

JEFFREY E. EPSTEIN

Memorandum

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

Please wire One Hundred Twenty Thousand Six Hundred Four Dollars and 50/100 (\$120,604.50) from the above account to:

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

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

Reference: Progress payment #6 and #7.

Please call Rich Kahn with the Fed Reference number at [REDACTED]