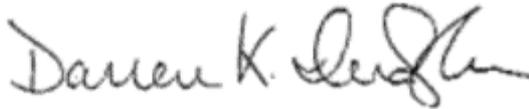


Financial Trust Company, Inc.

Memorandum

To: Janet
JP Morgan

From: Darren K. Indyke
December 16, 2008



Re: Account #: Financial Trust Company, Inc.
Account # [REDACTED]

Please transfer One Million Dollars (\$1,000,000) from the above account to Jeffrey E Epstein JP Morgan account # [REDACTED]

Please call Bella Klein at [REDACTED] with any questions.