance of the account. To get the average daily balance, we take the beginning balance of the account each day, add any new cash advances, credit purchases and other charges, and subtract any payments or credits, unpaid late charges, unpaid membership fees and other unpaid fees. This gives us the daily balance.

Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. Interest accrues on credit purchases beginning on the date the purchase is posted to the account unless the Previous Balance shown on the statement is paid in full prior to the Closing Date of the statement. Credit purchases made during the statement period and the Previous Balance will be excluded from the calculation of average daily balance if the Previous Balance shown on the front of the statement is paid in full prior to the Closing Date. Interest on cash advances begins to accrue on the date the advance is posted to the account. Additional interest on an account may be avoided by paying in full the New Balance shown on the account's monthly statement within 25 days after the Closing Date for that statement.

7. **Additional Fees.** Each account shall be subject to the following additional fees: (1) \$25 late charge if any minimum payment is not paid in full on or before the due date shown on the monthly statement issued immediately after the monthly statement on which the unpaid minimum payment first appears; (2) \$10 for each cash advance; (3) \$5 for replacement of a card; and (4) reasonable charges according to the then current fee schedule for additional copies of monthly statements, drafts and receipts requested. Fees imposed will be posted to the account.

8. **Foreign Transactions.** If a Holder's card is used to effect a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by VISA International. VISA converts foreign currency to U.S. dollars using either the government mandated exchange rate or the wholesale exchange rate, in effect one day before the date of the conversion, as applicable. The exchange rate is increased by 1% if the conversions made in connection with a charge to an account and decreased by 1% if the conversion is made in connection with a credit to an account. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Holder agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of this paragraph.

9. **Disputes.** Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Issuer has no responsibility for merchandise or services obtained with a card and any dispute concerning merchandise or services will be independently settled by Holder with the merchant concerned.

10. **Default.** Holder covenants to observe and comply with these regulations and not to permit an event of default to occur. Holder further covenants not to take any action or permit any event to occur which materially impairs Holder's ability to pay when due. Upon the occurrence of any one or more of the following events of default: (a) Holder fails to pay at least the Minimum Payment when due; (b) Holder dies, ceases to exist, changes residency to another state, becomes insolvent or the subject of bankruptcy or insolvency proceedings; (c) Holder fails to observe any covenant or duty contained in these regulations; (d) any item in any financial statement delivered by Holder to Issuer is false in any material respect when given; or (e) the occurrence of default under any agreement securing the obligations hereunder, the full amount of Holder's account shall, at Issuer's option become immediately due and payable. Holder agrees to pay all costs of collection before and after judgment, including reasonable attorneys' fees (including those incurred in successful defense or settlement of any counterclaim brought by Holder or incident to any action or proceeding involving Holder brought pursuant to the United States Bankruptcy Code).

11. **Right of Setoff.** Issuer has the right of setoff against any deposit account Holder maintains with Issuer to satisfy any obligations of Holder to Issuer.

12. **Termination.** Holder's consent to these regulations may be terminated at any time by surrendering the cards issued to Holder or at Holder's request, but such termination shall not affect Holder's obligations as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each Authorized User. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privileges to use the cards may be revoked or limited by Issuer to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Holder agrees to surrender them to Issuer upon demand. Holder agrees to notify Issuer immediately of any cancellation of an Authorized User's charging privileges. Holder shall return to Issuer any cards issued to Authorized Users whose privileges have been terminated.

13. **Amendments.** Issuer may amend these regulations and may amend the charge terms from time to time and will mail to Holder at Holder's last known address as shown on the records of Issuer written notice of any such change not less than 15 days prior to its effective date, or as otherwise required by law. Invalidity of any provision of these regulations shall not affect the validity of any other provisions.

14. **Governing Law.** Holder agrees to be governed by Florida law with respect to all aspects of the transactions arising under these regulations.

FORM# 990004 REVISED 0899

SDNY_GM_02771965

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

EFTA_00258773

EFTA01338277

GUARANTY AGREEMENT

If the applicant for the Account is approved, then the following Guaranty will be effective. If the application for the Account is not approved, then the following Guaranty is null and void.

