

Thanks Justin. I have received confirmation from Card Services that we can reduce the exposure on the LSJ card from \$200k to \$150k immediately; however we will need the Special Consideration to follow to reduce this. Also, we will need the Special Consideration form and application for the new \$50k card to Southern Financial LLC even though we are not increasing the overall exposure.

Janet,

Can you please forward me the Special Consideration Forms, along with the new application for Southern Financial? Once I am in receipt of the Special Consideration forms, I will circulate the necessary approvals which will require both Tad and Ramsay's signoff. Thanks.

Regards,

Kenny

Kenneth Mallek, Vice President  
JPMorgan, The Private Bank  
270 Park Avenue - 17th Floor  
New York, NY 10017

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**From:** Nelson, Justin D  
**Sent:** Tuesday, April 02, 2013 9:21 PM  
**To:** Mallek, Kenneth A; French, Christopher F; Young, Janet E  
**Cc:** PB-Service1318; Travers, Scott B; Merriss Jr, Philip R.; Gramins, Margaret M  
**Subject:** RE: Executive endorsement needed

Kenny,

Financial Trust assets are moving to Southern Financial and they need a credit card for Southern Financial. We told them we are not increasing exposure for the overall Epstein relationship, so they agreed to lower LSJ to accommodate the additional card for Southern Financial. I'm ok with this. Regards, Justin

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-----Original Message-----

**From:** Mallek, Kenneth A  
**Sent:** Tuesday, April 02, 2013 06:32 PM Eastern Standard Time  
**To:** French, Christopher F; Young, Janet E  
**Cc:** PB-Service1318; Nelson, Justin D; Travers, Scott B; Merriss Jr, Philip R.; Gramins, Margaret M  
**Subject:** RE: Executive endorsement needed

Chris,

I have never granted a verbal approval as stated below which is not to say that it is not acceptable. I am aware that although we are re-allocating exposure, we may need a new Executive Endorsement if the previous card to LSJ was Exec. Endorsed (which I believe it was). I would like to see the card application though for the Southern Trust Company Inc. I