

**JEFFREY E. EPSTEIN**

Memorandum

To: Francisco, JP Morgan

From: Harry Beller



Date: September 15, 2008

Re: Jeffrey Epstein  
Account # [REDACTED]

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Please wire Seventy Nine Thousand Five Hundred Twenty Five Dollars (\$79,525) 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 #5

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