CONTINUING UNLIMITED GUARANTY. For good and valuable consideration, and for the purpose(s) of inducing Palm Beach National Bank & Trust Company ("Bank") to extend, make, renew, modify and or continue to extend, make, renew or modify the Business Credit Card Account of [JEFREY EPSTEIN] (the "Borrower") the undersigned Guarantor (jointly and severally, if more than one, "Guarantor") absolutely and unconditionally guarantees and promises to pay to Bank or its order, on demand, in lawfully obtained legal tender of the United States of America, the Account indebtedness of the Borrower to Bank on the terms and conditions set forth in this Guaranty. Under this Guaranty, the liability of Guarantor is unlimited and the obligations of Guarantor are continuing.

NATURE OF GUARANTY. Guarantor's liability under this Guaranty shall be open and continuous for so long as this Guaranty remains in force. Guarantor intends to guarantee at all times the performance and prompt payment when due, whether at maturity or earlier by reason of acceleration or otherwise, of all Account indebtedness. Accordingly, no payments made upon the Account indebtedness will discharge or diminish the continuing liability of Guarantor in connection with any remaining portions of the Account indebtedness or any of the Account indebtedness which subsequently arises or is thereafter incurred or contracted. This is not a special guaranty.

DURATION OF GUARANTY. This Guaranty will take effect when received by Bank without the necessity of any acceptance by Bank, or any notice to Guarantor or the Business, and will continue in full force until all Account indebtedness incurred or contracted before receipt by Bank of any notice of revocation shall have been fully and finally paid and satisfied and all other obligations of Guarantor under this Guaranty shall have been performed in full. If Guarantor elects to revoke this Guaranty, Guarantor may only do so in writing. Written revocation of this Guaranty will apply only to advances or new Account indebtedness created after actual receipt by Bank of Guarantor's written revocation.

This Guaranty and Guarantor's obligations hereunder remains fully enforceable irrespective of any claim, defense or counterclaim which Borrower may assert on the Account indebtedness, including but not limited to failure of consideration, breach of warranty, payment, statute of frauds, statute of limitations, accord and satisfaction, and usury, none of which Guarantor hereby waives along with any standing by Guarantor to assert any said claim, defense or counter claim.

GUARANTOR'S AUTHORIZATION TO PALM BEACH NATIONAL BANK & TRUST COMPANY. Guarantor authorizes Bank, either before or after any revocation hereof, without notice or demand and without lessening Guarantor's liability under this Guaranty, from time to time to alter, supplement, compromise, modify, renew, extend, terminate, accelerate, waive or otherwise change one or more times the time for payment or other terms, conditions, or provisions of the Account.

GUARANTOR'S REPRESENTATIONS AND WARRANTIES. Guarantor represents and warrants to Bank that (a) no representations or agreements of any kind have been made to Guarantor which would limit or qualify in any way the terms of this Guaranty; (b) Guarantor has, to its own satisfaction, independently investigated (and relies exclusively on); (i) Borrower's credit history; (ii) Borrower's payment history with Bank, if any; and (iii) Borrower's past, current, and projected financial condition; (c) Upon Bank's request, Guarantor will provide to Bank financial and credit information in form acceptable to Bank and (d) Guarantor has established adequate means of obtaining from Borrower on a continuing basis information regarding Borrower's financial condition. Guarantor agrees to keep adequately informed from such means of any facts, events, or circumstances which might in any way affect Guarantor's risks under this Guaranty, and Guarantor further agrees that, absent a request for information, Bank shall have no obligation to disclose to Guarantor any information or documents acquired by Bank in the course of its relationship with Borrower.

GUARANTOR'S WAIVERS. Except as prohibited by applicable law, Guarantor waives any right to require Bank (a) to make any presentment, protest, demand, or notice of any kind, including notice of any nonpayment of the Account indebtedness or notice of any action or nonaction on the part of Borrower or (b) to resort for payment or to proceed directly or at once against any person, including Borrower or any other Guarantor.

