

# JEFFREY E. EPSTEIN

## Memorandum

To: Janet, JP Morgan  
 From: Harry Beller   
 Date: November 19, 2008  
 Re: Jeffrey Epstein  
 Account # 

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Please wire Forty Thousand Five Hundred Dollars (\$40,500) from the above account to:

Bank name: Nexity Bank  
 ABA #:   
 Credit to: Merchants Commercial Bank  
 Port of Sale Mall, Suite 15  
 St Thomas, USVI  
 Account # 

For the account of: Newman & Moll Concrete Contractors  
 Account #: 

Reference: Project 03-120 LSJ Mechanical Building

Please call Rich Kahn with the Fed Reference number a 