

**JEFFREY E. EPSTEIN**

Memorandum

To: Janet, JP Morgan  
 From: Harry Beller *[Handwritten Signature]*  
 Date: September 20, 2011  
 Re: Jeffrey Epstein  
 Account # [REDACTED]

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 Please wire Fifteen Thousand Nine Hundred Ninety Seven Dollars & 00/100  
 (\$15,997.00) from the above account to:

Bank Name: Banco Popular de Puerto Rico  
 Hibiscus Alley Branch  
 34-35 Dronningens Gade  
 St Thomas, USVI 00802

ABA #: [REDACTED]

Acct #: [REDACTED]

For the account of: Vaccarino & Associates Inc.

Reference: LSJ LLC - 50% Final Payment Inv # 07142011