If now or hereafter Borrower shall be or become insolvent, Guarantor hereby forever waives and relinquishes in favor of Bank and Borrower, and their respective successors, any claim, right or remedy to payment Guarantor may now have or hereafter have or acquire against Borrower that arises hereunder and/or performance by any guarantor including without limitations, any claims, remedy or right of subrogation, reimbursement, exoneration, indemnification, or participation in any claim, right or remedy of Bank against Borrower, whether or not such claim, right or remedy arises in equity, under contract, statute, common law or otherwise, by subrogation or otherwise, so that at no time shall Guarantor be or become a "creditor" of Borrower within the meaning of 11 U.S.C. Section 547(b), or any successor provision of the Federal bankruptcy laws.

Guarantor also waives any and all rights or defenses arising by reason of any election of remedies by Bank which destroys or otherwise adversely affects Guarantor's subrogation rights or Guarantor's rights to proceed against Borrower for reimbursement, including without limitation, any loss of rights Guarantor may suffer by reason of any law limiting, qualifying, or discharging the Account indebtedness. If payment is made by Borrower, whether voluntarily or otherwise, or by any third party, on the Account indebtedness and thereafter Bank is forced to remit the amount of that payment to Borrower's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, the Indebtedness shall be considered unpaid for the purpose of enforcement of this Guaranty. This provision shall survive termination of this Guaranty.

RIGHT OF SETOFF. Guarantor authorizes Bank, to the extent permitted by applicable law, to charge, withdraw or setoff all sums owing on the Account against any and all the accounts set forth below in the Accounts section without prior demand or notice to Guarantor.

ACCOUNTS. Accounts shall include all Guarantor's deposits, accounts (whether checking savings, or some other account) or securities now or hereafter in the possession of or on deposit with Bank or with any Bank's affiliate or subsidiary including without limitation all accounts held jointly with someone else and all accounts Guarantor may open in the future, excluding, however, all IRA, Keogh and trust accounts.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Guaranty:

Amendments. This Guaranty constitutes the entire understanding, and agreement of the parties as to the matters set forth in this Guaranty and supersedes all prior understanding and correspondence, oral or written, with respect to the subject matter hereof. No alteration of or amendment to this Guaranty shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Applicable Law. This Guaranty shall be governed by and construed in accordance with the laws of the state where the Issuing Bank referenced above maintains its principal office.

Attorney's Fee; Expenses. Guarantor agrees to pay upon demand all of Bank's costs and expenses, including reasonable attorney's fees and Bank's legal expenses, incurred in connection with the Account or the enforcement of this Guaranty. Bank may pay someone else to help enforce this Guaranty and Guarantor shall pay the costs and expenses of such enforcement. Costs and expenses include Bank's reasonable attorneys' fees and legal expenses whether or not there is a lawsuit, for bankruptcy proceedings (and including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. Guarantor also shall pay all court costs and such additional fees as may be directed by the court.

Interpretation. In all cases where there is more than one Borrower or Guarantor, then all words used in this Guaranty in the singular shall be deemed to have been used in the plural where the context and construction so require; and where there is more than one Borrower when this Guaranty is executed by more than one Guarantor, the words Borrower and "Guarantor" respectively shall mean all and any one or more of them. The words "Guarantor," "Borrower," and "Bank," include the heirs, successors, assigns, and transferees of each of them. Section headings in this Guaranty are for convenience purposes only and are not to be used to interpret or define the provisions of this Guaranty. If a court of competent jurisdiction finds any provision of this Guaranty to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances, and all provisions of this Guaranty in all other respects shall remain valid and enforceable.

Waiver. Bank shall not be deemed to have waived any rights under this Guaranty unless such waiver is given in writing and signed by Bank. No delay or omission on the part of Bank in exercising any right shall operate as a waiver of such right or any other right. A waiver by Bank of a provision of this Guaranty shall not prejudice or constitute a waiver of Bank's right otherwise to demand strict compliance with that provision or any other provision of this Guaranty. No prior waiver by Bank, nor any course of dealing between Bank and Guarantor, shall constitute a waiver of any of Bank's rights or of any of Guarantor's obligations as to any future transactions. Whenever the consent of Bank is required under this Guaranty, the granting of such consent by Bank in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Bank.

