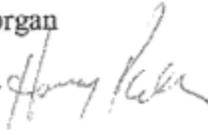


**JEFFREY E. EPSTEIN**

Memorandum

To: Janet, JP Morgan  
From: Harry Beller   
Date: January 24, 2012  
Re: Jeffrey Epstein  
Account # 

\*\*\*\*\*

Please wire Seventeen Thousand Dollars & 00/00 (**\$17,000.00**) from the above account to:

For Credit to: Regions Bank  
ABA #:   
For the account #: Atlanta Refrigeration Service  
Account #:   
Reference: Payment toward 1-27-2012 statement