

JEFFREY E. EPSTEIN

Memorandum

To: Francisco, JP Morgan

From: Harry Beller



Date: July 14, 2008

Re: Jeffrey Epstein
Account # 739-110438

Please wire Fifty Five Thousand Five Hundred Ninety Dollars and 44/100 (\$55,590.44) from the above account to:

Bank name: Nexity Bank

ABA #: 062006330

Credit to: Merchants Commercial Bank
Port of Sale Mall, Suite 15
St Thomas, USVI
Account # 2000001806

For the account of: Newman & Moll Concrete Contractors

Account #: 10002038

Reference: Progress payment #4

Please call Rich Kahn with the Fed Reference number at 212-750-1176