There are costs associated with the use of this credit card. For specific information regarding the costs, please write us at Palm Beach National Bank & Trust Company, P.O. Box 14218, North Palm Beach, Florida 33408 or call us at 561-624-7365.

The undersigned certifies that all statements in this Application and on each document required to be submitted in connection herewith, including federal income tax returns, are true, correct and complete. The undersigned authorizes Palm Beach National Bank & Trust Company to rely upon such statements, make such inquiries, and gather such information as Palm Beach National Bank & Trust Company deems necessary and reasonable to verify any information provided to Palm Beach National Bank & Trust Company on this Application on any such required document, including inquiries to the Internal Revenue Service, business credit reporting and credit bureau agencies and associations, and further authorizes Palm Beach National Bank & Trust Company, its holding company and affiliates and related service corporations to exchange this application, the information contained in or submitted with this Application and all banking relationship information with each other and with business credit reporting or credit bureau agencies and associations and creditors of the undersigned. The undersigned further agrees to notify Palm Beach National Bank & Trust Company promptly of any material change in any such information.

The undersigned certifies that he/she has full authority to act on behalf of Applicant in connection with this credit request.

EACH UNDERSIGNED GUARANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS GUARANTY AND AGREES TO ITS TERMS.

GUARANTOR NAME PRINTED

JEFFREY EPSTEIN

SIGNATURE

[Handwritten Signature]

DATE

5/02

VII. DOCUMENTATION REQUIREMENTS

Please deliver your completed application along with the required documents to your Palm Beach National Bank & Trust Company representative for processing.

SDNY_GM_02771966

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

EFTA_00258774

EFTA01338278

NES, LLC
FOURTH FLOOR
457 MADISON AVENUE
NEW YORK, NEW YORK 10022

J66

TELEPHONE (212) 750-9790
TELEFAX (212) 371-8042

March 31, 2005

Jeffrey
Colonial Bank

Re: Main account #: 470 1153 4000 6468

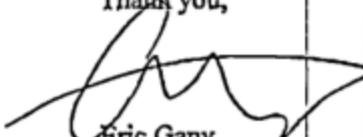
VIA FACSIMILE: (561) 616-4092

Please make the following changes to the above main account number:

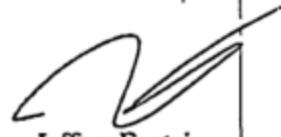
- Add a new card for William G. Hammond with a credit limit of \$2,500 Social Security # [REDACTED]
- Reduce Larry Morrison credit limit to \$2,500.

If you have any questions, feel free to contact me at the above number.

Thank you,



Eric Gany



Jeffrey Epstein

SDNY_GM_02771967

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

EFTA_00258775

EFTA01338279

Key Policy Exceptions

<input type="checkbox"/> Credit History	<input type="checkbox"/> Loan-to-Value Ratio
<input type="checkbox"/> Debt-to-Income Ratio	<input type="checkbox"/> Satisfactory Appraisal
<input type="checkbox"/> Debt Service Ratio	<input type="checkbox"/> Personal Guarantees
<input checked="" type="checkbox"/> Financial Statement/Application/Tax Returns	<input type="checkbox"/> Constr. Loan Ratios
<input type="checkbox"/> Appropriate Terms/Amortization	<input type="checkbox"/> Closing Requirements
<input type="checkbox"/> No Policy Exceptions	<input type="checkbox"/> No Termite/Roof Insp.
	<input type="checkbox"/> No Deposit Rel'shp


 Loan Officer Initials

Policy Exceptions must be explained in the POLICY EXCEPTIONS paragraph of the Loan Presentation Write-Up.

