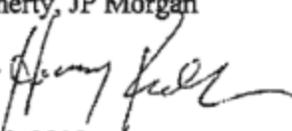


JEFFREY E. EPSTEIN

Memorandum

To: William Doherty, JP Morgan
 From: Harry Beller 
 Date: November 16, 2010
 Re: JP Morgan
 Account # 

Please wire Four Thousand One Hundred Sixty Five Dollars & 00/100 (\$4,165.00) from the above account to:

Bank name: First Bank
 St. Thomas
 ABA #: 
 Account name: Ismail Unerli c/o A&I Development LLC
 Account #: 
 Reference: LSJ - Inv # 1101108-1