

Bear Stearns

**BEAR
STEARNS**

BEAR, STEARNS & CO. INC.
SHARON D. CERES

320 PARK AVENUE
NEW YORK, NEW YORK 10022
Phone (212) 272-6552
Fax (212) 272-5680
sceres@bear.com

September 7, 2007

VIA OVERNIGHT MAIL

U.S. Department of Justice
500 S. Australian Avenue, 4th Floor
West Palm Beach, FL 33401
Attn: [REDACTED]

Re: FGJ 07-103(WPB)-Tues./No. OLY-71

Dear Ms. [REDACTED]

In response to the Grand Jury Subpoena dated August 15, 2007 with regard to the above-referenced matter, enclosed please find the personnel file for Jeffrey Epstein as well as CD containing account statements for Jeffrey Epstein as well as the following accounts in which Mr. Epstein has some relationship:

Epstein Interests
Financial Trust Co. Inc.
Institutional Interests
Heritage Interests
International Charitable Interests
Health & Science Interests

If I find any other accounts that are responsive to your subpoena, as I continue my search, I will forward the statements to you under separate cover.

Should you have any questions or I can be of further assistance to you, please contact me at the number listed above.

Sincerely,

BEAR, STEARNS & CO. INC.

[REDACTED]
Legal Assistant

Encl.

ATLANTA | BEIJING | BOSTON | BUENOS AIRES | CHICAGO | DALLAS | DUBLIN | HONG KONG | LONDON
LOS ANGELES | LUGANO | NEW YORK | PUERTO RICO | SAN FRANCISCO | SÃO PAULO | SEOUL | SHANGHAI | SINGAPORE | TOKYO

EFTA01700760

BROOKLYN, N.Y. 11224

PHONE

ADDRESS

PHONE

ADDRESS

PHONE

LAST EMPLOYER

FROM 9/74

TO 3/76

POSITION Phys. Dept. SALARY \$1500

Dalton Schools

Mo.

EDUCATION N.Y.C.

MILITARY STATUS

EMERGENCY NOTIFICATION

NAME Mark Epstein

ADDRESS Above

EPSTEIN, J.

TELEPHONE #

Above

RELATIONSHIP

Brother

GROUP HOSPITALIZATION

REGISTRATION DATES

ENROLLMENT DATE

INDIVIDUAL

FAMILY

NONE

NYSE 6-25-76 ASE 6-25-76
NASD 6-25-76 OTHER

PROFIT SHARING

RETIREMENT

Term (Costly Compl. - Under Pen)

PRE

DATE	KEY	POSITION TITLE	DEPARTMENT	AMOUNT OF INCREASE	CURRENT SALARY	COMMENT
3/15/76	E	Trainee	Floor Dept.-AMEX		\$225.00	
8-16-76	P/m	Associate	N.Y. Options	75.00	300.00 (15,000)	
4-25-77	M	"	"	8400	24,600	
5-1-77	T	"	Customers Room			
4-24-78	M	"	"	8000	32,000	
8-14-78	M	"	"	4800	36,800	

KEY: E - FULL TIME
T - PART TIME
V - SUMMER HELP

M - MERIT INCREASE
S - SALARY ADJUSTMENT
P - PROMOTION

T - TRANSFER
X - RELEASED
R - RESIGNED

L - LEAVE OF ABS.
I - RETIRED
D - DEATH
H - REHIRE

(See Opml)

S. S.

DATE EMPLOYED 3/15/76

BIRTH DATE 1/20/50

SEX Male

MAIDEN NAME

MARITAL STATUS Single

EEOC

LAST NAME

FIRST

INITIAL

CENSUS

EEO

E

NE

REVIEW SCHEDULE

EPSTEIN

Jeffrey

E.

4/2

J	F	M	A	M	J	J	A	S	O	N
A	E	A	P	A	U	U	U	E	C	O
N	B	R	R	Y	N	L	G	P	T	V

(This form is to be completed by the Employee.)

- THE CONTINENTAL INSURANCE COMPANY
- FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY
- COMMERCIAL INSURANCE COMPANY OF NEWARK, N. J.
- NIAGARA FIRE INSURANCE COMPANY
- THE FIDELITY AND CASUALTY COMPANY OF NEW YORK
- THE BUCKEYE UNION INSURANCE COMPANY
- KANSAS CITY FIRE AND MARINE INSURANCE COMPANY
- BOSTON OLD COLONY INSURANCE COMPANY
- PHOENIX ASSURANCE COMPANY OF NEW YORK
- SEABOARD FIRE AND MARINE INSURANCE COMPANY
- NATIONAL-BEN FRANKLIN INSURANCE COMPANY OF ILLINOIS
- PACIFIC INSURANCE COMPANY
- THE GLENS FALLS INSURANCE COMPANY

Branch Office BONDING DEPARTMENT Bond No.

Application is hereby made to one of the above named Companies (hereinafter called "the Company") selected by the Employer.

Mr., (Mrs. or Miss) Jeffrey Epstein Employee (Applicant) Amount of Bond \$

Position Trainee at

Payable to Bear, Stearns & Co.
 (Full name or exact style of Employer)
55 Water St. New York, N.Y. 10041
 (Address of Employer in full, by Number, Street, City)

The Nature of the Employer's Business is Stock Brokers

FULL NAME OF APPLICANT (Please Print) <u>Jeffrey E. Epstein</u>		Age <u>26</u>	Present residence address: How long have you lived there? State previous addresses in full and length of time you lived at each address, during last five (5) years.
SOCIAL SECURITY NUMBER [REDACTED]		No. <u>200</u> [REDACTED]	(St. or Ave.) City State
Date of Birth <u>1-20-50</u>		From <u>65</u> to	No. (St. or Ave.) City State
Are you an American citizen? <u>YES</u>		From to	No. (St. or Ave.) City State
Single? <input checked="" type="checkbox"/>	Who constitute your family?		
Married?	Husband?	Wife?	No. of Children?
Separated?	Do they reside with you?		
Divorced?			

How long have you been in the continuous service of this employer?	In what position? <u>Trainee</u>	Employed at <u>New York</u>	Date of taking present position requiring this insurance <u>3/15 19 76</u>
--	-------------------------------------	--------------------------------	---

Do you receive any income beyond that of this employment?
 If so, please state amount and sources? NO

Do you receive goods, merchandise or other property on consignment or otherwise? NO

Have you ever failed in business or compromised with creditors? NO
 If so, when:, 19....; Where:; Business:
 Name of firm:; Assets: \$; Liabilities \$

What were your banking connections at that time?

Do you own your home or hold interest in other real estate? NO In whose name is the title?

Location of such realty	Description	Value	Incumbrance

Have you any debts or liabilities other than for current expenses?
 If so, please give amounts and state how they were incurred. NO

If paid by salary, state annual amount and when payable. \$ 11,700 payable bi-weekly

Have you ever applied to any company for a bond? If so, when?

What company issued the bond?

Who was your employer?

Has any company ever refused to issue or to continue a bond for you?
 If so, when?, 19.... Name of the Company:

On what ground was the bond refused?

Have you ever been in arrears or in default in your present or previous employment?
 If so, please give particulars

APPLICANT'S PARENTS, IF LIVING, OR OTHER NEAREST RELATIVES

NAME	RELATIONSHIP	OCCUPATION	ADDRESS (Street and No. in cities)

YOUR OCCUPATIONS THROUGHOUT THE LAST TEN YEARS

Furnish below full particulars of your past occupations or employments during the last ten years, as called for under the column headings. If you were at school within this period, give accurate identification and attendance at each school. Begin in the top space with your most recent activity. If the spaces here are insufficient, please complete the record on a separate sheet and join together.

PLEASE TYPE OR PRINT INFORMATION BELOW

From	To	Full name or exact style (if firm or corporation) of your employer and his business and address.	Town and street address of place where you worked.	Name and present address of your Superintendent.	Nature of your position or occupation.	Why did you leave?
Month 9 19 24	Month Nov 19	DALTON SCHOOLS. 108 249 th ST.	[REDACTED] N.Y. N.Y.		TEACHER.	THIS JOB
Month	Month					
19	19					
Month	Month					
19	19					
Month	Month					
19	19					
Month	Month					
19	19					
Month	Month					
19	19					

REFERENCES

Give as references the names and post-office addresses in full of three or four persons well acquainted with you during the past few years and not related to you. They should be persons of good standing in their respective communities. Please do not refer to any officer or fellow-employee in the service in which you are engaged, nor to any former employer.

NAME	PROFESSION OR BUSINESS	RESIDENCE ADDRESS IN FULL (Street No. and City)
[REDACTED]	2810 50th Ave. Lawyer.	[REDACTED]
[REDACTED]	Person Director	[REDACTED]
[REDACTED]	Editor.	[REDACTED]

I hereby declare that the foregoing statements are true, and I hereby apply to the Company for a bond in my behalf of such kind and in such amount as the employer to be named as beneficiary in the said bond may now or hereafter require. I also hereby agree for myself, my heirs, executors, and administrators, to indemnify the Company against any losses, damages, costs, charges and expenses it may sustain, incur, or become liable for in consequence of my acts while under the said bond or any renewals thereof, or any new bond issued in continuation thereof or as a substitute therefor; and any proper evidence of the payment by the Company of any such losses, damages costs, charges, or expenses shall, in the absence of fraud on the part of the Company in making such payment, be conclusive evidence against me, my heirs, executors, and administrators, of the fact and extent of my liability to the Company under this agreement. I hereby further agree that the Company shall have the right to decline to grant the bond applied for; that, in case the bond is granted, the Company shall have the right to withdraw or cancel the bond at any time; that the Company shall not be required to disclose the reasons or grounds upon which any action on its part in connection with the said bond may be based; and that the Company shall not be responsible for any loss or damage that I may suffer by reason of any such action, any statutory provisions to the contrary being hereby expressly waived by me.

This agreement may not be changed or modified orally. No change or modification shall be effective unless made by written endorsement hereon signed by an authorized representative of the Company

Dated and signed at N.Y., this 15 day of MARCH, 19 26

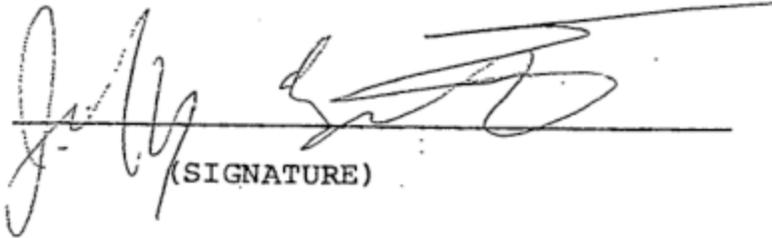
ORIENTATION FOR NEW EMPLOYEES

The basic policies of Bear, Stearns & Co. are contained in the attached orientation outline. After you finish reading the outline, the instructor will verbally go over the policies in detail, and answer any questions you may have concerning them.

I have read and understand the orientation outline which explains the following policies:

1. History of the Firm
2. Trial Period
 - A. Probationary Agreement
 - B. Background Check
3. Employee Benefits
 - A. Bonus Payments
 - B. Vacations & Holidays
 - C. Medical Coverage
 - D. Life Insurance
 - E. Profit Sharing
 - F. Pensions
 - G. Salary Advances & Loans
4. Workweek: Pay & Overtime
5. Payday
6. Identification Cards

7. Open Securities Trading Accounts
8. Jury Duty
9. Accidents or Illnesses
10. Medical Department
11. Disability
12. Cafeteria
13. Evacuation Procedures
14. Performance Reviews
15. Absenteeism



(SIGNATURE)

March 17,

(DATE)

(PERSONNEL DEPT. REPRESENTATIVE)

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

March 16, 1976

WRITER'S DIRECT DIAL NUMBER
University of California
Berkeley, California

JEFFREY E. EPSTEIN

■■■■■■■■■■

(Applicant's Name)

(Social Security No.)

has applied to us for employment. As a previous employer, we would appreciate your comments. We have obtained a signed authorization and indemnification agreement from the applicant to conduct reference checks, a copy of which is enclosed.

Should you prefer to respond by telephone, please call our reference section at 212/952-5263.

Dates of Employment:

Claimed from 1973 to 1974 Lecturer

Supervisor:
Dr. ■■■■■

Verified from _____ to _____

	<u>Above Average</u>	<u>Average</u>	<u>Below Average</u>
Attendance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Punctuality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work Performance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall Rating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To the best of your knowledge, did this applicant have a Securities brokerage account? Yes No

Would you recommend the applicant for a position of trust involving negotiable securities? Yes No

If your present policy permitted, would you rehire this applicant? Yes No

Is there anything we should know about this applicant which would help make our relationship a successful one?

GENERAL REMARKS: _____

Name: _____ Title: _____

Signature: _____ Date: _____

Form 267, (10/75)

NO RECORD
ACCOUNTING OFFICE
UNIVERSITY OF CALIFORNIA
BERKELEY, CALIFORNIA 94720

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

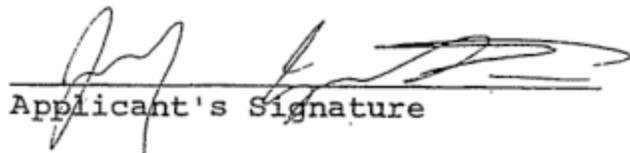
To Whom It May Concern:

I hereby authorize the release of the information requested on the attached form to my employer, Bear, Stearns & Co.

Thank you in advance for your cooperation.