DEBT RANGE: (CREDIT LINES) 2000-2001 1999-200 1998-1999

MAXIMUM _____

MINIMUM _____

DAYS OUT OF DEBT: _____

ACCOUNT TYPE	DIRECT		RELATED		TOTAL
	Avg. Collec	Lend. Bal.	Avg. Collec	Lend. Bal.	Avg. Collected
DDA	0	0	0	0	0
Money Market	0	0	0	0	0
Time	0	0	0	0	0
Savings	0	0	0	0	0
Total	0	0	0	0	0

Profitability Average (Months) \$

SUMMARY OF BANKING RELATIONSHIP: (date opened, account numbers, related accounts, etc.)

DAY	ACCT#	DATE OPENED	ALB
	110003094	Mar-91	\$ 5,512
	110003162	Mar-91	\$ 87,143
	110019191	Jan-94	##### \$1,184,060
	110097453	Oct-97	\$ 4,866
	110132758	Jan-01	\$ 54,533
	7166030107	Aug-99	\$ 113,800

FEES				
	PAID		LOAN	
	IN CASH	FINANCE	PROCEED	OTHER:
LOAN FEE				
DOC STAMPS				
INTANGIBLE TAX				
LIEN FEES				
DOC FILINGS				
INTEREST				
OTHER:				

SIGNERS & TITLE:

CHECK # _____ ACCT # _____

WIRE _____

OTHER: _____

PAYMENT METHOD: COUPON BILLING AUTO CHARGE

LOAN DATE: TBD FIRST PAYMENT DATE: Standard

DATE DOCUMENTS NEEDED: TBD ACA/

SDNY_GM_02771968

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

EFTA_00258776

EFTA01338280

Inquiry Information:

Date of Inquiry: 06/05/2002
 UserID: ANNL

Subject Information: Name: Epstein, Jeffrey E
 SSN: [REDACTED]

Current Address: 457 Madison AV
 New York, NY 10020

Report Results

ENH BEACON SCORE: 699 00022/00010/00008
 ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD OR COLLECTION AGENCY FILING
 PROPORTION OF BALANCES TO CREDIT LIMITS, TOO HIGH ON BANK/OTHER REVOLVING ACCTS
 TOO MANY INQUIRIES LAST 12 MONTHS
 SSN ISSUED-67 STATE ISSUED-NY

* 048 EQUIFAX INFORMATION SERVICES LLC, P O BOX 740241,
 ,ATLANTA,GA,30374-0241,800/685-1111

*EPSTEIN,JEFFERY,E SINCE 04/22/77 FAD 05/03/02 FN-307
 457,MADISON,AVE,NEW YORK,NY,10022,TAPE RPTD 01/99
 358,EL BRILLO,WAY,PALM BEACH,FL,33480,TAPE RPTD 08/98
 265,E 66TH,ST,NEW YORK,NY,10021,TAPE RPTD 04/98
 BDS-01/20/1953,SSN-[REDACTED] SSN VER - Y
 01 ES-,SELF EMPLOYED
 02 EF-CONSULTING PRES,J EPSTEIN CO,NEW YORK,NY
 03 E2-,BEARS STEARNS

*SUM-02/77-05/02,PR/OI-NO,COLL-YES,FB-NO, ACCTS:11,HC\$1000-205K, 10-ONES, 1-OT
 ER.

***** COLLECTION ITEMS *****

LIST	RPTD	AMT/BAL	DLA/	ECOA	AGENCY/CLIENT	STATUS/SERIAL
10/98	12/98	\$180	08/98*	465YC93	DRS BUSBUR	UNPAID
		\$180	U	IMAGING ASSOCIA		2853977

FIRM / IDENT CODE	CS	RPTD	LIMIT	HICR	BAL \$	DLA MR (30-60-90+)MAX/DEL
ECOA/ACCOUNT NUMBER		OPND	P/DUE	TERM		24 MONTH HISTORY

