

JEFFREY E. EPSTEIN

Memorandum

To: Janet, JP Morg  
From: Harry Beller  
Date: November 19, 2008  
Re: Jeffrey Epstein  
Account # [REDACTED]

\*\*\*\*\*4,\*\*\*\*\*

Please wire One IIundred Twenty Thousand Six Hundred Four Dollars and 50/100

(\$120,604.50) 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 4 [REDACTED]

For the account of: Newman & Moll Concrete Contractors  
Account #: [REDACTED]  
Reference: Progress payment #6 and #7.

Please call Rich Kahn with the Fed Reference number at 212-750-1176