Sincerely,

MARCO 11, 76


Applicant's Signature

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

COMMODITIES INDUSTRY REPRESENTATIVE and/or AGENT

1. APPLICANT'S NAME Mr. Epstein LAST Jeffrey FIRST Eckerd Middle (If None, so specify)

3. DATE OF EMPLOYMENT MARCH 76
4. NASD FIRM NUMBER [] [] [] [] [] []
5. FIRM NAME Basic Stearns Inc
6. FIRM ADDRESS Basic Stearns Inc 55 WATER STREET, N.Y. 10041
7. OFFICE OF EMPLOYMENT OF APPLICANT 55 WATER STREET, N.Y. 10041
8. NASD DISTRICT IN WHICH OFFICE IS LOCATED [] [] [] [] [] []

9. TO BE REGISTERED WITH THE FOLLOWING: (Check All Applicable)
NATIONAL ASSOCIATION OF SECURITIES DEALERS (NASD) [] [] [] [] [] []
SECURITIES AND EXCHANGE COMMISSION ONLY (SECO) [] [] [] [] [] []
American Stock Exchange [] [] [] [] [] []
Boston Stock Exchange [] [] [] [] [] []
Chicago Board of Trade [] [] [] [] [] []
Chicago Board Options Exchange [] [] [] [] [] []
Chicago Mercantile Exchange [] [] [] [] [] []
Cincinnati Stock Exchange [] [] [] [] [] []
Detroit Stock Exchange [] [] [] [] [] []
Intermountain Stock Exchange [] [] [] [] [] []
Midwest Stock Exchange [] [] [] [] [] []
New York Stock Exchange [] [] [] [] [] []
Pacific Stock Exchange [] [] [] [] [] []
PBW Stock Exchange [] [] [] [] [] []
Spokane Stock Exchange [] [] [] [] [] []
Other (Specify) [] [] [] [] [] []

10. TO BE REGISTERED WITH THE FOLLOWING JURISDICTIONS: (Check all applicable)
AL [] DE [] IN [] MA [] NV [] ND [] SC [] VA []
AK [] DC [] IA [] MI [] NH [] OH [] SD [] WA []
AZ [] FL [] KS [] MN [] NJ [] OK [] TN [] WV []
AR [] GA [] KY [] MS [] NM [] OR [] TX [] WI []
CA [] HI [] LA [] MO [] NY [] PA [] UT [] WY []
CO [] ID [] ME [] MT [] NC [] RI [] VT []
CT [] IL [] MD [] NE []

11. TYPE OF APPROVAL REQUESTED:
STANDARD REGISTRATION (Registered Representative)
FULL REGISTRATION/GENERAL SECURITIES []
LIMITED REGISTRATION []
REGISTERED COMMODITY REPRESENTATIVE []
AGENT OF ISSUER []
INV. CO. & VARIABLE CONTRACTS PRODUCTS []
SECURITIES TRADER []
REAL ESTATE SECURITIES []
DIRECT PARTICIPATION PROGRAMS []
OTHER (Specify) []
PART TIME (NASD or SECO) []
FULL TIME (NASD or SECO) []
INTERMEDIATE REGISTRATION
BRANCH OFFICE MANAGER []
SUPERVISORY ANALYST []
OFFICER (Title) []
OTHER (Specify) []
PRINCIPAL REGISTRATION
Member (Exchange)
Regular []
Associate []
Approved Person (Exchange)
Holder of Voting Stock []
Holder of Non-Voting Stock []
Subordinated Lender []
Holder of Debentures []
Director []
General Partner []
Limited Partner []
Officer (Title) []
Allied Member/Gen. Securities
Principal []
Sole Proprietor []
Manager Office of Supv. Jurisdiction []
Financial and Operations Principal []
Direct Participation Programs []
Investment Co. & Variable Contracts Products []
Underwriter Principal []
Other (Specify) []

12. To the best of my knowledge and belief the applicant at the time of approval will be familiar with the statute(s), constitution(s) and rules of the agency, jurisdiction or organization with which this application is being filed, and the rules governing registered persons, and will be fully qualified for the position for which application is being made herein. I agree that notwithstanding the approval of such agency, jurisdiction or organization, which hereby is requested, I will not employ the applicant in the capacity stated herein without first receiving the approval of any authority which may be required by law. This firm has communicated with all the previous employers of the applicant during the past three years, as set forth below:

EMPLOYER	NAME AND POSITION OF PERSON CONTACTED	EMPLOYED FROM/TO	CONTACTED BY PHONE, LETTER OR INTERVIEW

In addition, I have taken appropriate steps to verify the statements contained in this application and to inquire into the past record and reputation of the applicant.
Date _____ Print Name of Appropriate Signatory _____ Signature of Appropriate Signatory _____
(See Instruction 12)

DO NOT WRITE IN THIS SPACE

experience _____
other Training Required _____
Exam Taken: Date _____
Grade _____
Date Approved: Cond. _____
Final _____
Exam Required _____
Date Approved: Cond. _____
Final _____
Grade OK _____

PERSONAL HISTORY

Mr. Edstein, J. Eduard 14.

Maiden (If Applicable)

Bklyn, N.Y. 11224 16. BKLYN City NEW YORK State 11224 Zip

17. 11/23/30 18. NEW YORK 19. Citizen Yes of US? No

20. Single 21. None If no, state country of citizenship

22. 23.

24. 25.

IF MORE SPACE IS NEEDED FOR ANY OF THE FOLLOWING QUESTIONS, ATTACH A SEPARATE SHEET

25. EDUCATION

Educational Institutions Attended: HIGH SCHOOL COLLEGE GRADUATE SCHOOL

Specify Highest Year Completed: 9 10 11 12 1 2 3 4 1 2 3 4

NAME AND ADDRESS OF INSTITUTION (STREET, CITY, STATE, ZIP CODE)	FROM MO. YR.	TO MO. YR.	COURSE	DAY OR EVENING	DID YOU GRADUATE	DEGREE
LAFAYETTE AVE SCH 26-2667-17				DAY	YES	
CUNY BROOKLYN				DAY		
NY.U. COLLEGE				DAY		

26. EMPLOYMENT HISTORY

The following is a complete, consecutive statement of my business history for the past ten years starting with my current position. (All time must be accounted for including self-employment, unemployment, part-time securities, commodities, insurance and real estate industries or related positions and all military service.)

NAME AND ADDRESS OF EMPLOYER AND COMPLETE ADDRESS (STREET, CITY, STATE, ZIP CODE)	FROM MO. YR.	TO MO. YR.	POSITION HELD	REASON FOR LEAVING	FULL OR PART-TIME
PALTON 24th St, N.Y.C. N.Y.	174	176	...		Full

27. RESIDENTIAL HISTORY (Give all home addresses starting with present address for the past 10 years.)

ADDRESS (Street, City, State, Zip Code)	FROM MO. YR.	TO MO. YR.
301 E 7th St, N.Y. 10012	175	176
3814 SEAFRONT AVE, Bklyn, N.Y. 11224	170	175
3746 MARINE AVE, Bklyn, N.Y. 11224	160	170

28. The following is a complete list of all brokers, dealers or banks with which I am carrying accounts in securities or commodities or with which I have carried such during the past ten years. (If "none", so state.)

NAME AND ADDRESS OF FIRM OR BANK	ACCOUNT NUMBER	CASH OR MARGIN	FROM/TO	OPEN OR CLOSED
None				

I authorize and request any and all of my former employers and any other person to furnish to the agency, jurisdiction or organization with which this application is being filed, or any agent acting on its behalf, any information they may have concerning my credit worthiness, character, ability, business activities, educational background, general reputation, together with, in the case of former employers, a history of my employment by them and the reasons for the termination thereof. Moreover, I hereby release each such employer and each such other person from any and all liability of whatever nature by reason of furnishing such information to the agency, jurisdiction or organization or any agent acting on its behalf.

Further, I recognize that I may be the subject of an investigative consumer report ordered by the agency, jurisdiction, or organization with which this application is being filed, and that I have the right to request complete and accurate disclosure by such agency, jurisdiction, or organization of the nature and scope of the investigation requested.

2 YEAR LIMIT DOES NOT APPLY TO QUESTIONS 30 THROUGH 54.

A. Have you ever taken and passed a qualifying examination for registration in any capacity with the NASD; a national securities or commodities exchange or SECO? If yes, state below the type of examination, the approximate date taken and with what regulatory body application was made. Yes ___ No

Type of Exam _____ Approximate Date Taken _____ Regulatory Body _____

B. Have you ever been granted a waiver of qualifying examination with an agency or organization? If yes, state below the type of examination, the approximate date and by what agency or organization. Yes ___ No

Type of Exam _____ Approximate Date _____ Regulatory Body _____

C. Have you ever taken a qualifying examination for any jurisdiction? If yes, state below the type of examination, the approximate date taken and the name of the jurisdiction administering it. Yes ___ No

Type of Exam _____ Approximate Date Taken _____ Regulatory Body _____

D. Have you ever been exempted or excluded from taking a qualifying examination by any jurisdiction? If yes, state below the type of examination, the approximate date and the name of the jurisdiction issuing the exemption or exclusion. Yes ___ No

Type of Exam _____ Approximate Date _____ Regulatory Body _____

IF THE ANSWER TO ANY OF THE FOLLOWING QUESTIONS IS YES, ATTACH COMPLETE DETAILS:

31. Have you ever been registered or licensed by any agency or jurisdiction to sell or to deal in securities or commodities as a principal or employee with any registered broker-dealer or to function as an investment adviser? If yes, specify the name of the broker-dealer or investment adviser, dates registered and agency or jurisdiction with which you were registered. Yes ___ No
32. Are you currently engaged in any other business either as a proprietor, partner, officer, director, trustee, employee or otherwise? Yes ___ No
33. Do you or any member of your immediate family have any beneficial interest in any investment partnership or corporation (including hedge funds, investment clubs, etc.) or any other domestic or foreign accounts whose primary function is investing in securities or commodities (excluding companies registered under the Investment Company Act of 1940)? Yes ___ No
34. Are you now or have you ever been licensed to sell insurance? Yes ___ No
Type of License(s) and jurisdiction(s) where licensed _____
35. Are you now or have you ever been licensed to sell real estate? Yes ___ No
Type of License(s) and jurisdiction(s) where licensed _____
36. Are you currently bonded? (If yes, specify insurance company and amount.) *Fidelity Bond* Yes ___ No
37. Have you ever been refused a fidelity bond? Yes ___ No
38. Has any surety company paid out any funds on your coverage or cancelled your bond? Yes ___ No
39. Are you now or have you ever been a regular or associate member of any stock exchange or commodity exchange/contract market? Yes ___ No
40. Have you ever been an officer, director, general partner, owner of ten (10) percentum or more of the voting securities, or controlling person of, or otherwise engaged in any other managerial or supervisory capacity with any broker or dealer for which a trustee has been appointed pursuant to the provisions of the Securities Investor Protection Act of 1970, or that has been liquidated under any other circumstances? Yes ___ No
41. To your knowledge, are you now or have you ever been the subject of any investigation or proceeding by any securities, commodities or insurance agency, jurisdiction or organization? Yes ___ No
42. Are you now or have you ever been a defendant in any litigation alleging the violation of any agreement with or provision of a securities or commodities industry self-regulatory organization's constitution, by-laws or rules, or any securities, commodities or insurance law or regulation? Yes ___ No
43. Are you now or have you ever been a director, controlling stockholder, partner, officer, sole proprietor, or associated person with a broker-dealer or insurer which during the time of such association was suspended, expelled, or had its registration denied or revoked by any agency, jurisdiction or organization? Yes ___ No
44. Are you now or have you ever been subject to an order of the NASD, a securities or commodities exchange, an agency or any jurisdiction which revokes, suspends or denies membership or registration? Yes ___ No
45. Has any permanent or temporary injunction ever been entered against you or any broker-dealer, insurer, investment adviser or commodities firm with which you were associated in any capacity at the time such injunction was entered? Yes ___ No
46. Are you now or have you ever been (whether or not publicly disclosed) suspended, expelled, fined, barred, censured or otherwise disciplined, or found to have violated any securities or commodities law or rule by any securities or commodities agency, jurisdiction or organization; or been refused membership therein or withdrawn your application for such membership; or been refused a license to sell insurance or had one suspended or revoked for cause by any jurisdiction or agency? Yes ___ No
47. Are you now or have you ever been named as an aider, abettor, or a co-conspirator in, or cause of, any action mentioned in questions 40, 41, 42, 43, 44, 45 and 46, taken with respect to a broker-dealer or insurer? Yes ___ No

- 48. Are you now or have you ever been suspended, expelled, fined, barred, censured or otherwise disciplined by an employer in the securities, commodities or insurance industry? Yes No
- 49. Have you ever had denied, suspended or revoked a license, permit, certificate, registration or membership required to engage in securities, commodities, insurance or other business or profession? Yes No
- 50. In your previous business connections or employment, have you ever been:
 - a. a subject of a major complaint or legal proceeding? Yes No
 - or,
 - b. discharged or requested to resign by an employer because of dishonest or unethical acts alleged to have been committed by you? Yes No
- 51. Have you or any firm, corporation or association of which you have been a principal or officer ever failed in business, made a compromise with creditors or ever filed or been declared bankrupt under any bankruptcy acts? Yes No
- 52. Have you ever been:
 - a. Arrested or indicted for any felony or misdemeanor involving the purchase, sale, or delivery of any security, or arising out of the conduct of the business of a broker, dealer, fiduciary, investment company, investment adviser, underwriter, bank, trust company, insurance company or other financial institution, or involving any crime in which violence or threats of violence against any person, dishonesty, the wrongful taking of any property, or any manner of fraud was a factor, or involving conspiracy to commit any of the foregoing? Yes No
 - or,
 - b. Convicted of, or pleaded nolo contendere to, any felony or any misdemeanor, except minor traffic offenses? Yes No
- 53. Have you ever been a principal or employee of any firm, corporation or association which, while you were associated with it, was convicted of, or pleaded nolo contendere to, any felony or misdemeanor? Yes No
- 54. Are you currently the subject of an unsatisfied judgement or lien? Yes No

THE FOLLOWING SHOULD BE READ VERY CAREFULLY BY THE APPLICANT

1. I hereby certify that I have read and understand the foregoing statements and that my responses are true and complete to the best of my knowledge.
2. To induce the agency, jurisdiction or organization with or to which I am filing or submitting this application to receive and consider it:
 - A. I agree that any decision of the agency, jurisdiction or organization as to the results of any examination(s) that I may be required to pass will be accepted by me as final;
 - B. (1) I understand that I am not authorized to sell, or offer for sale, any securities until I have received my license or registration certificate or an official notification of its effective date;
 - (2) I understand that I am to sell only those securities authorized by my employer.
 - C. I agree to abide by the Statute(s), Constitution(s), Rules and By-Laws as any of the foregoing are amended from time to time of the agency, jurisdiction or organization with or to which I am filing or submitting this application;
 - D. If I shall violate or be charged with the violation or possible violation of any Statute, Rule, Constitution or By-Law of any agency, jurisdiction or organization with or to which I am filing or submitting this application, I agree to be subject to and abide by the penalties of the Statute(s), Constitution(s), Rules and By-Laws of such agency, jurisdiction or organization.
3. Further, and in consideration of the securities or commodities self-regulatory organization receiving and considering this application, I submit myself to the jurisdiction of such organization(s).

4. I, Jeffrey Edward Epstein, the undersigned applicant do solemnly swear that the answers to the above questions and the statements herein made are true, and that I have not herein made any statement, which is at this time and in the light of the circumstances under which it is made, false or misleading in any material respect.

5. I, the undersigned, for the purpose of complying with the laws of the State of NEW YORK relating to either the registration or sale of securities or commodities, hereby irrevocably appoint the administrator, or such other person designated by law, and the successors in such office, my attorney in said State upon whom may be served any notice, process or pleading in any action or proceeding against me arising out of or in connection with the offer or sale of securities or commodities, or out of the violation or alleged violation of the aforesaid laws of said State; and I do hereby consent that any such action or proceeding against me may be commenced in any court of competent jurisdiction and proper venue within said State by service of process upon said appointee with the same effect as if I was a resident in said State and had lawfully been served with process in said State. It is requested that a copy of any notice, process or pleading served hereunder be mailed to me at my residence.

Date 4/2/76

Signature of Applicant [Signature]

Date _____

Signature of Witness _____

(Witness must be either a partner of the firm, officer of the corporation, branch office manager, or authorized employee. Please indicate which).

(NOTARIZATION OF APPLICANT'S SIGNATURE)

STATE OF _____ }
 County _____ } ss:

OFFICE USE ONLY

AMENDED

BEAR, STEARNS & CO.

NEW YORK, N.Y. 10041

USE A BALL POINT PEN PLEASE PRINT

EMPLOYMENT AND PERSONAL HISTORY FORM

TODAY'S DATE

SHOULD YOU NEED MORE SPACE FOR YOUR RESPONSES ASK FOR A SUPPLEMENTAL FORM

NAME (LAST, FIRST, MIDDLE, MAIDEN)

EPSTEIN, JEFFREY E.

SOCIAL SECURITY NUMBER

HOME ADDRESS

NO AND STREET

APT. NO.

ZIP CODE

POSITION APPLIED FOR

TRAINER

WHAT SALARY DO YOU EXPECT? WHEN CAN YOU START?

ARE YOU ACQUAINTED WITH OR RELATED TO ANY EMPLOYEE OF THE BROKERAGE INDUSTRY?

IF "YES" NAME

RELATIONSHIP

LOCATION

POSITION

ARE ANY MEMBERS OF YOUR IMMEDIATE FAMILY EMPLOYED IN THE BROKERAGE INDUSTRY? YES NO

WHO? 1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

POSITION 1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

COMPANY 1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

ARE YOU A CITIZEN OF THE U.S.A.?