BKCARD SER*6680N9235	R1	05/02	1000	---	0	04/02 41
I/541329534000		11/98	---	---		
CREDIT CARD						

CHASE NA *426BB3859	R1	05/02	18600	---	0	02/02 28
I/526327100960		03/85	---	---		
CREDIT CARD						

CHASE NA *4960N598	R1	05/02	5500	---	16	05/02 43
I/4305870160		10/98	---	10		
CREDIT CARD						

BLMD/FDSB *404DC21	R1	03/02	2001	---	0	30
I/445507		01/79	---	---		

<https://www.eport.equifax.com/cdat/servlet/com.equifax.gt.edat.ui.ResultRouter>

6/5/2002

CHARGE

HSBC BANK *100BB53	R1 04/01	---	8300	0 04/00	53
I/521531700129	10/96	---	---		
PAID ACCOUNT/ZERO BALANCE					
ACCOUNT CLOSED BY CREDIT GRANTOR					
STBC CLASS*4470N17753	R1 05/94	---	2000	0	37
I/583029	04/91	---	---		
REVOLVING TOTALS		27101	10300	16	
		---	10		

AMEX *402BB48257	O1 04/02	---	181K	32214	04/02
I/-006430063018384481	02/77	---	---		

CREDIT CARD

AMEX *402BB48257	O1 04/02	---	205K	94724	04/02 01
I/-006430063018336622	10/77	---	---		

CREDIT CARD

AMEX *402BB48257	O1 04/02	---	23439	16386	04/02 01
I/-006430063018316341	10/00	---	---		

CREDIT CARD

AMEX *402BB48257	O1 04/02	---	15400	0	03/02 01
I/-006430063018358391	06/77	---	---		

CREDIT CARD

OPEN TOTALS		---	424839	143324	
		---	---		

GRAND TOTALS		27101	435139	143340	
		---	10		

CHASE NA *426BB3859	11/98	---	---	---	06/97
526327100939	03/85				

LOST OR STOLEN CARD
CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

*INQS-INFOLINK 608ZB03120 01/03/02 PBNATBK&TR 465BB19416 09/18/01
PBNATBK&TR 465BB19416 08/21/01 TAMINSPEC 496IZ00338 07/10/01
&

END OF REPORT EQUIFAX AND AFFILIATES - 06/05/02 SAFESCANNED

CUSTOMER PROFILE - BALANCE SUMMARY

NEXT = PAGE 1
06/05/02 08:31:46

BANK 534 CUST # 00000002550
CUST NAME JEFFREY E EPSTEIN
457 MADISON AVE 4TH FL
NEW YORK NY 10020

REMARKS
HISTORICAL INFO

STATUS	OPEN	TAX ID	S	[REDACTED]
DATE OPENED	03-08-1991	HOME PHONE		
DATE CLOSED		BUS PHONE		561-655-7626
BRANCH	PALM BEACH OFFICE	PRIM OFFICER		H LOY ANDERSON
COST CENTER	0000200	SEC OFFICER		DOROTHY WILSON

BNK APPL	ACCOUNT NUMBER	S	OPEN	P	RELATION	CDTYP	BALANCE	SRA
534 CC	[REDACTED]	O	11-98	P	AUTH SIGN		979	*
534 DP	00110003094	O	03-91	P	SOLE OWNE	N 015	5,933	N *
534 DP	00110003162	O	03-91	P	SOLE OWNE	N 015	102,491	N *
534 DP	00110019191	O	01-94	P	SOLE OWNE	M 014	1,794,477	N *
534 DP	00110097453	O	10-97	P	SOLE OWNE	N 015	4,816	N *
534 DP	[REDACTED]	O	01-01	S	AUTH SIGN	D 075	12,715	N *
534 DP	07166030107	O	08-99	P	SOLE OWNE	C 028	114,530	N *
534 HH	[REDACTED]	O	09-00	P	HH RELATE			

