

**JEFFREY E. EPSTEIN**

Memorandum

To: Janet, JP Morgan  
From: Harry Beller *Harry Beller*  
Date: February 22, 2012  
Re: Jeffrey Epstein  
Account # [REDACTED]

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Please wire Fourteen Thousand Dollars & 00/100 (\$14,000) from the above account to:

For Credit to: FirstBank, Puerto Rico  
1519 Ponce Deleon Avenue  
Santurce, PR 00908  
  
ABA #: [REDACTED]  
  
For the account #: Virgin Islands Gunite Pools, LLC  
  
Account #: [REDACTED]