



Counterparty: SAINT THOMAS

Please confirm that the foregoing correctly sets forth the terms of our agreement by executing a copy of this Confirmation and returning it to us or by sending to us a letter, telex or facsimile substantially similar to this letter, which letter, telex or facsimile sets forth the material terms of the Transaction to which this Confirmation relates and indicates agreement to those terms. When referring to this Confirmation, please indicate: JPMorgan Deal Number(s): 6900015685137

JPMorgan Chase Bank, N.A.

Carmine Pilla

Name: Carmine Pilla

Title: Vice President

Accepted and confirmed as of the date
first written:
FINANCIAL TRUST COMPANY
INC

[Signature]

Name: JEFFREY Epstein

Title: President

Your reference number: 6900015685137