YES

IF YOU ARE IN THE U.S.A. ON-A VISA, WHAT KIND?

RELATIONSHIP

LOCATION

POSITION

HAVE YOU EVER BEEN CONVICTED OF A CRIME BY CIVIL OR MILITARY AUTHORITIES?

NO YES- EXPLAIN

DATE OF BIRTH

1-20-53

EDUCATION (Begin with High School(s). Include Correspondence Schools, etc.)

Table with columns: TYPE OF SCHOOL, NAME AND LOCATION, INDICATE (D) DAY (E) EVE., MAJOR, DEGREE OR DIPLOMA RECEIVED, ATTENDED FROM MO. TO MO. TO YR., DID YOU GRADUATE? Includes entries for Lafayette High School, Cooper Union, and a Grad School.

EMPLOYMENT

Fill in below a complete, consecutive statement of your business history for the past ten years. All time, including periods of unemployment, must be accounted for. If self employed, show name and address under which business was conducted.

Table with columns: PRESENT OR LAST POSITION, COMPANY, POSITION HELD, STARTING SALARY, EXACT ADDRESS, DEPT. AND SUPERVISOR, FINAL SALARY, TYPE OF BUSINESS, DUTIES OF POSITION, EXPLANATION OF REASON FOR LEAVING, FULL TIME, PART TIME, TEMP. Includes entries for DARTON SCHOOLS and Jeff Neier Learning.

UNEMPLOYMENT Account for your time during any periods of unemployment, self employment or family employment, other than those when you were attending school.
 These periods of time must be verified by someone other than a relative or an employee of Bear, Stearns & Co.

FROM				TO				EXPLANATION	INDIVIDUAL TO VERIFY UNEMPLOYMENT SELF EMPLOYMENT OR FAMILY EMPLOYMENT	
MO	YR	MO	YR	NAME	ADDRESS					
								NAME		
								ADDRESS		
								NAME		
								ADDRESS		

RESIDENCE RESIDENCE RECORD FOR PAST TEN YEARS— UNITED STATES ONLY

FROM		TO		STREET ADDRESS	CITY	STATE	APT.	OWN	RENT	WITH PARENTS
MO.	YR.	MO.	YR.							
7	8	7	6	[REDACTED]	N.Y.	N.Y.				
7	2	7	5	[REDACTED]	Princeton	N.J.				

DRAFT STATUS IA **BRANCH OF SERVICE** _____ **YEARS OF ACTIVE MILITARY SERVICE** FROM _____ TO _____ **TYPE OF MILITARY DISCHARGE**
 HONORABLE
 GENERAL UNDER HONORABLE CONDITIONS. (EXPLAIN ON PAGE 3)
 OTHER (EXPLAIN ON PAGE 3)

HAVE YOU EVER BEEN EMPLOYED AT BEAR, STEARNS & CO.? NO YES IF YES: FROM _____ TO _____
DO YOU HAVE ANY PHYSICAL LIMITATIONS? YES NO IF "YES," DESCRIBE _____
HAVE YOU HAD A MAJOR ILLNESS IN THE PAST 5 YEARS? YES NO IF "YES," DESCRIBE _____

HOW DID YOU HAPPEN TO APPLY TO BEAR, STEARNS & CO.?
 NEWSPAPER AD REFERRAL AGENCY OTHER _____
IN CASE OF EMERGENCY NOTIFY NAME: [REDACTED] RELATIONSHIP: Brother
 ADDRESS: [REDACTED] TEL. NO.: [REDACTED]

1. Do you or spouse have any additional income? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	5. Have you ever been refused a bond or had one revoked? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> When _____ Where _____ Are you bondable? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	8. Have you ever been a party to an arbitration proceeding by a Governmental Administrative Agency or Securities regulatory agency? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	11. Are you a Director or Officer of any Corporation? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
2. Do you have any outstanding debts to any Corporation, Loan Company, Bank, etc. (Including Mortgage, Auto, Installment and Charge Accounts) (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	6. Has any judgment or criminal conviction ever been entered against you? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	9. Has a Mechanic's lien or a Tax lien ever been filed against you? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	12. Do you trade in the Securities Market? (If "Yes," what Brokerage Firm?) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> Do you have an account? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3. What is your approximate monthly obligation on debts? <u>None</u>	7. Have you ever been sued or party to a lawsuit? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	10. Have you ever failed in business, made a compromise with creditors, or taken advantage of a bankruptcy act? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	13. Have you had any industrial accidents covered by Workmen's Compensation? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4. Has your salary ever been garnished? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>			14. Do you receive any pension for a past disability? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

PRE-EMPLOYMENT STATEMENT

I understand and agree that Bear, Stearns & Co., and/or its agents will make a thorough investigation of my past employment and activities, and I agree to cooperate in such an investigation.
 I also understand that under the "Fair Credit Reporting Act," Public Law #91-508, I, as an employee, have the right upon written request to know the name of the investigative service employed and the scope of their report should one be used.
 I further understand that any falsification or misstatement on this application or in connection with the above investigation will be grounds for immediate discharge.
 I consent to take any pre-employment physical examination and such future physical examinations as may be required by Bear, Stearns & Co.
 I also understand that the first three months will be considered a probationary period and that, should Bear, Stearns & Co. or I decide, during this period, that a lack of suitability exists with either party, my employment may be terminated by myself or the Firm without notice and without prejudice.

Applicant's Signature _____ Date 4/9/76

FOR OFFICE USE ONLY

POSITION _____	DEPARTMENT / BRANCH _____	GRADE _____	STARTING SALARY _____	STARTING DATE _____
TYPE OF EMPLOYMENT <input type="checkbox"/> PERMANENT <input type="checkbox"/> SUMMER <input type="checkbox"/> FULL TIME <input type="checkbox"/> HOURLY TIME <input type="checkbox"/> TEMPORARY		IS THIS A REHIRE? <input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> ADD TO STAFF <input type="checkbox"/> REPLACEMENT
IF REPLACEMENT EMPLOYEE REPLACED _____ GRADE _____ SALARY _____		REPLACED EMPLOYEE WAS <input type="checkbox"/> PROMOTED <input type="checkbox"/> SEPARATED ON _____ <input type="checkbox"/> LEAVE OF ABSENCE <input type="checkbox"/> TRANSFERRED TO _____ <input type="checkbox"/> RETIREMENT <input type="checkbox"/> OTHER _____ <input type="checkbox"/> DEATH		

INTERVIEWERS COMMENTS _____

INTERVIEWED BY _____

USE A BALL POINT PEN
PLEASE PRINT

EMPLOYMENT AND PERSONAL HISTORY FORM

SHOULD YOU NEED MORE SPACE FOR YOUR RESPONSES ASK FOR A SUPPLEMENTAL FORM

TODAY'S DATE
March 15, 76

NAME (LAST, FIRST, MIDDLE, MAIDEN)

EPSTEIN JEFFREY E

HOME ADDRESS

[REDACTED]

NO. AND STREET

APT. NO.

CITY AND STATE

BROOKLYN NEW YORK 11224

ZIP CODE

11224

BUSINESS TEL. NO.

POSITION APPLIED FOR

TRAINER

WHAT SALARY DO YOU EXPECT?

WHEN CAN YOU START?

ARE YOU ACQUAINTED WITH OR RELATED TO ANY EMPLOYEE OF BEAR, STEARNS & CO.?

YES NO

IF "YES" NAME

RELATIONSHIP

ACR

ARE ANY MEMBERS OF YOUR IMMEDIATE FAMILY EMPLOYED IN THE BROKERAGE INDUSTRY?

YES NO

IF "YES" WHO?

POSITION 1.

COMPANY 1.

ARE YOU A CITIZEN OF THE U.S.A.?

YES

IF YOU ARE IN THE U.S.A. ON A VISA, WHAT KIND?

LOCATION

POSITION

HAVE YOU EVER BEEN CONVICTED OF A CRIME BY CIVIL OR MILITARY AUTHORITIES?

NO

YES EXPLAIN

DATE OF BIRTH

1/20/30

EDUCATION (Begin with High School(s). Include Correspondence Schools, etc.)

TYPE OF SCHOOL	NAME AND LOCATION	INDICATE (D) DAY (E) EVE.	MAJOR	DEGREE OR DIPLOMA RECEIVED.	ATTENDED		DID YOU GRADUATE?
					FROM MO. YR.	TO MO. YR.	
High School	Lafayette High School Brooklyn N.Y.			DIPLOMA	9 63	6 66	YES <input type="checkbox"/> NO <input type="checkbox"/>
College	Cooper Union N.Y. N.Y.	D	Physics & MATH	B.S.	9 66	6 70	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Grad School	N.Y.U. N.Y. N.Y.	D	MATH	M.S.	9 70	6 72	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

EMPLOYMENT

Fill in below a complete, consecutive statement of your business history for the past ten years. All time, including periods of unemployment, must be accounted for. If self employed, show name and address under which business was conducted.

PRESENT OR LAST POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM TO				DALTON SCHOOLS	Physic Dept - Head.	1200 month
MO.	YR.	MO.	YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY
9	74			106 E 84th ST.	Dick Grossman	1500 month
TYPE OF BUSINESS				DUTIES OF POSITION		FULL TIME <input checked="" type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
SCHOOL				ADMINISTRATIVE TEACHING COORDINATING		
RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/>				EXPLANATION OF REASON FOR LEAVING		FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>				NSF Program - Accumulated 1972-73		
NEXT PREVIOUS POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM TO				RESEARCH	RESEARCH	400 per week
MO.	YR.	MO.	YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY
73		74		RESEARCH	Dr. Wolf	
TYPE OF BUSINESS				DUTIES OF POSITION		FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
SCHOOL				TEACHING		
RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/>				EXPLANATION OF REASON FOR LEAVING		FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>						
NEXT PREVIOUS POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM TO				12070 INC.	Head	1200 month
MO.	YR.	MO.	YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY
72		73		384 SPANISH AVE.		
TYPE OF BUSINESS				DUTIES OF POSITION		FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
TEACHING				TEACHING		
RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/>				EXPLANATION OF REASON FOR LEAVING		FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>						
NEXT PREVIOUS POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM TO				J&F N.E.C. ROOFING	Foreman	
MO.	YR.	MO.	YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY
71		73		4050 Atlantic Ave, Bklyn 11224		65 per day
TYPE OF BUSINESS				DUTIES OF POSITION		FULL TIME <input checked="" type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
ROOFING				ADMINISTRATIVE		
RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/>				EXPLANATION OF REASON FOR LEAVING		FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>				FAMILY BUSINESS		

UNEMPLOYMENT Account for your time during any periods of unemployment, self employment or family employment, other than those when you were attending school. These periods of time must be verified by someone other than a relative or an employee of Bear, Stearns & Co.

FROM				TO				EXPLANATION	INDIVIDUAL TO VERIFY UNEMPLOYMENT, SELF EMPLOYMENT OR FAMILY EMPLOYMENT.	
MO.	YR.	MO.	YR.	NAME	ADDRESS					

RESIDENCE RECORD FOR PAST TEN YEARS - UNITED STATES ONLY

FROM		TO		STREET ADDRESS	CITY	STATE	APT.	OWN	RENT	WITH PARENTS
MO.	YR.	MO.	YR.							
		7	72	[REDACTED]	Bellevue	W.V.				
		7	76	[REDACTED]	N.Y.	N.Y.				

DRAFT STATUS IA **BRANCH OF SERVICE** _____ **YEARS OF ACTIVE MILITARY SERVICE** FROM _____ TO _____

TYPE OF MILITARY DISCHARGE
 HONORABLE
 GENERAL UNDER HONORABLE CONDITIONS (EXPLAIN ON PAGE 3)
 OTHER (EXPLAIN ON PAGE 3)

HAVE YOU EVER BEEN EMPLOYED AT BEAR, STEARNS & CO.? NO YES IF YES: FROM _____ TO _____

DO YOU HAVE ANY PHYSICAL LIMITATIONS? YES NO IF "YES," DESCRIBE _____

HAVE YOU HAD A MAJOR ILLNESS IN THE PAST 3 YEARS? YES NO IF "YES," DESCRIBE _____

HOW DID YOU HAPPEN TO APPLY TO BEAR, STEARNS & CO.?
 NEWSPAPER AD REFERRAL AGENCY OTHER _____

IN CASE OF EMERGENCY NOTIFY
 NAME: [REDACTED] RELATIONSHIP: [REDACTED]
 ADDRESS: [REDACTED] TEL. NO.: [REDACTED]

1. Do you or spouse have any additional income? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	5. Have you ever been refused a bond or had one revoked? When _____ Where _____	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	8. Have you ever been a party to an arbitration proceeding by a Governmental Administrative Agency or Securities regulatory agency? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	11. Are you a Director or Officer of any Corporation? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
2. Do you have any outstanding debts to any Corporation, Loan Company, Bank, etc (Including Mortgage, Auto, Installment and Charge Accounts) (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	6. Has any judgment or criminal conviction ever been entered against you?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	9. Has a Mechanic's lien or a Tax lien ever been filed against you? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	12. Do you trade in the Securities Market? If "Yes," what Brokerage Firm? Do you have an account?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3. What is your approximate monthly obligation on debts?	<u>0</u>	7. Have you ever been sued or party to a lawsuit? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	10. Have you ever failed in business, made a compromise with creditors, or taken advantage of a bankruptcy act? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	13. Have you had any industrial accidents covered by Workmen's Compensation? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4. Has your salary ever been garnisheed? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>					14. Do you receive any pension for a past disability? (If "Yes," explain on Pg. 3)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

PRE-EMPLOYMENT STATEMENT

I understand and agree that Bear, Stearns & Co., and/or its agents will make a thorough investigation of my past employment and activities, and I agree to cooperate in such an investigation.

I also understand that under the "Fair Credit Reporting Act," Public Law #91-508, I, as an employee, have the right upon written request to know the name of the investigative service employed and the scope of their report should one be used.

I further understand that any falsification or misstatement on this application or in connection with the above investigation will be grounds for immediate discharge.

I consent to take any pre-employment physical examination and such future physical examinations as may be required by Bear, Stearns & Co.

I also understand that the first three months will be considered a probationary period and that, should Bear, Stearns & Co. or I decide, during this period, that a lack of suitability exists with either party, my employment may be terminated by myself or the Firm without notice and without prejudice.

Applicant's Signature: [Signature] Date: Mar. 15, 76

FOR OFFICE USE ONLY

POSITION <u>Trainee</u>	DEPARTMENT / BRANCH <u>AMOX Floor Dept.</u>	GRADE	STARTING SALARY <u>225⁰⁰ WK</u>	STARTING DATE <u>3/15/76</u>
TYPE OF EMPLOYMENT <input checked="" type="checkbox"/> PERMANENT <input type="checkbox"/> SUMMER <input type="checkbox"/> TEMPORARY		IS THIS A REHIRE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		<input type="checkbox"/> ADD TO STAFF <input type="checkbox"/> REPLACEMENT
IF REPLACEMENT EMPLOYEE REPLACED _____ GRADE _____ SALARY _____		REPLACED EMPLOYEE WAS <input type="checkbox"/> PROMOTED <input type="checkbox"/> SEPARATED ON _____ <input type="checkbox"/> LEAVE OF ABSENCE <input type="checkbox"/> TRANSFERRED TO _____ <input type="checkbox"/> RETIREMENT <input type="checkbox"/> OTHER _____ <input type="checkbox"/> DEATH		
INTERVIEWERS COMMENTS				INTERVIEWED BY

FIDELIFACTS

NAME EPSTEIN, JEFFREY E.	BORN: 1/20/50 1/20/53	1365-15-8891	DATE OF REPORT 4/28/76
-----------------------------	--------------------------	--------------	---------------------------

Note: Date of birth developed was 1/20/53; application listed 1/20/50.