CIC3209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

SDNY_GM_02771971

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

EFTA_00258779

EFTA01338283

ACCOUNT: 0110019191 INQUIRY: 202 SEARCH: TRIAL BALANCE 14:08:16 06/21/02
 NAME: EPSTEIN JE MONEY MARKET ACCOUNT AUTHORITY: 0
 BRANCH: 2 OPEN DATE: 01-10-1994 LEDGER: 5,065,726.89
 TYPE ACCT: 014 OFFICERS: 00001 00027 CURBAL: 5,065,726.89
 STATUS: SERV CHG: 809 AVAIL: 5,065,726.89
 DATE LST TRAN: 06-19-02 CHG/NO CHG: 0 REL AVAIL: .00
 DATE LST STMT: 05-31-02 ANL CYC: 101 AV LED: 1,184,060
 DATE LST DEP: 06-19-02 STMT CYC: 101 OD CODE: 0
 LAST DEP: 4,000,000.00 TIMES OD-Y: OD LIMIT:
 STOPS: N HOLDS: N RETURNS-Y: STMT ENC: 1
 # DEBITS: 21 # CREDITS: 5
 ATS IND: N SAV ACCT:
 S AVG BAL: S MIN BAL:
 CONS OD: 0 DORM S/C: .00
 LAST CONTACT: 06-19-02 DATE LAST MAINT: 04-10-02 TIMES TRANS:
 UAF EXCEP TERM: 0 UAF LIMIT: 9999999999 PND STMT CYC: 101
 RELATED LEDG BAL: 0 CLSE BAL: 5,067,732.25
 AVAIL SCHEDULE: 001 ACTION CODE: 0
 TIN: S ██████████ LAST OD/NSF: 00-00-00
 ESCBAL: .00 POST ACH: Y AVL EXCPN DATE: 00-00-00
 AVL EXCPN PLAN: 000
 MARKET: 0000

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ACCOUNT: 0110097453 INQUIRY: TRIAL BALANCE
NAME: EPSTEIN JEFFREY E BR: 202 SEARCH:
BRANCH: 2 NOW ACCOUNT
TYPE ACCT: 015 OPEN DATE: 10-21-1997
STATUS: OFFICERS: 00001 00024
DATE LST TRAN: 02-14-02 SERV CHG: 004
DATE LST STMT: 06-11-02 CHG/NO CHG: 1
DATE LST DEP: 04-24-01 ANL CYC: 165
LAST DEP: 1,225,000.00 STMT CYC: 165
STOPS: N HOLDS: N RETURNS-Y:
DEBITS: # CREDITS:
ATS IND: N SAV ACCT:
S AVG BAL: S MIN BAL:
CONS OD: 0 DORM S/C: .00
LAST CONTACT: 02-14-02 DATE LAST MAINT: 04-10-02
UAF EXCEP TERM: 0 UAF LIMIT: 99999999999
RELATED LEDG BAL: 0
AVAIL SCHEDULE: 001 AVL EXCPN DATE: 00-00-00
TIN: S [REDACTED] POST ACH: Y
ESCBAL: .00

14:08:40 06/21/02
AUTHORITY: 0

LEDGER: 4,817.87
CURBAL: 4,817.87
AVAIL: 4,817.87
REL AVAIL: .00
AV LED: 4,866
OD CODE: 0
OD LIMIT:
STMT ENC:

TIMES TRANS:
PND STMT CYC: 165
DORM INT: .00
CLSE BAL: 4,818.17
ACTION CODE: 0
LAST OD/NSF: 04-23-01
AVL EXCPN PLAN: 000
MARKET: 0000

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SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

