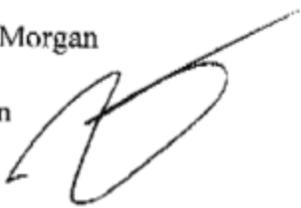


JEFFREY E. EPSTEIN

Memorandum

To: Francisco, JP Morgan
 From: Jeffrey Epstein
 Date: June 16, 2008
 Re: Jeffrey Epstein
 Account # 739-110438



Please wire Fifty Six Thousand Nine Hundred Six Dollars and 91/100 (\$56,906.91) 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
 [REDACTED] 806
 For the account of: Newman & Moll Concrete Contractors
 Account #: 10 [REDACTED]

Reference: Progress payment #3

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