EDUCATION

COOPER UNION
NEW YORK, NEW YORK

Appl. Dates: 9/66 to 6/70
Reported: 9/69 to 1/72

Herbert Liebeskind, Dean of Admissions & Records said applicant majored in Physics and did not graduate. His birthdate was 1/20/53 and his residence while a student was 3742 Maple Avenue, Brooklyn, New York.

NEW YORK UNIVERSITY
NEW YORK, NEW YORK

Appl. Dates: 9/70 to 6/72
Reported: 9/71 to 2/74

Mavis Lewis, Recorder, said applicant majored in Mathematics and did not graduate. His date of birth was 1/20/53, and his residence while a student was 3814 Seagate Ave., Brooklyn, N.Y.

Jeffrey E. Epstein issued an invalid check to New York University during the 1973-74 academic year. (Note credit, suit by N.Y.U.)

EMPLOYMENT

UNIVERSITY OF CALIFORNIA
BERKELEY, CALIFORNIA

Appl. Dates: 1973 to 1974
Reported: See Below

Mrs. Julia Sills, Personnel & Payroll records, checked all available computer tapes from 1973 to current and nothing identifiable with the applicant was developed. Payroll-Accounting records were also thoroughly checked and there is no record of U.C. Berkeley issuing a payroll check to a Jeffrey E. Epstein during 1973, 1974 or 1975.

Mrs. Helen La Sota, Business Officer, Mathematics Department, checked current and former employee records of this department and found nothing identifiable with applicant.

Mr. Epstein indicated that his supervisor was a Dr. Wolf on his application. University records list two Wolfs, one a Joseph Wolf, is a Professor Emeritus (retired) and many attempts to reach him at home proved negative. Joseph Wolf, Ph.D. is on a sabbatical in Israel.

Both Wolf's mentioned were connected with the Mathematics Department and there are no other Wolf's employed by U.C. BERKELEY.

EPSTEIN, JEFFREY E.

IZMO INC.

[REDACTED]
BROOKLYN, NEW YORK

Appl. Dates: 1972 to 1973
Reported: 1972 to 1973

[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED], was contacted; [REDACTED] would only speak through a closed window. When she learned we were making inquiries about Jeffrey Epstein she called [REDACTED] [REDACTED] [REDACTED] brother, who lives on the second floor of this private house. As this was an inadvertent meeting, a brief conversation followed.

It was learned from [REDACTED] [REDACTED] that [REDACTED] [REDACTED] [REDACTED], Jeffrey, were in business for themselves, making and selling silk screen paintings. (On his application subject described his self employment as tutoring.) [REDACTED] was the designer and painter and Jeffrey handled sales. They were in business about two years, from 1972 to 1973. After the business folded, Jeffrey Epstein went to California where he lectured at the University of California.

Recently, Jeffrey Epstein was at the Dalton School, New York City, where he taught. In mid-March 1976 subject went to work for Bear, Stearns & Co.

Note: Conversation was terminated as [REDACTED] [REDACTED] was becoming bored and restless. There was an air of uncooperation and he seemed to resent this inquiry. [REDACTED] [REDACTED] was also hesitant about releasing information about applicant (See residence report.)

[REDACTED]
BROOKLYN, NEW YORK

Appl. Dates: 1971 to 1973
Reported: 1975

[REDACTED] [REDACTED] [REDACTED], stated substantially the following:

I have known Jeffrey E. Epstein for ten years as a friend, associate, and employee. Jeffrey worked for me as a foreman for six months in the first part of 1975. Weather permitting, he worked on a steady basis, supervising two or three workers, and was earning \$62 per day. He did a good job for me and I don't know the reason he left the job.

Jeffrey Epstein does not use alcohol or drugs, in fact he is the athletic type, likes to work out by swimming, bike riding, punch bag, etc. I am not familiar with his past employment record, but I do know that he worked with his brother, Mark Epstein, in the silk screen painting business; his brother is an artist.

EPSTEIN, JEFFREY E.

I have never known Jeff to be in any type of trouble with Law enforcement agencies. He was out of the state for awhile, I do not know where he went or what he was doing.

Jeff is about twenty three years old; he lives with his family at [REDACTED]; his family has lived in this community for many years, I am not familiar with their exact address. I have nothing but admiration for Epstein and I know nothing adverse about him. Yes, I recommend him for a position of trust.

Note: Source was very hesitant in answering questions, but he avowed that applicant did work for him, six months in 1975. [REDACTED] shied away from questions about education and previous employers of the applicant.

RESIDENCE

[REDACTED]
Brooklyn, New York

This is a large two family house, it is in good condition with white aluminum siding. It is about 40 years old and valued at approximately \$60,000. It is located in a residential community.

[REDACTED] Owner, and resident at [REDACTED], has known the Epstein family for more than twenty years; she reluctantly gave the following information about applicant.

[REDACTED] described Jeffrey Epstein as a bright, well behaved young man of good character. She said that until March, 1976 he taught at the Dalton School and is now employed by a Wall Street firm. For about a year and a half subject taught at a university in California.

Source described applicant's family as honest and sincere, that they have a good reputation.

RECORDS

Usually reliable credit sources report the following which may be identifiable with subject in NEW YORK CITY:

There is a record in file on Jeffrey E. Epstein of [REDACTED], Brooklyn, N.Y. SS # verified. file reflects the following:

EPSTEIN, JEFFREY E.

SUIT On January 28, 1975, New York University filed suit for \$500 in New York County Civil Court, Docket # 13994

We will supplement when we get the disposition.

No record of judgments, tax liens, wage assignments, or bankruptcies identifiable with subject.

Records of the KINGS COUNTY CRIMINAL COURT were checked for felonies, misdemeanors and youthful offender cases and no record was found identifiable with subject.

MISCELLANEOUS

A confidential source provided the following information identifiable with the applicant:

On or about April 1, 1976 Jeffrey E. Epstein, [REDACTED] born [REDACTED] Brooklyn, born 1/20/53, engaged to [REDACTED] [REDACTED] born [REDACTED] applied for rental of apartment 15C at [REDACTED] New York City. Monthly rental is \$435 and employment is shown as: "two years to present, Dalton Schools, New York City, teacher and administrator.

Occupants of [REDACTED] [REDACTED] to be Mr. Epstein, and [REDACTED]

0771



**BEAR
STEARNS**

JEFFREY
EPSTEIN

Recipients

SIGNATURE
Jeffrey Epstein

952-5262

August 19, 1976

New York University
Graduate School of Arts and Sciences
Recording Office
6 Washington Square North, Room 3
New York, New York 10003
Attn; Mrs. Mavis Lewis

Dear [REDACTED],

Thank you for your response to our inquiry
(copy attached). We would now like to request a
copy of Mr. Epstein's transcript.

Please bill us for whatever the transcript
fee will be.

Thank you very much for your help.

Sincerely,

[REDACTED]
Personnel

KM

EFTA01700782

Jeffrey E. Epstein

March 16, 1976

, Personnel

Previous employment verifications

Since your employment from 1972 - 1973 was self-employment, we need some sort of income tax form or W-2 form for that period of time.

Thank you.

*doesn't have
anything
3/18*



Jeffrey E. Epstein

e-1

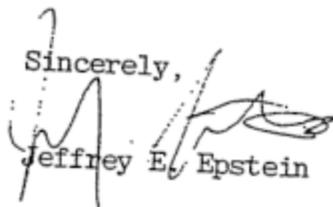
Bear, Stearns & Co.
55 Water Street
New York, N. Y. 10041
(212) 952-5847

March 12, 1981

TO THE EXECUTIVE COMMITTEE:

With this letter and accompanying statement,
I hereby resign as a Limited Partner of
Bear, Stearns & Co., effective immediately.

Sincerely,



Jeffrey E. Epstein

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

March 12, 1981

Mr. Jeffrey Epstein
Bear Stearns & Co.
55 Water Street
New York, NY 10041

Dear Jeffrey:

The Executive Committee has fully reviewed the matter referred to herein and after extensive deliberation has decided the following:

1. You have advised us that you made a loan to a customer for the purpose of his buying securities. This constitutes a violation of Regulation T. Taking into consideration your voluntary disclosure and the fact that it was a single instance, we find you \$2,500.00.
2. For failing to comply with the spirit of the NASD Regulations with respect to new issue distribution, we suspend you from active employment at Bear Stearns for a period of 60 days, effective immediately.

Yours very truly,

EXECUTIVE COMMITTEE

BEAR, STEARNS & CO.

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

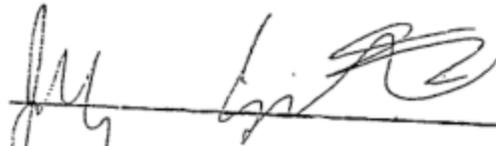
April 8, 1971

TO ALL NEW EMPLOYEES:

Under public law #91-508, "Fair Credit Reporting Act", we are now required to inform you at the time of your hiring that we intend to conduct, through a service agency and through our own inquiries, an investigation as to your character, reputation, mode of living, educational experience, litigations; previous employments, and any public records etc...

Upon written request, you, as an employee, now have the right to know the name of the investigative service employed by Bear, Stearns & Co. and the scope of their report should one be used in your particular case.

Signature



Date

MARCH 15, 76

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

EFTA01700786

STOCK EXCHANGE FIRM EMPLOYEE INFORMATION RECORD

(To be completed upon acceptance of employment)

Please answer all questions listed below as completely and accurately as possible. Information disclosed on this form will be held in strictest confidence and will be preserved for three years after termination of employment in accordance with Rules 17a-3 and 17a-4 of the Securities and Exchange Commission and Rule 345.19 of the New York Stock Exchange.

1. Epstein Jeffrey Edward
Last Name First Name Middle Name

- 2. (a) Have you ever been bonded? Yes No
- (b) Have you ever been refused a bond by a surety company? Yes No
- (c) Has such a bond ever been denied or revoked? Yes No
- (d) Has any surety company paid out any funds on your coverage? Yes No
- If answer to either (b), (c) or (d) is 'yes,' attach details including name of surety company.
- 3. Have you ever been a member of any stock exchange, commodity exchange, or registered association of security or commodity brokers, dealers, investment bankers or investment advisors? Yes No
- If 'yes,' give name (s) and dates.
- 4. (a) Have you ever been suspended, expelled or otherwise disciplined by any regulatory body or by any such exchange or association; or ever been denied membership therein; or ever withdrawn your application for such membership? Yes No
- (b) Have you ever been associated with any organization, as a director, controlling stockholder, partner, officer, employee or other representative of a broker-dealer which has been, or a principal of which has been, suspended or expelled from any such exchange or registered association, or was denied membership therein, or withdrew an application for membership; or whose registration as a broker-dealer with the S.E.C. or any State or agency has been denied, suspended or revoked? Yes No
- (c) Has any permanent or temporary injunction ever been entered against you? ... Yes No
- (d) Has any corporation, firm, or association, with which you were associated, been enjoined during the period of your association? Yes No
- (e) If answer to question 4 (a), (b), (c) or (d) is 'yes,' attach details including any finding that you were a cause of any disciplinary action or had violated any law.
- 5. In your previous business connections or employment in any capacity, have transactions under your attention ever been the subject of complaint or legal proceedings? Yes No
- If 'yes,' give names and details.
- 6. Have you ever been arrested, summoned, arraigned, indicted or convicted of a felony of any kind, or of a misdemeanor except minor traffic offenses? Yes No
- If 'yes,' attach details.
- 7. Have you ever been known personally by any other name, used an alias, or have you ever conducted business or carried brokerage or bank accounts in any other name than that shown above? Yes No
- If 'yes,' give details and dates of use.

I hereby certify that I have read and understand the foregoing statements and that each of my responses thereto is true and complete. I authorize my prior employers to make available to any prospective employer, or to any Federal, State or Municipal agency, any information it may have concerning me, and I hereby release my employers from any and all liability of whatsoever nature by reason of furnishing such information.

(Date) March 15, 76

[Signature]
Signature of Employee

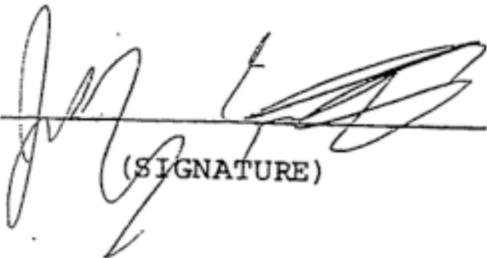
EMPLOYEE SECURITIES TRANSACTIONS

It is the policy of this firm, in compliance with the New York Stock Exchange and Federal Regulations, that no employee may maintain an account with another firm, effect securities transactions through a bank or obtain a loan from a bank collateralized by securities without the permission of the firm. Such permission should be requested in writing directed to the Compliance Department. This restriction applies to the employee, his spouse and minor children and any account in which the employee places orders.

PLEASE ATTEST TO THE FOLLOWING;

"I have no brokerage accounts other than at Bear, Stearns & Co. and I have no bank loans collateralized by securities except: (if none, state NONE, indicate accounts of your spouse, minor children and any account in which you place orders)."

None



(SIGNATURE)

MARCH 10, 76

(DATE)

EXECUTIVE HEALTH EXAMINERS
777 THIRD AVENUE • NEW YORK CITY 10017 • (212) 421-5151

March 15, 1976

Name Jeffrey Epstein
Company Bea Stearns

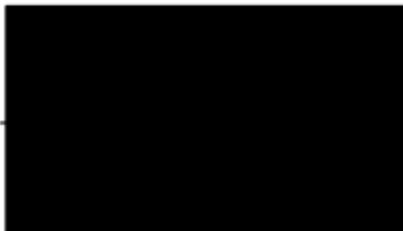
We have examined the above-named applicant for employment.
We find him () her ():

() Suitable for employment.

() Suitable for limited employment.

Limitations:

Remarks:



_____, R.N.

Memo

BEAR STEARNS

To John Duggan

Date June 3, 1977

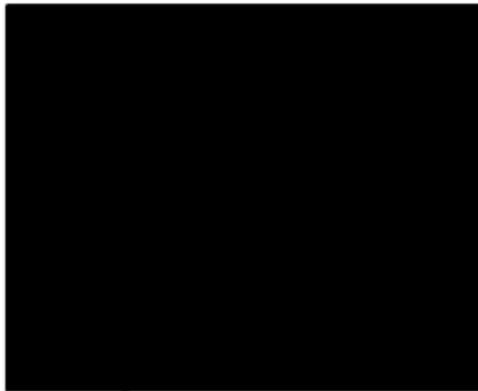
CC

From Lewis Rabinowitz

Subject Jeff Epstein

Please raise Jeff Epstein's annual salary to \$24,000 per year.

File



425-77

Memo

BEAR STEARNS

To ~~Steve~~ Lakoff
Seymour Dashow

Date August 4, 1977

CC

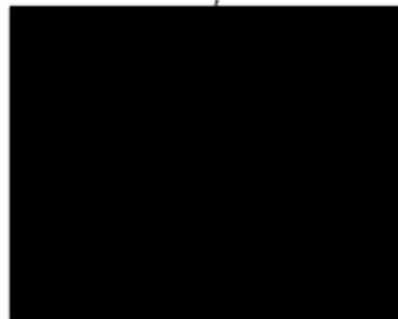
From Elliot K. Wolk

Subject

file

Please charge all expenses including salary for Jeff Epstein to New York Retail and delete from Option Department.

This should have been done some time ago. Please make sure this is done retroactively to May 1, 1977 and is included in the July figures.



