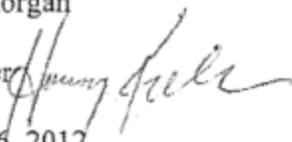


JEFFREY E. EPSTEIN

Memorandum

To: Janet, JP Morgan
From: Harry Beller 
Date: November 6, 2012
Re: Jeffrey Epstein
Account # 

Please wire **Nineteen Thousand Three Hundred Eighty Three Dollars & 75/100 (\$19,383.75)** from the above account to:

For credit to: Sabadell United Bank
ABA #: 
For further credit to: Tonja Haddad PA Trust Account
Account #: 
Reference: Inv # 639 & 10,000 retainer