SDNY_GM_02771975

EFTA_00258783

EFTA01338287

SYSTEM ACCOUNT INQUIRY TRIAL BALANCE 14:08:54 06/21/02
 ACCOUNT: 0110132758 INQ Y: 202 SEARCH: AUTHORITY: 0
 NAME: JEJE INC DEMAND DEPOSIT ACCOUNT
 BRANCH: 2 OPEN DATE: 01-16-2001 LEDGER: 12,715.42
 TYPE ACCT: 075 OFFICERS: 00024 00027 CURBAL: 12,715.42
 STATUS: SERV CHG: 805 AVAIL: 12,715.42
 DATE LST TRAN: 06-04-02 CHG/NO CHG: 1 REL AVAIL: .00
 DATE LST STMT: 05-31-02 ANL CYC: 101 AV LED: 54,533
 DATE LST DEP: 05-06-02 STMT CYC: 101 OD CODE: 0
 LAST DEP: 200,000.00 TIMES OD-Y: OD LIMIT:
 STOPS: N HOLDS: N RETURNS-Y: STMT ENC: 4
 # DEBITS: 4 # CREDITS:
 ATS IND: N SAV ACCT:
 S AVG BAL: S MIN BAL: TIMES TRANS:
 CONS OD: 0 DORM S/C: .00 PND STMT CYC: 101
 LAST CONTACT: 06-04-02 DATE LAST MAINT: 02-06-01 DORM INT: .00
 UAF EXCEP TERM: 0 UAF LIMIT: 9999999999 CLSE BAL: 12,715.42
 RELATED LEDG BAL: 0 ACTION CODE: 0
 AVAIL SCHEDULE: 001 AVL EXCPN DATE: 00-00-00 LAST OD/NSF: 00-00-00
 TIN: [REDACTED] AVL EXCPN PLAN: 000
 ESCBAL: .00 POST ACH: Y MARKET: 0000

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SDNY_GM_02771976

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

EFTA_00258784

EFTA01338288

ACCOUNT: 7166030107 INQRY: 202 SEARCH: 14:09:10 06/21/02
 NAME: EPSTEIN JEFFREY E CERTIFICATE OF DEPOSIT ACCOUNT AUTHORITY: 0
 BRANCH: 2 OPEN DATE: 08-24-1999 LEDGER: 114,530.51
 TYPE ACCT: 028 OFFICERS: 00024 00018 CURBAL: 114,530.51
 STATUS: SERV CHG: 500 AVAIL: 14,530.51
 DATE LST TRAN: 08-24-99 CHG/NO CHG: 0 REL AVAIL: .00
 DATE LST STMT: 03-29-02 ANL CYC: 100 AV LED: 113,800
 DATE LST DEP: 08-23-99 STMT CYC: 100 OD CODE: 0
 LAST DEP: 100,000.00 TIMES OD-Y: OD LIMIT:
 STOPS: N HOLDS: Y RETURNS-Y: STMT ENC:
 # DEBITS: # CREDITS:
 ATS IND: N SAV ACCT:
 S AVG BAL: S MIN BAL: TIMES TRANS:
 CONS OD: 0 DORM S/C: .00 PND STMT CYC: 100
 LAST CONTACT: 08-24-99 DATE LAST MAINT: 02-14-01 DORM INT: .00
 UAF EXCEP TERM: 0 UAF LIMIT: 9999999999 CLSE BAL: 114,826.25
 RELATED LEDG BAL: 0 ACTION CODE: 0
 AVAIL SCHEDULE: 001 AVL EXCPN DATE: 00-00-00 LAST OD/NSF: 00-00-00
 TIN: [REDACTED] AVL EXCPN PLAN: 000
 ESCBAL: .00 POST ACH: N MARKET: 0000

DOLLAR HOLD ON THIS ACCOUNT

SDNY_GM_02771977

SUBJECT TO PROTECTIVE ORDER PARAGRAPHS 7, 8, 9, 10, 15, and 17

EFTA_00258785

EFTA01338289

From: Nancy Bruno
To: Girten, Arlene
Date: 6/5/02 10:04AM
Subject: Jeffrey Epstein

Mr. Epstein has a Visa Business Card for one of his companies - NES - which he personally guarantees. Mr. Anderson approved a credit limit of \$35,000. Now Mr. Epstein has applied for another Visa Business Card for another one of his companies - JEBE, Inc., and is requesting a credit limit of \$25,000. The first card was approved without requiring financial information and this new request, if approved the same way, would need to be approved by Mr. Anderson with either Jim, Tim or Bert signing with him because of the exception. If Mr. Anderson would like to approve this request I can prepare the Writeup - just let me know. Thanks.

From: Nancy Bruno
To: Girten, Arlene
Date: 6/10/02 4:20PM
Subject: Re: Jeffrey Epstein

No other loans - just deposits

>>> Arlene Girten 06/10/02 04:05PM >>>

Hi Nancy. Does he have any other borrowings with us other than his credit cards?