Memo

BEAR STEARNS

[Handwritten initials]

To Steve Lacoﬀ
Personnel Department

Date June 13, 1979

CC

Just

From James E. Cayne

Subject

Effective today, and retroactive to May 1, 1979, please
increase the salary of Jeffrey Epstein to \$42,000./year

File

de 6/13/79



7-30-79

Present Salary \$36,800 py

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

March 18, 1976

WRITER'S DIRECT DIAL NUMBER

Nier Roofing
4050 Atlantic Avenue, Brooklyn, New York 11224
JEFFREY E. EPSTEIN

(Applicant's Name)

(Social Security No.)

has applied to us for employment. As a previous employer, we would appreciate your comments. We have obtained a signed authorization and indemnification agreement from the applicant to conduct reference checks, a copy of which is enclosed.

Should you prefer to respond by telephone, please call our reference section at 212/952-5263.

Dates of Employment:

Claimed from 1971 to 1973

Verified from 71 to 73

	Above Average	Average	Below Average
Attendance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Punctuality	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work Performance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall Rating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To the best of your knowledge, did this applicant have a Securities brokerage account? Yes No

Would you recommend the applicant for a position of trust involving negotiable securities? Yes No

If your present policy permitted, would you rehire this applicant? Yes No

Is there anything we should know about this applicant which would help make our relationship a successful one?

Extremely Intelligent

GENERAL REMARKS

Name: _____ Title: _____
Signature: _____ Date: 4/17/76

Form 267 (10/75)

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

EFTA01700793

FIDELIFACTS

NAME	EPSTEIN, JEFFREY E.	BORN: 1/20/53	1365-15-8891	DATE OF REPORT 7/30/76
------	---------------------	---------------	--------------	---------------------------

This will supplement our report of 5/3/76.

EMPLOYMENT

DALTON SCHOOL
108 E. 89TH STREET
NEW YORK CITY, N.Y.

Applicant: 9/74 to 3/15/76
Reported: 9/74 to 6/11/76

MS. BLACKBURN, Administrative Assistant, furnished the following information from records and personal knowledge:

The applicant holds SS# [REDACTED] lived at:
[REDACTED] [REDACTED] [REDACTED], Brooklyn, (confirmed).

He said he was a college graduate, but no further details were indicated.

He was employed as a Physics and Math teacher. He did a good job; had a good attendance and punctuality record and was dependable, cooperative and honest. He has leadership and supervisory ability.

He was supervised by Dick Grossman who was not in the school at this time.

The applicant was laid off due to a personnel cutback, but is eligible for rehire.

The above lead was completed prior to client's cancellation of this case.

ma

BEAR, STEARNS & CO.
PROFIT SHARING PLAN

RUN DATE	
04/30/81	04/30/81

DISTRIBUTION REASON: DISMISSAL WITH CAUSE

EFFECTIVE DATE 04/01/81
DATE OF ENTRY 05/01/76

NAME - ADDRESS

PAYMENT SUMMARY

EPSTEIN JEFFREY

CHECK AMOUNT \$ 3,214.87

DESCRIPTION	INFORMATIVE	COST	VALUE	PAYABLE
DIVERSIFIED FUND				
COMPANY ACCOUNT				
COMPANY ACCOUNT	*FORFEITED*	\$ 725.75	\$ 3,214.87	\$ 3,214.87
FUND TOTALS		\$ 725.73	\$ 3,214.86	\$ 3,214.86
		\$ 1,451.48	\$ 6,429.73	\$ 3,214.87

DISTRIBUTION SUMMARY

TOTAL VALUE..... \$ 6,429.73
LESS:
FORFEITURE \$ 3,214.86 \$ 3,214.86-

CASH PAYABLE..... \$ 3,214.87

FIDELIFACTS

NAME EPSTEIN, JEFFREY	BORN: 1/20/53	1365-15-8891 DATE OF REPORT 5/3/76
--------------------------	---------------	--

This will supplement our report of 4/28/76.

At the New York University Bursar's Office, MR. BISOTNA advised the following regarding applicant:

Initially a check in the amount of \$1,080 was received by the University but it was returned with a notice that there was insufficient funds to cover the amount. The applicant then entered into an agreement with the University, a promissory arrangement was made to pay the amount. When he defaulted the University instituted legal proceedings. Source said that satisfaction papers had been filed. It was suggested we contact CURTIS ETTINGER, the school attorney for further details.

MR. CURTIS ETTINGER advised the matter had been settled. The initial payment check, marked as having insufficient funds was not in the applicant's name but in the name of Paul Epstein. When the check did not clear, Mr. Ettinger contacted applicant's brother, Mark Epstein who advised that applicant was in Europe. Further action was delayed and subsequently Mark Epstein made a partial payment of \$345. The matter, however, was still not resolved and legal proceedings were instituted in New York County Civil Court in December 1975. The matter was finally resolved in December 1975 when satisfaction paper was filed.

cp

Memo

BEAR STEARNS

To *Steve Lacoff*
Personnel Department

Date *August 15, 1978*

CC

From *James E. Cayne*

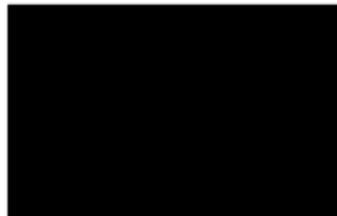
Subject

*Effective immediately, Jeffrey Epstein is to receive
a \$400./mo salary increase.*



8-14-78

4800 ju.



CA 4620

952-5262

February 26, 1979

Mr. Bennett
Douglas, Elliman, Gibbons & Eves

Dear Mr. Bennett:

Please be advised that Mr. Jeffrey Epstein is employed at Bear, Stearns & Co. at a salary of \$75,000.00 a year.

Should you have any further questions, please do not hesitate to contact me.

Sincerely,

Stephen A. Lacroff
Personnel Director

SAL:bl

EFTA01700798

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

March 16, 1976

WRITER'S DIRECT DIAL NUMBER
Dalton Schools
108 East 89th Street, New York, New York

JEFFREY E. EPSTEIN

(Applicant's Name)

[REDACTED] [REDACTED] [REDACTED]
(Social Security No.)

has applied to us for employment. As a previous employer, we would appreciate your comments. We have obtained a signed authorization and indemnification agreement from the applicant to conduct reference checks, a copy of which is enclosed.

Should you prefer to respond by telephone, please call our reference section at 212/952-5263.

Dates of Employment:

Claimed from 9/74 to _____

Verified from _____ to _____

	Above Average	Average	Below Average
Attendance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Punctuality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work Performance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall Rating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To the best of your knowledge, did this applicant have a Securities brokerage account? Yes No

Would you recommend the applicant for a position of trust involving negotiable securities? Yes No

If your present policy permitted, would you rehire this applicant? Yes No

Is there anything we should know about this applicant which would help make our relationship a successful one?

GENERAL REMARKS: _____

Name: _____ Title: _____

Signature: _____ Date: _____

Form 267 (10/75)

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

EFTA01700799

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER
[REDACTED]

March 16, 1976

Cooper Union
4th Avenue & 8th Street
New York, New York
Attn; Registrar

RE: JEFFREY E. EPSTEIN
S.S.# [REDACTED] [REDACTED] [REDACTED]

Date of Birth 1/20/50

To Whom It May Concern:

Jeffrey has applied to us for a position claiming attendance at your school from 9/66-6/70 BS degree

We shall appreciate your giving us any information you can as to scholastic standing, personality, background, etc., of this applicant.

For your convenience in replying, we are enclosing a self-addressed stamped envelope.

Thank you in advance for your cooperation.

Sincerely,

[REDACTED]
Stephen A. Lacroff
Personnel Director

The above Jeffrey E. Epstein did not graduate
Dates of Attendance: Sept. 1969 to Jan 1972
Date of Birth: January 20, 1953

[REDACTED]
Dean of Admissions & Records



New York University

Graduate School of Arts and Science
Recording Office

6 Washington Square North, Room 3
New York, N.Y. 10003
Telephone: (212) 598-3155

March 23, 1976

Mr. Stephen A. Lacoff
Bear, Stearns & Company
55 Water Street
New York, New York 10041

To Whom It May Concern,

This is to certify that Jeffrey E. Epstein whose date of birth is January 20, 1950 was registered as a non-degree student in the Graduate School of Arts and Science, Department of Music from September 1971 to May 1974. Mr. Epstein did not receive a degree from New York University.

In the Spring 1974 semester, Mr. Epstein had issued an invalid check to our Bursar's Office.

Yours truly,

(Mrs.) Mavis Lewis
Recorder



****PLEASE CHECK EACH WHEN COMPLETED****

NAME Jeffrey Epstein DATE OF EMPLOYMENT 3-15-76

APPLICATION			
Type "PCA" (one for Payroll, one duplicate)	SENT <u>3/16</u>	REC'D	<u>14</u>
Bonding Application			<u>14</u>
Stock Exchange Form			<u>14</u>
Security Accounts form			<u>14</u>
Fair Credit form			<u>14</u>
Locator Card			<u>14</u>
Benefits Enrollment Card	SENT <u>3/16</u>		<u>14</u>
Hospitalization Cards	SENT <u>3/16</u>		<u>14</u>
Waiver Card (if applicable)			<u>14</u>
W 4 form	SENT to Payroll <u>3/16</u>		<u>14</u>
Card for Mail Room	SENT <u>3/16</u>		<u>14</u>
Card for Telephone Department	SENT <u>3/16</u>		<u>14</u>
Card for Security			<u>14</u>
Working Papers for Minors (If applicable)			<u>14</u>
Enter new employee on Salary Sheet			<u>14</u>
Add new employee to Board - Index file			<u>14</u>
Time card (if applicable)			<u>14</u>

*Transmit
NYS & app
Dutton*

2

Welcome Letter & Benefits Booklets	SENT <u>3/16</u>		<u>14</u>
Background Letters	SENT <u>alt</u>		<u>14</u>
School Reference	SENT <u>alt</u>		<u>14</u>
Introduction Letter to Supervisor	SENT <u>---</u>		<u>14</u>
Announcements (if applicable)	SENT <u>---</u>		<u>14</u>
Send in Bonding Applications	SENT <u>3/18</u>		<u>14</u>
Send in Fingerprint Cards (get check from Cashiers Dept. first)	SENT <u>3/16</u>		<u>14</u>
Newspaper Ads (if applicable)	SENT <u>---</u>		<u>14</u>

Orientation			<u>14</u>
Medical			<u>14</u>
Enter in Job Log Book (Blue Book)			<u>14</u>
Index Card (Contains DOE, Dept. Agency, Letters sent etc.)			<u>14</u>
Telephone Verification			<u>14</u>
Put Special Record notice on locator card and application (if applicable)			<u>14</u>
Fingerprints taken			<u>14</u>
DD214 for Veterans			<u>14</u>
File			<u>14</u>

Background check:

Letters 1/1 Dutton check

Other _____

PSA # 1997

New York University
Transcript Request



Print Clearly - Use Ball-Point Pen

FIRST _____ MIDDLE _____ LAST _____

CURRENT ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

SIGNATURE _____ DATE _____

1000 1st Ave, New York, NY 10001
 Thomas & Co
 1000 1st Ave
 New York, NY 10001

In space above print full name and address to which transcript is to be sent.
 This form will be used in a window envelope.

(Over)

ID # _____ Birth Date _____

If attended under any other name, indicate:

LAST _____ FIRST _____ MIDDLE _____

Division of N.Y.U. attended: Undergraduate Graduate

Term and year of last attendance: _____

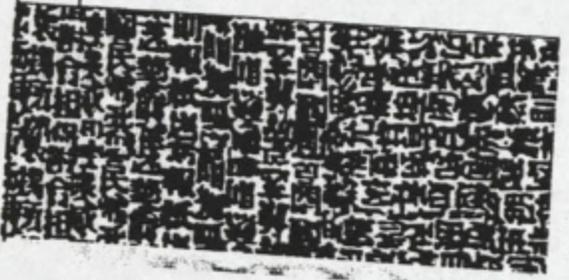
Number of transcripts desired: _____

If currently in attendance do you want transcript held for final grades? Yes No

Line	Amount
1	
2	
3	
4	

STAMP

REC'D BY NYU



Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

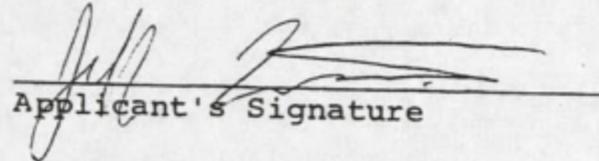
To Whom It May Concern:

I hereby authorize the release of the information requested on the attached form to my employer, Bear, Stearns & Co.

Thank you in advance for your cooperation.

Sincerely,

MARCH 15, 76


Applicant's Signature

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

TRANSFER/TERMINATION

10833

NAME JEFFREY EASTMAN

PRESENT DEPARTMENT _____

DEPARTMENT TRANSFERRED TO _____

DATE EFFECTIVE 2/1/81

SALARY _____

APPROVAL _____

949 (9/79)

No. 06187033

STATEMENT OF EARNINGS

RETAIN THIS STATEMENT FOR YOUR RECORDS

P.M. NO.
00431

THE DALTON SCHOOLS INC
108 EAST 89TH STREET
NEW YORK NY 10028

PERIOD ENDING
03/15/76
SOC. SEC. NO
[REDACTED]

LOCATION	EMP. NO.	EMPLOYEE NAME		REGULAR RATE	O/T RATE 1	O/T RATE 2	SH.	REG HRS.	O/T HRS. 1	O/T HRS.
825013000	006257	EPSTEIN J		500.00			0			
THIS PAY PERIOD	GROSS	FEDERAL TAX	FICA	STATE TAX	CITY TAX	SUI, DBL	DEDUCTIONS	NET PAY		
	500.00	71.23	29.25	15.97	6.53			377.00		
YEAR TO DATE	GROSS	FEDERAL TAX	FICA	STATE TAX	CITY TAX		EARNINGS		AMOUNT	
	2500.00	356.15	146.25	79.85	31.21		RG PAY		500.00	
DEDUCTIONS	AMOUNT	DEDUCTIONS	AMOUNT	DEDUCTIONS	AMOUNT					

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

To: Personnel Department
From: Benjamin Rhoades
Re: Fingerprinting

Date: 3/15/76

JEFFREY ERSTEIN

Employee's Name

was

fingerprinted by me today.

3/15/76

Date



Signature

111 (2/76)

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

La.
7-21-76

D.S. - Same as orig, appls here ex "attending
NYU - not graduated"
Head teacher - Math + Science, H.S.

Michael E. Tennenbaum

BEAR STEARNS

Date: _____

Personnel

Please increase Jeff
Epstein's Salary
from \$225/week to
\$300/week effective the
new pay period.

Thank you


8/17/76

Also transfer him to the
NY Options Dept.

NAME

Jeffrey Epstein [Redacted]

NAME OF COMPANY

TELEPHONE

Dalton School

APPLICANT HELD POSITION OF

DATES

FROM TO

1-20-1953 - 2-20-54
NYU - MS Ed
Cooper Union BS Ed
Dalton - Univer Calif

CLAIMED

VERIFIED

ANY OTHER POSITION HELD

Professor Dalton
12000 PY

Teacher - FT Math
Sci

CLAIMED EARNINGS WERE

CAN YOU VERIFY

per

YES

NO

12000 PY

ATTENDANCE AND TARDINESS

BELOW AV. AVERAGE SUPERIOR

WORK KNOWLEDGE

BELOW AV. AVERAGE SUPERIOR

WORK PERFORMANCE

BELOW AV. AVERAGE SUPERIOR

GENERAL COMMENTS

REASON FOR LEAVING WAS

CAN YOU VERIFY

YES

NO

WOULD YOU RECOMMEND FOR A POSITION OF TRUST

YES

NO

IF NO, WHY?

