

JEFFREY E. EPSTEIN

Memorandum

To: Francisco, JP Morgan
 From: Jeffrey Epstein
 Date: May 22, 2008
 Re: Jeffrey Epstein
 Account # 739-110438



Please wire Sixty Thousand Seven Hundred & Ten Dollars 00/100 (\$60,710.00) 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]

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