

JEFFREY E. EPSTEIN

Memorandum

fo: Janet, JP Morgan

From: Harry Beller

Date: November 19, 2008

Re: Jeffrey Epstein

Account # [REDACTED]

*****514.****Die*****0*****[*****

Please wire Forty Thousand Five Hundred Dollars (\$40,500) from the above account to:

Bank name: Nexity Bank

ABA 4: 062006330

Credit to: Merchants Commercial Bank
Port of Sale Mall, Suite 15
St Thomas, USVI
Account # [REDACTED]

For the account of: Newman & Moll Concrete Contractors

Account #: 10002038

Reference: Project 03-120 LSJ Mechanical Building

Please call Rich Kahn with the Fed Reference number at [REDACTED]

10:03649353A673BCE 1212120081:38:22 PM [Central Standard Time] DNIS:-
605870046 CSID: [REDACTED] User:036PB_CE01MM 1 Po 1 of 1