WOULD YOU REHIRE THIS PERSON

YES

NO

IF NO, WHY?

PERSON GIVING INFORMATION

TITLE

[Redacted]

OBTAINED BY

DATE

W

COMMENTS:

BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT	4620
	Dept. or Branch N.Y. RETAIL SALES	Effective Date of Change August 14, 1978

Today's Date August 21, 1978	Employee Name (Last-Middle-First) EPSTEIN Jeffrey
--	---

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items 1,6
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6		
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6				
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6				
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS	2 SALARY HISTORY
Grade: 32E Title: Associate Salary: \$32,000/Yr. O/T Status:	Date of Employment: 3/15/76 Starting Salary: \$225.00
Department or Branch: N.Y. Retail Sales Dept. Code No.:	Date Last Increase: 4/24/78 Amount Last Increase: \$8000/Yr.

3 NEW EMPLOYEE AND STATUS CHANGE	4 FOR REPLACEMENT ONLY
Grade: 36E Title: Associate Salary: \$36,800/Yr. O/T Status:	Name of Employee Replaced: Date Separated:
Department or Branch: N.Y. Retail Sales Dept. Code No. 012	Title:
	Salary: Grade:

5 PART TIME EMPLOYMENT	6 REASON TO BE EXPLAINED IN ALL CASES
Rate \$ /Hour Hours Needed Each Day From AM To AM PM	

Per: J. Cayne

1533.33

R-200-00

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392									
Annual Salary	762									
Clock Number	330									

BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT	4046
	Dept. or Branch CUSTOMERS ROOM	Effective Date of Change April 24, 1978

Today's Date June 9, 1978	Employee Name (Last-Middle-First) EPSTEIN Jeffrey
-------------------------------------	---

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items 1,6
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6		
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6				
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6				
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS	2 SALARY HISTORY
Grade: 24E Title: Associate Salary: \$24,000/Yr. 9300 Dept. or Branch: Customers Room Dept. Code No. 1000-00	Date of Employment: 3/15/76 Starting Salary: \$225.00 Date Last Increase: 4/25/77 Amount Last Increase: \$8400/Yr.

3 NEW EMPLOYEE AND STATUS CHANGE	4 FOR REPLACEMENT ONLY
Grade: 32E Title: Associate Salary: \$32,000/Yr. 1230-78 Dept. or Branch: N.Y. Retail Dept. Code No. 1333-34 <i>1333-34</i> <i>230-78</i>	Name of Employee Replaced: _____ Date Separated: _____ Title: _____

5 PART TIME EMPLOYMENT	6 REASON TO BE EXPLAINED IN ALL CASES
Rate \$ /Hour Hours Needed Each Day From AM To PM From AM To PM	Salary: _____ Grade: _____

Retro to 4/24/78

retro 923.10

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

ADP CODES										
CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392									
Annual Salary	762									
Clock Number	330									

BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT	16050
	Dept. or Branch N.Y. RETAIL SALES	Effective Date of Change 3/12/81

Today's Date 3/19/81	Employee Name (Last-Middle-First) EPSTEIN Jeffrey
--------------------------------	---

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items 1,6
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input checked="" type="checkbox"/> Resigned	1,6	<input type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6		
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6				<input type="checkbox"/> Balance From Any Bonus
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			<input type="checkbox"/> Total Repayment From Bonus	
<input type="checkbox"/> Summer		Leave of Absence <input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached				<input type="checkbox"/> Other	
File Number							

1 PRESENT STATUS	2 SALARY HISTORY
Grade: 42E Title: Ltd. Part. Associate Salary: \$42,000/Yr. O/T Status: _____ Department or Branch: N.Y. Retail Sales Dept. Code No.: _____	Date of Employment: 3/15/76 Starting Salary: \$225.00 Date Last Increase: 4/30/79 Amount Last Increase: \$5200/Yr.

3 NEW EMPLOYEE AND STATUS CHANGE	4 FOR REPLACEMENT ONLY
Grade: _____ Title: _____ Salary: _____ O/T Status: _____ Department or Branch: _____ Dept. Code No.: _____	Name of Employee Replaced: _____ Date Separated: _____ Title: _____ Salary: _____ Grade: _____

5 PART TIME EMPLOYMENT	6 REASON TO BE EXPLAINED IN ALL CASES
Rate \$ _____ /Hour Hours Needed Each Day From _____ AM To _____ AM PM	

Resigned

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392									
Annual Salary	762									
Clock Number	330									

BEAR, STEARNS & CO., INC.
PAYROLL CHANGE
AUTHORIZATION

PERSONNEL DEPARTMENT

3430

FROM: Dept. or Branch **FLOOR DEPT. (AMEX)** Effective Date of Change **March 15, 1976**

Today's Date **March 16, 1976** Employee Name (Last-Middle-First) **EPSTEIN Jeffrey**

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items 1,6
<input type="checkbox"/> Additions To Staff X	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6		
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6		
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6				
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6				
<input type="checkbox"/> Summer		Leave of Absence					
File Number 26748		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS

Grade	Title	Salary	O/T Status
Department or Branch		Dept. Code No.	

2 SALARY HISTORY

Date of Employment	Starting Salary
Date Last Increase	Amount Last Increase

3 NEW EMPLOYEE AND STATUS CHANGE

Grade	Title	Salary	O/T Status
Department or Branch		Dept. Code No.	

4 FOR REPLACEMENT ONLY

Name of Employee Replaced	Date Separated
Title	
Salary	Grade

5 PART TIME EMPLOYMENT

Rate \$ /Hour	Hours Needed Each Day
	From AM To AM PM

6 REASON TO BE EXPLAINED IN ALL CASES

450.00
 5.6250

Employee _____ Department Head or Branch Manager _____
 Administrative Partner _____ Director _____

ADP CODES

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401		✓							
Major Medical	402		✓							
Use Cross	403		✓							
Temp Employee	404	✓								
Hire Date	392	///	///	///	01	20	50			
Annual Salary	762				11	700	00			
Check Number	330	///	///	///	49	VOR				

**BEAR, STEARNS & CO.,
PAYROLL CHANGE
AUTHORIZATION**

PERSONNEL DEPARTMENT

0317

FROM: Dept. or Branch **FLOOR DEPT. (AMEX)** TO Effective Date of Change **8/16/76**

Today's Date
August 19, 1976

Employee Name (Last-Middle-First)
EPSTEIN Jeffrey

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items 1,6
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input checked="" type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input checked="" type="checkbox"/> Department or Branch	1,2,3,6	<input type="checkbox"/> Per Pay Day With	
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	Balance From Any Bonus	
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6			<input type="checkbox"/> Total Repayment From Bonus	
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			<input type="checkbox"/> Other	
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS				2 SALARY HISTORY			
Grade	Title	Salary	O/T Status	Date of Employment	Starting Salary		
	Trainee	\$225.00		3/15/76	\$225.00		
Department or Branch			Dept. Code No.	Date Last Increase	Amount Last Increase		
Floor Dept.			890				

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY			
Grade	Title	Salary	O/T Status	Name of Employee Replaced	Date Separated		
	Associate	\$300.00/wk.	Off				
Department or Branch			Dept. Code No.	Title			
N.Y.Options			862				

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES			
Rate \$	/Hour	Hours Needed Each Day		Salary	Grade		
		From AM To AM PM					

Transferred w/increase
OFF THE CLOCK Per: M.Tennenbaum

600.00
7.5000

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

ADP CODES

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392	///	///	///						
Annual Salary	762									
Clock Number	330	///	///	///						

BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT	8353
	Dept. or Branch NEW YORK RETAIL	Effective Date of Change OCTOBER 30, 1979

Today's Date OCTOBER 30, 1979	Employee Name (Last-Middle-First) EPSTEIN, Jeffrey
---	--

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input type="checkbox"/> Salary	1,2,3,6	AMOUNT \$ 20,000.00 Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input checked="" type="checkbox"/> Total Repayment From Bonus May '80 <input type="checkbox"/> Other
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6	
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	
<input type="checkbox"/> Permanent	Full Time <input type="checkbox"/>	<input type="checkbox"/> Returned to School	1,2,6			
<input type="checkbox"/> Temporary	Part Time <input type="checkbox"/>	<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			
<input type="checkbox"/> Summer		Leave of Absence <input type="checkbox"/> Military				
File Number		<input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached				

1 PRESENT STATUS				2 SALARY HISTORY	
Grade	Title	Salary \$42,000/Yr.	O/T Status	Date of Employment 3/15/76	Starting Salary
Department or Branch			Dept. Code No.	Date Last Increase	Amount Last Increase

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY	
Grade	Title	Salary	O/T Status	Name of Employee Replaced	Date Separated
Department or Branch			Dept. Code No.	Title	

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES	
Rate \$	/Hour	Hours Needed Each Day From AM To AM PM			

Employee	Department Head or Branch Manager
Admin	Director of Per

ADP CODES

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392									
Annual Salary	762									
Lock Number	330									

BEAR, STEARNS & CO., PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT	
	FROM: Dept. or Branch N.Y. OPTIONS	Effective Date of Change APRIL 25, 1977

Today's Date JUNE 2, 1977	Employee Name (Last-Middle-First) EPSTEIN Jeffrey
------------------------------	--

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items 1,6
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6	<input type="checkbox"/> _____ Per Pay Day With	
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	Balance From Any Bonus	
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6			<input type="checkbox"/> Total Repayment From Bonus	
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			<input type="checkbox"/> Other	
<input type="checkbox"/> Summer		Leave of Absence					
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS				2 SALARY HISTORY	
Grade	Title	Salary	O/T Status	Date of Employment	Starting Salary
	Associate	\$300.00	Off	3/15/76	\$225.00
Department or Branch N.Y. Options			Dept. Code No. 600-00	Date Last Increase 8/16/76	Amount Last Increase \$75.00

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY	
Grade	Title	Salary	O/T Status	Name of Employee Replaced	Date Separated
24E	Associate	\$24,000/Yr			
Department or Branch NY Options			Dept. Code No. 862	Title	

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES	
Rate \$	/Hour	Hours Needed Each Day	AM PM	Salary	Grade
		From To			

Per: [REDACTED]

RETRO TO APRIL 25, 1977

923.08
11.5385

retro 4 969.24

Employee	Department Head or Branch Manager
Administrative Partner	Director of Personnel

CATEGORY	ADP CODES									
	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392	///	///	///						
Annual Salary	762									
Lock Number	330	///	///	///	///					

BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION PERSONNEL DEPARTMENT **1975**

Today's Date: **June 24, 1977** Dept. or Branch: **N.Y. OPTIONS** Effective Date of Change: **June 27, 1977**

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN	Complete Items 1,6
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input type="checkbox"/> Salary	1,2,3,6	AMOUNT \$	
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	Repayment Schedule	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input checked="" type="checkbox"/> Department or Branch	1,2,3,6	<input type="checkbox"/> Per Pay Day With	
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	Balance From Any Bonus	
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6			<input type="checkbox"/> Total Repayment From Bonus	
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			<input type="checkbox"/> Other	
<input type="checkbox"/> Summer		Leave of Absence					
File Number	# 26748	<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached					

1 PRESENT STATUS				2 SALARY HISTORY		
Grade	Title	Salary	O/T Status	Date of Employment	Starting Salary	
24E	Associate	\$24,000/Yr.		3/15/76	\$225.00	
Department or Branch			Dept. Code No.	Date Last Increase	Amount Last Increase	
NY Options			862	4/25/77	\$8,400/Yr.	

3 NEW EMPLOYEE AND STATUS CHANGE				4 FOR REPLACEMENT ONLY		
Grade	Title	Salary	O/T Status	Name of Employee Replaced		Date Separated
24E	Associate	\$24,000/Yr.				
Department or Branch			Dept. Code No.	Title		
Customers Room			RJS 012			

5 PART TIME EMPLOYMENT				6 REASON TO BE EXPLAINED IN ALL CASES		
Rate \$	/Hour	Hours Needed Each Day	AM PM	Salary		
		From To		Grade		

Transferred Per: [REDACTED]

*Fr. Pd. 461-54 on 7-1-77
Thru 6-24-77*

Employee: [REDACTED] Department Head or Branch Manager: [REDACTED]

Administrative Partner: [REDACTED] Director of: [REDACTED]

ADP CODES										
CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Due Cross	403									
Part Employee	404									
Birth Date	392	///	///	///						
Annual Salary	762									
Check Number	330	///	///	///						

BEAR, STEARNS & CO. PAYROLL CHANGE AUTHORIZATION	PERSONNEL DEPARTMENT
Today's Date June 20, 1979	FROM: Dept. or Branch N.Y. RETAIL SALES Effective Date of Change April 30, 1979

Employee Name (Last-Middle-First) EPSTEIN Jeffrey

ACCESSIONS	Complete Items	SEPARATIONS	Complete Items	CHANGES	Complete Items	LOAN
<input type="checkbox"/> Additions To Staff	3,6	<input type="checkbox"/> Quit <input type="checkbox"/> Resigned	1,6	<input checked="" type="checkbox"/> Salary	1,2,3,6	Complete Items 1,6 AMOUNT \$ Repayment Schedule <input type="checkbox"/> _____ Per Pay Day With Balance From Any Bonus <input type="checkbox"/> Total Repayment From Bonus <input type="checkbox"/> Other
<input type="checkbox"/> Replacement	3,4,6	<input type="checkbox"/> Discharged	1,6	<input type="checkbox"/> Title or Position	1,2,3,6	
<input type="checkbox"/> Rehire	2,3,6	<input type="checkbox"/> Released	1,6	<input type="checkbox"/> Department or Branch	1,2,3,6	
<input type="checkbox"/> Reinstate From Leave	2,3,6	<input type="checkbox"/> Laid Off	1,6	Shift (Day/Night)	1,2,3,6	
<input type="checkbox"/> Permanent Full Time <input type="checkbox"/>		<input type="checkbox"/> Returned to School	1,2,6			
<input type="checkbox"/> Temporary Part Time <input type="checkbox"/>		<input type="checkbox"/> Deceased <input type="checkbox"/> Retired	1,2,6			
<input type="checkbox"/> Summer		Leave of Absence				
File Number		<input type="checkbox"/> Military <input type="checkbox"/> Maternity <input type="checkbox"/> Exit Interview <input type="checkbox"/> Attached				

1 PRESENT STATUS	2 SALARY HISTORY
Grade 36E Title Associate Salary \$36,800/Yr. O/T Status 1533.34 Department or Branch N.Y. Retail Sales Dept. Code No.	Date of Employment 3/15/76 Starting Salary \$225.00 Date Last Increase 8/14/78 Amount Last Increase \$4800/Yr.

