

JEFFREY E. EPSTEIN

Memorandum

To: Janet, JP Morgan
 From: Harry Beller 
 Date: January 31, 2011
 Re: JP Morgan
 Account # 739-110438

Please wire Twelve Thousand Two Hundred Four Dollars & 34/100 (\$12,204.34) from the above account to:

Bank name: First Bank
 Puerto Rico
 ABA #: 221571473
 Account name: Island Tile and Marble LLC
 Account #: 7191383628
 Reference: Inv # 2009-32877