

**Certificate for the Purchase of IPOs
of Equity Securities
(Individual/Joint/Non-Institutional Account Holders)
Customer Representation**

J.P. Morgan

Page 1 of 3

- If the representations set forth in this Certificate are true and accurate, complete all sections, sign and return.

Registered Representative
PAUL BERRETT

Account Title: *FINANCIAL TRUST COMPANY* Account Number (s):
W23560001
Q30171005

As a precondition to selling a "new issue", generally referred to as an initial public offering ("IPOs") of equity securities, to any account, the Financial Industry Regulatory Authority (FINRA) requires that you sign and return a certificate indicating whether or not your account(s) is eligible to purchase shares of new issues in accordance with FINRA Rules 5130 (the "New Issue Rule") and 5131 (the "IPO Allocation Rule").

A. The full names and business affiliations of all persons having any beneficial interest in the account are as follows:

Name of Beneficial Owners	Company Affiliations & Nature of business	If Self-Employed, List Occupation
<i>Jeffrey Epstein</i>	<i>Financial Consulting Services</i>	

If more space is needed, please use an attached sheet and check here

B. FINRA Rule 5130 New Issues Certification

FINRA Rule 5130 (*formerly NASD Rule 2790*) (the "New Issue Rule"), prohibits the sale of any new issue shares to any account in which a restricted person holds a beneficial interest, unless otherwise permitted under this rule.

Each of the undersigned hereby certifies to J.P. Morgan Securities LLC ("JP Morgan") that no person having a beneficial interest in the account(s) is:

- (i) Associated with a FINRA member or other broker-dealer (i.e., any officer, director, general partner, associated person or other employee of a member or other broker-dealer);
- (ii) An agent of a FINRA member firm or any other broker-dealer (other than a limited business broker-dealer) that is engaged in the investment banking or securities business;
- (iii) A person who has authority to buy or sell securities for a bank, savings and loan institution, insurance company, investment company, investment advisory firm or other collective investment account (including a hedge fund, investment partnership, investment corporation, or any other collective investment vehicle that is engaged primarily in the purchase and/or sale of securities);¹
- (iv) A person who owns a broker-dealer;²
- (v) A person who is a finder with respect to the public offering or other person acting in a fiduciary capacity to the managing underwriter, including, but not limited to, attorneys, accountants and financial consultants; or
- (vi) A member of the immediate family³ of any such person in the above sections i-v who receives material support from the person or who gives material support to the person.

¹ A "collective investment account" does not include a "family investment vehicle" (i.e., a legal entity that is beneficially owned solely by immediate family members) nor an investment club (i.e., a group of friends, neighbors, business associates and others who pool their money to invest in stocks or other securities and are collectively responsible for making investment decisions).

² Any person listed, or required to be listed, in Schedules A, B or C of a Form BD; or any person who directly or indirectly owns 10% or more of a public reporting company listed, or required to be listed, in Schedule A of a Form BD; or any person who directly or indirectly owns 25% or more of a public reporting company listed, or required to be listed, in Schedule B of a Form BD.

³ For purposes of Section B, the term "immediate family" includes parents, mother-in-law or father-in-law, husband or wife, brother or sister, brother-in-law or sister-in-law, children or any relative or other person who is supported directly or indirectly to a material extent by the member, person associated with the member or other person in the above categories.

March 2011