3 NEW EMPLOYEE AND STATUS CHANGE	4 FOR REPLACEMENT ONLY
Grade 42E Title Associate Salary \$42,000/Yr. O/T Status Department or Branch N.Y. Retail Sales Dept. Code No. 014	Name of Employee Replaced Date Separated Title Salary Grade

5 PART TIME EMPLOYMENT	6 REASON TO BE EXPLAINED IN ALL CASES
Rate \$ /Hour Hours Needed Each Day From AM To AM PM	

Retro to 4/30/79 Per: [REDACTED]

RETRO 649.48 [REDACTED]

1 DAY RETRO - 20.00 [REDACTED]

669.98 - [REDACTED]

Employee	Department Head or Branch Manager
Administrative Partner	[REDACTED]

CATEGORY	0	1	2	3	4	5	6	7	8	9
Effective Date	401									
Major Medical	402									
Blue Cross	403									
Type Employee	404									
Birth Date	392									
Annual Salary	762									
Clock Number	330									



BEAR, STEARNS & CO. INC.
SHARON D. CERES

320 PARK AVENUE
NEW YORK, NEW YORK 10022
Phone (212) 272-6552
Fax (212) 272-5680
sceres@bear.com

September 7, 2007

VIA OVERNIGHT MAIL

U.S. Department of Justice
500 S. Australian Avenue, 4th Floor
West Palm Beach, FL 33401
Attn: [REDACTED]

Re: FGJ 07-103(WPB)-Tues./No. OLY-71

Dear Ms. [REDACTED]

In response to the Grand Jury Subpoena dated August 15, 2007 with regard to the above-referenced matter, enclosed please find the personnel file for Jeffrey Epstein as well as CD containing account statements for Jeffrey Epstein as well as the following accounts in which Mr. Epstein has some relationship:

Epstein Interests
Financial Trust Co. Inc.
Institutional Interests
Heritage Interests
International Charitable Interests
Health & Science Interests

If I find any other accounts that are responsive to your subpoena, as I continue my search, I will forward the statements to you under separate cover.

Should you have any questions or I can be of further assistance to you, please contact me at the number listed above.

Sincerely,

BEAR, STEARNS & CO. INC.

[REDACTED]
[REDACTED] S
Legal Assistant

Encl.

ATLANTA | BEIJING | BOSTON | BUENOS AIRES | CHICAGO | DALLAS | DUBLIN | HONG KONG | LONDON
LOS ANGELES | LUGANO | NEW YORK | PUERTO RICO | SAN FRANCISCO | SÃO PAULO | SEOUL | SHANGHAI | SINGAPORE | TOKYO

EFTA01700821

ADDRESS [REDACTED] Brooklyn, N.Y. 11224 PHONE 373-2262

ADDRESS [REDACTED] PHONE [REDACTED]
 ADDRESS [REDACTED] PHONE [REDACTED]

LAST EMPLOYER FROM 9/74 TO 3/76 POSITION Phys. Dept. SALARY \$1500 Mo.
 Dalton Schools

EDUCATION N.Y.C. MILITARY STATUS
 EMERGENCY NOTIFICATION NAME [REDACTED] ADDRESS Above

TELEPHONE # Above RELATIONSHIP [REDACTED]

GROUP HOSPITALIZATION [] INDIVIDUAL [] FAMILY [] NONE []
 REGISTRATION DATES NYSE 6-25-76 ASE 6-25-76 NASD 6-25-76 OTHER []
 ENROLLMENT DATE []
 PROFIT SHARING [] RETIREMENT []
3 1/2 Mths. (Accty. Compl. - Credit Pen)



EPSTEIN, J.

DATE	KEY	POSITION TITLE	DEPARTMENT	AMOUNT OF INCREASE	CURRENT SALARY	COMMENT
3/15/76	E	Trainee	Floor Dept.-AMEX		\$225.00	
8-16-76	P/m	Associate	N.Y. Options	75.00	300.00 (15,600)	
4-25-77	M	"	"	8400	24,600	
5-1-77	T	"	Customers Room			
4-24-78	M	"	"	8000	32,000	
8-14-78	M	"	"	4800	36,800	

KEY: E - FULL TIME M - MERIT INCREASE T - TRANSFER L - LEAVE OF ABS.
 T - PART TIME S - SALARY ADJUSTMENT X - RELEASED I - RETIRED
 V - SUMMER HELP P - PROMOTION R - RESIGNED D - DEATH H - REHIRED

(See Over)

S. S. [REDACTED] DATE EMPLOYED 3/15/76 BIRTH DATE 1/20/50 SEX Male

MAIDEN NAME [REDACTED] MARITAL STATUS Single EEOC

LAST NAME FIRST INITIAL EEOC E NE
 EPSTEIN Jeffrey E.

REVIEW SCHEDULE
 J A N F E B M A R A P R M A Y J U N J U L A U G S E P O C T N O V

OFFICE USE ONLY

AMENDED

BEAR, STEARNS & CO. • 55 WATER STREET • NEW YORK, N.Y. 10041

USE A BALL POINT PEN PLEASE PRINT

EMPLOYMENT AND PERSONAL HISTORY FORM

TODAY'S DATE

SHOULD YOU NEED MORE SPACE FOR YOUR RESPONSES ASK FOR A SUPPLEMENTAL FORM

NAME (LAST, FIRST, MIDDLE, MAIDEN) EPSTEIN, JEFFREY E. SOCIAL SECURITY NUMBER [REDACTED]

HOME ADDRESS [REDACTED] APT. NO. [REDACTED] ZIP CODE 11224 BUSINESS TEL. NO. 373-2262

POSITION APPLIED FOR TRAWEE WHAT SALARY DO YOU EXPECT? _____ WHEN CAN YOU START? _____

ARE YOU ACQUAINTED WITH OR RELATED TO ANY EMPLOYEE OF BEAR, STEARNS & CO. IF "YES" NAME _____ RELATIONSHIP Acquainted

ARE ANY MEMBERS OF YOUR IMMEDIATE FAMILY EMPLOYED IN THE BROKERAGE INDUSTRY? IF "YES" WHO? 1. _____ 2. _____

ARE YOU A CITIZEN OF THE U.S.A.? YES

IF YOU ARE IN THE U.S.A. ON A VISA, WHAT KIND? _____

LOCATION Partner

COMPANY 1. _____ 2. _____

HAVE YOU EVER BEEN CONVICTED OF A CRIME BY CIVIL OR MILITARY AUTHORITIES? NO YES - EXPLAIN _____

DATE OF BIRTH 1-20-53

EDUCATION (Begin with High School(s). Include Correspondence Schools, etc.)

TYPE OF SCHOOL	NAME AND LOCATION	INDICATE (D) DAY (E) EVE.	MAJOR	DEGREE OR DIPLOMA RECEIVED	ATTENDED		DID YOU GRADUATE?
					FROM MO. YR.	TO MO. YR.	
High School	Lafayette High School Brooklyn, N.Y.		Acad.	Diploma		6 69	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
College	Cooper Union N.Y. N.Y.	D.	Physics	NONE	9 69	1 72	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Gen. Schol.	N.Y. U. Gen. Schol N.Y. N.Y.		MATH	NONE	9 71	5 74	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

EMPLOYMENT

Fill in below a complete, consecutive statement of your business history for the past ten years. All time, including periods of unemployment, must be accounted for. If self employed, show name and address under which business was conducted.

PRESENT OR LAST POSITION		COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.	<u>DAKOTA SCHOOLS</u>	<u>TEACHER</u>	<u>1000 per month</u>
		EXACT ADDRESS <u>106 E 87th St. N.Y. N.Y.</u>	DEPT. AND SUPERVISOR	FINAL SALARY
		TYPE OF BUSINESS <u>School</u>	DUTIES OF POSITION	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
		RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/> RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>	EXPLANATION OF REASON FOR LEAVING <u>This Job</u>	
NEXT PREVIOUS POSITION		COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.	<u>Jeff Nier Rating</u>	<u>Trainer</u>	<u>465 per month</u>
		EXACT ADDRESS <u>405 Atlantic Ave</u>	DEPT. AND SUPERVISOR	FINAL SALARY
		TYPE OF BUSINESS <u>Rating</u>	DUTIES OF POSITION <u>Trainer</u>	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
		RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/> RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>	EXPLANATION OF REASON FOR LEAVING	
NEXT PREVIOUS POSITION		COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.			
		EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY
		TYPE OF BUSINESS	DUTIES OF POSITION	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
		RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/> RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>	EXPLANATION OF REASON FOR LEAVING	
NEXT PREVIOUS POSITION		COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.			
		EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY
		TYPE OF BUSINESS	DUTIES OF POSITION	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
		RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/> RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>	EXPLANATION OF REASON FOR LEAVING	
NEXT PREVIOUS POSITION		COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.			
		EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY
		TYPE OF BUSINESS	DUTIES OF POSITION	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP. <input type="checkbox"/>
		RESIGNED <input type="checkbox"/> LAID OFF <input type="checkbox"/> RELEASED <input type="checkbox"/> DISCHARGED <input type="checkbox"/>	EXPLANATION OF REASON FOR LEAVING	

UNEMPLOYMENT Account for your time during any periods of unemployment, self employment or family employment, other than those when you were attending school
 These periods of time must be verified by someone other than a relative or an employee of Bear, Stearns & Co

FROM				TO				EXPLANATION	INDIVIDUAL TO VERIFY UNEMPLOYMENT	
MO	YR	MO	YR	MO	YR	NAME	ADDRESS			

RESIDENCE RESIDENCE RECORD FOR PAST TEN YEARS— UNITED STATES ONLY

FROM				TO				STREET ADDRESS	CITY	STATE	APT #	OWN	RENT	WITH PARENTS
MO.	YR	MO.	YR	MO.	YR									
7	8	7	6											
7	2	7	5					Wash DC	MD					

DRAFT STATUS: 1A BRANCH OF SERVICE: _____ YEARS OF ACTIVE MILITARY SERVICE: FROM _____ TO _____ TYPE OF MILITARY DISCHARGE: HONORABLE GENERAL, UNDER HONORABLE CONDITIONS, (EXPLAIN ON PAGE 3) OTHER (EXPLAIN ON PAGE 3)

HAVE YOU EVER BEEN EMPLOYED AT BEAR, STEARNS & CO.? NO YES IF YES, FROM _____ TO _____

DO YOU HAVE ANY PHYSICAL LIMITATIONS? YES NO IF "YES", DESCRIBE _____ HAVE YOU HAD A MAJOR ILLNESS IN THE PAST 5 YEARS? YES NO IF "YES", DESCRIBE _____

HOW DID YOU HAPPEN TO APPLY TO BEAR, STEARNS & CO.? NEWSPAPER AD AGENCY REFERRAL OTHER IN CASE OF REFERRAL, NAME: _____ RELATIONSHIP: _____ ADDRESS: _____ TEL. NO.: _____

1. Do you or spouse have any additional income? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	5. Have you ever been refused a bond or had one revoked? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> When _____ Where _____ Are you bondable? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	8. Have you ever been a party to an arbitration proceeding by a Governmental Administrative Agency or Securities regulatory agency? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	11. Are you a Director or Officer of any Corporation? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
2. Do you have any outstanding debts to any Corporation, Loan Company, Bank, etc. (Including Mortgage, Auto, Installment and Charge Accounts) (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	6. Has any judgment or criminal conviction ever been entered against you? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	9. Has a Mechanic's lien or a Tax lien ever been filed against you? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	12. Do you trade in the Securities Market? (If "Yes," what Brokerage Firm?) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> Do you have an account? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3. What is your approximate monthly obligation on debts? <u>None</u>	7. Have you ever been sued or party to a lawsuit? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	10. Have you ever failed in business, made a compromise with creditors, or taken advantage of a bankruptcy act? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	13. Have you had any industrial accidents covered by Workmen's Compensation? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4. Has your salary ever been garnished? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>			14. Do you receive any pension for a past disability? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

PRE-EMPLOYMENT STATEMENT

I understand and agree that Bear, Stearns & Co., and/or its agents will make a thorough investigation of my past employment and activities, and I agree to cooperate in such an investigation.
 I also understand that under the "Fair Credit Reporting Act," Public Law #91-508, I, as an employee, have the right upon written request to know the name of the investigative service employed and the scope of their report should one be used. I further understand that any falsification or misstatement on this application or in connection with the above investigation will be grounds for immediate discharge.
 I consent to take any pre-employment physical examination and such future physical examinations as may be required by Bear, Stearns & Co.
 I also understand that the first three months will be considered a probationary period and that, should Bear, Stearns & Co. or I decide, during this period, that a lack of suitability exists with either party, my employment may be terminated by myself or the Firm without notice and without prejudice.

Applicant's Signature _____

Date 4/9/76

FOR OFFICE USE ONLY

POSITION _____	DEPARTMENT / BRANCH _____	GRADE _____	STARTING SALARY _____	STARTING DATE _____
TYPE OF EMPLOYMENT <input type="checkbox"/> PERMANENT <input type="checkbox"/> SUMMER <input type="checkbox"/> FULL TIME <input type="checkbox"/> TEMPORARY <input type="checkbox"/> HOURLY TIME		IS THIS A REHIRE? <input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> ADD TO STAFF <input type="checkbox"/> REPLACEMENT
IF REPLACEMENT EMPLOYEE REPLACED _____ GRADE _____ SALARY _____		REPLACED EMPLOYEE WAS <input type="checkbox"/> PROMOTED <input type="checkbox"/> SEPARATED ON _____ <input type="checkbox"/> LEAVE OF ABSENCE <input type="checkbox"/> TRANSFERRED TO _____ <input type="checkbox"/> RETIREMENT <input type="checkbox"/> OTHER _____ <input type="checkbox"/> DEATH		

INTERVIEWERS COMMENTS _____

INTERVIEWED BY _____

USE A BALL POINT PEN PLEASE PRINT

EMPLOYMENT AND PERSONAL HISTORY FORM

SHOULD YOU NEED MORE SPACE FOR YOUR RESPONSES ASK FOR A SUPPLEMENTAL FORM

TODAY'S DATE

March 15, 78

SOCIAL SECURITY NUMBER

NAME (LAST, FIRST, MIDDLE, MAIDEN)

EDSTEIN JEFFREY E

HOME ADDRESS

3814 SEAFATE AVE.

NO. AND STREET

APT. NO.

CITY AND STATE

BROOKLYN NEW YORK 11224

ZIP CODE

POSITION APPLIED FOR

TRAINER

WHAT SALARY DO YOU EXPECT? WHEN CAN YOU START?

ARE YOU ACQUAINTED WITH OR RELATED TO ANY EMPLOYEE OF BEAR, STEARNS & CO.?

IF "YES" NAME: [REDACTED] RELATIONSHIP: ACR

ARE ANY MEMBERS OF YOUR IMMEDIATE FAMILY EMPLOYED IN THE BROKERAGE INDUSTRY?

IF "YES" WHO? 1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

ARE YOU A CITIZEN OF THE U.S.A.?

YES

IF YOU ARE IN THE U.S.A. ON A VISA, WHAT KIND?

LOCATION

POSITION

HAVE YOU EVER BEEN CONVICTED OF A CRIME BY CIVIL OR MILITARY AUTHORITIES?

NO YES: EXPLAIN

DATE OF BIRTH

1/20/50

EDUCATION (Begin with High School(s). Include Correspondence Schools, etc.)

TYPE OF SCHOOL	NAME AND LOCATION	INDICATE (D) DAY (E) EVE.	MAJOR	DEGREE OR DIPLOMA RECEIVED	ATTENDED		DID YOU GRADUATE?
					FROM MO. YR.	TO MO. YR.	
High School	Lafayette High School Brooklyn, N.Y. BURGON BAY	D		DIPLOMA	9 63	6 66	YES <input type="checkbox"/> NO <input type="checkbox"/>
College	Cooper Union N.Y., N.Y.	D	Physics & MATH	B.S.	9 66	6 70	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Grad School	N.Y.U. N.Y.	D	MATH	M.S.	9 70	6 72	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

EMPLOYMENT

Fill in below a complete, consecutive statement of your business history for the past ten years. All time, including periods of unemployment, must be accounted for. If self employed, show name and address under which business was conducted.

