

JEFFREY E. EPSTEIN

Tel: 212-750-9895

Memorandum

To: Francisco, JP Morgan

From: Harry Beller



Date: December 20, 2007

Re: Jeffrey Epstein
Account # 739-110438

Please wire Thirteen Thousand One Hundred Forty One Dollars (**\$13,141**) from the above account to:

For Credit to: Nordea Bank Finland PLC
437 Madison Ave
NY, NY 10022

ABA #: 026010786

For the account #: Crowley Maritime Corporation

Account #: 6053293001

Reference: Booking # CAT601441