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**From:** French, Christopher F  
**Sent:** Tuesday, April 02, 2013 5:16 PM  
**To:** Young, Janet E  
**CC:** Mallek, Kenneth A; PB-Service1318; Nelson, Justin D; Travers, Scott B; Merriss Jr, Philip R.  
**Subject:** RE: Executive endorsement needed

Kenny – is this what we have approval to do?

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**From:** Young, Janet E  
**Sent:** Tuesday, April 02, 2013 6:09 PM  
**To:** French, Christopher F  
**CC:** Mallek, Kenneth A; PB-Service1318; Nelson, Justin D; Travers, Scott B  
**Subject:** Executive endorsement needed

Chris,  
Please provide your Executive Endorsement approval to lower a credit card limit and for a new issue request. The verbal approval should be stated as follows since JPM Card Services will not accept the approval unless it is stated as follows:

- " I approve to lower the limit of LSJ, LLC CC from \$200 K to \$150 K"
- " I approve the issue of a \$50 K limit business CC for the new entity "Southern Trust Company, Inc."

DM – Jeffrey Epstein – CAS ID 9710670708

CC limit change

- 1) CC # [REDACTED] – LSJ, LLC – Request to lower the CC limit from \$200 K to \$150 K

New CC issue request

- 1) Request to issue a new business CC in the name of Southern Trust, LLC with a \$50 K limit. Essentially we request to transfer the \$50 K availability from the above CC to this new CC.

Thank You,  
Janet Young

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Janet E. Young | Vice President | Private Bank | J.P. Morgan | NMLS ID # 832072 - 500 Stanton Christiana Road, Newark DE 19713

T: [REDACTED] F: [REDACTED]

Alternate contacts: Gina Magliocco and Jason Grosse | T: [REDACTED] F: [REDACTED]