

J.P.Morgan

June 13, 2011

Mr. Paul Davies
c/o Underwood Solicitors LLP
40 Welbeck Street
London, W1G 8LN

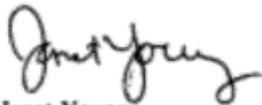
RE: Financial Trust Company Inc.

Dear Mr. Davies,

Our client Jeffrey Epstein has informed us that you have requested a Credit Reference Letter for Financial Trust Company, Inc. to indicate the interest in the property at Number 11 Cadogan Gardens, London for the company of Number Eleven Limited (registration 03634473).

JPMorgan Private Bank has had a satisfactory relationship with Jeffrey Epstein a major shareholder of Financial Trust Company, Inc. for the past nine years. Financial Trust, Inc. has maintained balances with JPMorgan Private Bank in the low eight figure range.

Best Regards,



Janet Young
Vice President

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J.P. Morgan Services, Inc as agent
for JPMorgan Chase Bank, N.A.