

JEFFREY E. EPSTEIN

Tel: [REDACTED]

Memorandum

To: Francisco, JP Morgan

From: Harry Beller



Date: January 10, 2008

Re: Jeffrey Epstein
Account # [REDACTED]

Please wire One Hundred Thousand Dollars (\$100,000) from the above account to:

For Credit to: FirstBank, Puerto Rico
1518 Ponce Deleon Avnue
PO 9146 San Juan 00908

ABA #: [REDACTED]

For the account #: LSJ, LLC
6300 Red Hook Quarters, B-3
St. Thomas, USVI 00802

Account #: [REDACTED]