PRESENT OR LAST POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP <input type="checkbox"/>	
9 74		106 E 87th ST. School	Physic Dept - Head. Dick Brennan	1200 month 500 month		
NEXT PREVIOUS POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP <input type="checkbox"/>	
73	74	Berkely School	Retiree Dr. Wolf	400 per week		
NEXT PREVIOUS POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP <input type="checkbox"/>	
72	73	12070 INC. 3814 SEAFATE AVE. Tutoring	Head. TEACHING	1200 month		
NEXT PREVIOUS POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP <input type="checkbox"/>	
71	73	J&F NICK ROOFING 4050 Atlantic Ave., Bklyn 11224	Foreman	65 per day		
NEXT PREVIOUS POSITION				COMPANY	POSITION HELD	STARTING SALARY
FROM MO. YR.	TO MO. YR.	EXACT ADDRESS	DEPT. AND SUPERVISOR	FINAL SALARY	FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> TEMP <input type="checkbox"/>	

***UNEMPLOYMENT** Account for your time during any periods of unemployment, self employment or family employment, other than those when you were attending school. These periods of time must be verified by someone other than a relative or an employee of Bear, Stearns & Co.

FROM				TO				EXPLANATION	INDIVIDUAL TO VERIFY UNEMPLOYMENT, SELF EMPLOYMENT OR FAMILY EMPLOYMENT.				
MO.	YR.	MO.	YR.	NAME	ADDRESS	NAME	ADDRESS						

RESIDENCE RESIDENCE RECORD FOR PAST TEN YEARS— UNITED STATES ONLY

FROM				TO				STREET ADDRESS	CITY	STATE	APT. #	OWN	RENT	WITH PARENTS
MO.	YR.	MO.	YR.											
		7	72				[REDACTED]	Bellevue	N.Y.		<input checked="" type="checkbox"/>			
		7	76				[REDACTED]	N.Y., N.Y.						

DRAFT STATUS IA	BRANCH OF SERVICE	YEARS OF ACTIVE MILITARY SERVICE FROM _____ TO _____	TYPE OF MILITARY DISCHARGE <input type="checkbox"/> HONORABLE <input type="checkbox"/> GENERAL, UNDER HONORABLE CONDITIONS. (EXPLAIN ON PAGE 3) <input type="checkbox"/> OTHER (EXPLAIN ON PAGE 3)
HAVE YOU EVER BEEN EMPLOYED AT BEAR, STEARNS & CO.? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES IF YES, FROM _____ TO _____			
DO YOU HAVE ANY PHYSICAL LIMITATIONS? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF "YES", DESCRIBE _____		HAVE YOU HAD A MAJOR ILLNESS IN THE PAST 5 YEARS? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF "YES," DESCRIBE _____	

HOW DID YOU HAPPEN TO APPLY TO BEAR, STEARNS & CO.? <input type="checkbox"/> NEWSPAPER AD <input type="checkbox"/> AGENCY <input type="checkbox"/> REFERRAL <input checked="" type="checkbox"/> OTHER	IN CASE OF EMERGENCY NOTIFY NAME: [REDACTED] RELATIONSHIP: [REDACTED] ADDRESS: [REDACTED] TEL. NO.: [REDACTED]
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1. Do you or spouse have any additional income? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	2. Do you have any outstanding debts to any Corporation, Loan Company, Bank, etc (Including Mortgage, Auto, Installment and Charge Accounts) (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	3. What is your approximate monthly obligation on debts? <u>0</u>	4. Has your salary ever been garnished? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	5. Have you ever been refused a bond or had one revoked? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> When _____ Where _____ Are you bondable? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	6. Has any judgment or criminal conviction ever been entered against you? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	7. Have you ever been sued or party to a lawsuit? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	8. Have you ever been a party to an arbitration proceeding by a Governmental Administrative Agency or Securities regulatory agency? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	9. Has a Mechanic's lien or a Tax lien ever been filed against you? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	10. Have you ever failed in business, made a compromise with creditors, or taken advantage of a bankruptcy act? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	11. Are you a Director or Officer of any Corporation? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	12. Do you trade in the Securities Market? (If "Yes," what Brokerage Firm?) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> Do you have an account? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	13. Have you had any industrial accidents covered by Workmen's Compensation? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	14. Do you receive any pension for a past disability? (If "Yes," explain on Pg. 3) YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
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PRE-EMPLOYMENT STATEMENT

I understand and agree that Bear, Stearns & Co., and/or its agents will make a thorough investigation of my past employment and activities, and I agree to cooperate in such an investigation.

I also understand that under the "Fair Credit Reporting Act," Public Law #91-508, I, as an employee, have the right upon written request to know the name of the investigative service employed and the scope of their report should one be used. I further understand that any falsification or misstatement on this application or in connection with the above investigation will be grounds for immediate discharge.

I consent to take any pre-employment physical examination and such future physical examinations as may be required by Bear, Stearns & Co.

I also understand that the first three months will be considered a probationary period and that, should Bear, Stearns & Co. or I decide, during this period, that a lack of suitability exists with either party, my employment may be terminated by myself or the Firm, without notice and without prejudice.

Applicant's Signature: [Signature] Date: April 15, 76

FOR OFFICE USE ONLY

POSITION Trainee	DEPARTMENT / BRANCH AMEX Floor Dept.	GRADE	STARTING SALARY 225.00 WK	STARTING DATE 3/15/76
TYPE OF EMPLOYMENT <input checked="" type="checkbox"/> PERMANENT <input type="checkbox"/> SUMMER <input type="checkbox"/> TEMPORARY		IS THIS A REHIRE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		ADD TO STAFF <input type="checkbox"/> REPLACEMENT
IF REPLACEMENT EMPLOYEE REPLACED _____ GRADE _____ SALARY _____		REPLACED EMPLOYEE WAS <input type="checkbox"/> PROMOTED <input type="checkbox"/> LEAVE OF ABSENCE <input type="checkbox"/> RETIREMENT <input type="checkbox"/> DEATH <input type="checkbox"/> SEPARATED ON _____ <input type="checkbox"/> TRANSFERRED TO _____ <input type="checkbox"/> OTHER _____		
INTERVIEWERS COMMENTS				INTERVIEWED BY

THE CONTINENTAL INSURANCE COMPANY
FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY
COMMERCIAL INSURANCE COMPANY OF NEWARK, N. J.
NIAGARA FIRE INSURANCE COMPANY
THE FIDELITY AND CASUALTY COMPANY OF NEW YORK
THE BUCKEYE UNION INSURANCE COMPANY

KANSAS CITY FIRE AND MARINE INSURANCE COMPANY
BOSTON OLD COLONY INSURANCE COMPANY
PHOENIX ASSURANCE COMPANY OF NEW YORK
SEABOARD FIRE AND MARINE INSURANCE COMPANY
NATIONAL-BEN FRANKLIN INSURANCE COMPANY OF ILLINOIS
PACIFIC INSURANCE COMPANY
THE GLENS FALLS INSURANCE COMPANY

Branch Office BONDING DEPARTMENT Bond No.

Application is hereby made to one of the above named Companies (hereinafter called "the Company") selected by the Employer.

Mr., (Mrs. or Miss) Jeffrey Epstein Employee (Applicant) Amount of Bond \$

Position Trainee at

Payable to Bear, Stearns & Co. (Full name or exact style of Employer)

55 Water St. New York, N.Y. 10041
(Address of Employer in full, by Number, Street, City)

The Nature of the Employer's Business is Stock Brokers

FULL NAME OF APPLICANT (Please Print) Age Present residence address:

Jeffrey E. Epstein 26 How long have you lived there?
State previous addresses in full and length of time you lived at each address, during last five (5) years

SOCIAL SECURITY NUMBER [REDACTED] No. 200 Relay NY 112
(St. or Ave.) City State

Date of Birth 1-20-50 From 65 to

Are you an American citizen? YES No. (St. or Ave.) City State

From

Single? Who constitute your family?

Married? Husband? Wife? No. of Children? Others?

Separated? Do they reside with you?

Divorced?

How long have you been in the continuous service of this employer? In what position? Trainee Employed at New York Date of taking present position requiring this insurance 3/15 19 76

Do you receive any income beyond that of this employment? NO

If so, please state amount and sources? NO

Do you receive goods, merchandise or other property on consignment or otherwise? NO

Have you ever failed in business or compromised with creditors? NO

If so, when:, 19.....; Where:; Business Name of firm:; Assets: \$; Liabilities \$

What were your banking connections at that time?

Do you own your home or hold interest in other real estate? NO In whose name is the title?

Location of such realty Description Value Incumbrance

Have you any debts or liabilities other than for current expenses? NO

If so, please give amounts and state how they were incurred. NO

If paid by salary, state annual amount and when payable. \$ 11,700 payable bi-weekly

Have you ever applied to any company for a bond? If so, when? Was the bond issued?

What company issued the bond? Who was your employer?

Has any company ever refused to issue or to continue a bond for you? If so, when?, 19..... Name of the Company:

On what ground was the bond refused?

Have you ever been in arrears or in default in your present or previous employment? If so, please give particulars

APPLICANT'S PARENTS, IF LIVING, OR OTHER NEAREST RELATIVES

NAME	RELATIONSHIP	OCCUPATION	ADDRESS (Street and No. in cities)

YOUR OCCUPATIONS THROUGHOUT THE LAST TEN YEARS

Furnish below full particulars of your past occupations or employments during the last ten years, as called for under the column headings. If you were at school within this period, give accurate identification and attendance at each school. Begin in the top space with your most recent activity. If the spaces here are insufficient, please complete the record on a separate sheet and join together.

PLEASE TYPE OR PRINT INFORMATION BELOW

From	To	Full name or exact style (if firm or corporation) of your employer and his business and address.	Town and street address of place where you worked.	Name and present address of your Superintendent.	Nature of your position or occupation.	Why did you leave?
Month 9 19 74	Month Nov 19	DALTON SCHOOLS 108 E 49 th ST.	108 E 49 th ST. N.Y. N.Y.		TEACHER.	THIS IS IT
Month	Month					
Month	Month					
Month	Month					
Month	Month					
Month	Month					
Month	Month					
Month	Month					

REFERENCES

Give as references the names and post-office addresses in full of three or four persons well acquainted with you during the past few years and not related to you. They should be persons of good standing in their respective communities. Please do not refer to any officer or fellow-employee in the service in which you are engaged, nor to any former employer.

NAME	PROFESSION OR BUSINESS	RESIDENCE ADDRESS IN FULL (Street No. and City)
[REDACTED]	2810 Voulter 50th Ave. Lawyer.	[REDACTED] N.Y. N.Y.
[REDACTED]	Person Director	[REDACTED] N.Y. N.Y.
[REDACTED]	Director	[REDACTED] N.Y. N.Y.

I hereby declare that the foregoing statements are true, and I hereby apply to the Company for a bond in my behalf of such kind and in such amount as the employer to be named as beneficiary in the said bond may now or hereafter require. I also hereby agree for myself, my heirs, executors, and administrators, to indemnify the Company against any losses, damages, costs, charges and expenses it may sustain, incur, or become liable for in consequence of my acts while under the said bond or any renewals thereof, or any new bond issued in continuation thereof or as a substitute therefor; and any proper evidence of the payment by the Company of any such losses, damages costs, charges, or expenses shall, in the absence of fraud on the part of the Company in making such payment, be conclusive evidence against me, my heirs, executors, and administrators, of the fact and extent of my liability to the Company under this agreement. I hereby further agree that the Company shall have the right to decline to grant the bond applied for; that, in case the bond is granted, the Company shall have the right to withdraw or cancel the bond at any time; that the Company shall not be required to disclose the reasons or grounds upon which any action on its part in connection with the said bond may be based; and that the Company shall not be responsible for any loss or damage that I may suffer by reason of any such action, any statutory provisions to the contrary being hereby expressly waived by me.

This agreement may not be changed or modified orally. No change or modification shall be effective unless made by written endorsement hereon signed by an authorized representative of the Company.

Dated and signed at N.Y. N.Y., this 10 day of MARCH, 19 76.

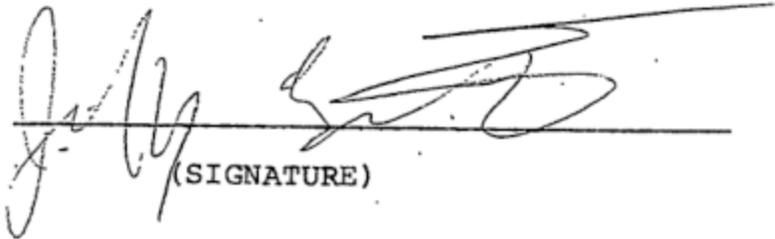
ORIENTATION FOR NEW EMPLOYEES

The basic policies of Bear, Stearns & Co. are contained in the attached orientation outline. After you finish reading the outline, the instructor will verbally go over the policies in detail, and answer any questions you may have concerning them.

I have read and understand the orientation outline which explains the following policies:

1. History of the Firm
2. Trial Period
 - A. Probationary Agreement
 - B. Background Check
3. Employee Benefits
 - A. Bonus Payments
 - B. Vacations & Holidays
 - C. Medical Coverage
 - D. Life Insurance
 - E. Profit Sharing
 - F. Pensions
 - G. Salary Advances & Loans
4. Workweek: Pay & Overtime
5. Payday
6. Identification Cards

7. Open Securities Trading Accounts
8. Jury Duty
9. Accidents or Illnesses
10. Medical Department
11. Disability
12. Cafeteria
13. Evacuation Procedures
14. Performance Reviews
15. Absenteeism



(SIGNATURE)

March 17

(DATE)

(PERSONNEL DEPT. REPRESENTATIVE)

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

March 16, 1976

WRITER'S DIRECT DIAL NUMBER
University of California
Berkeley, California

JEFFREY E. EPSTEIN

(Applicant's Name)

(Social Security No.)

has applied to us for employment. As a previous employer, we would appreciate your comments. We have obtained a signed authorization and indemnification agreement from the applicant to conduct reference checks, a copy of which is enclosed.

Should you prefer to respond by telephone, please call our reference section at 212/952-5263.

Dates of Employment:

Claimed from 1973 to 1974 Lecturer

Supervisor:
Dr. Wolf

Verified from _____ to _____

	Above Average	Average	Below Average
Attendance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Punctuality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work Performance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall Rating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To the best of your knowledge, did this applicant have a Securities brokerage account? Yes No

Would you recommend the applicant for a position of trust involving negotiable securities? Yes No

If your present policy permitted, would you rehire this applicant? Yes No

Is there anything we should know about this applicant which would help make our relationship a successful one?

GENERAL REMARKS: _____

Name: _____ Title: _____

Signature: _____ Date: _____

Form 267 (10/75)

NO RECORD
ACCOUNTING OFFICE
UNIVERSITY OF CALIFORNIA
BERKELEY, CALIFORNIA 94720

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

To Whom It May Concern:

I hereby authorize the release of the information requested on the attached form to my employer, Bear, Stearns & Co.

Thank you in advance for your cooperation.

Sincerely,

MAX-CA 15, 76


Applicant's Signature

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

COMMODITIES INDUSTRY REPRESENTATIVE and/or AGENT

1. APPLICANT'S NAME Mr. Epstein LAST Jeffrey FIRST Edward Middle (If None, so specify)

3. DATE OF EMPLOYMENT 1-11-64 76

4. NASD FIRM NUMBER 5. FIRM NAME Beck Stearns Inc
6. FIRM ADDRESS Beck Stearns Inc 55 WATER STREET, N.Y. 10041
7. OFFICE OF EMPLOYMENT OF APPLICANT 55 WATER STREET, N.Y. 10041
8. NASD DISTRICT IN WHICH OFFICE IS LOCATED

9. TO BE REGISTERED WITH THE FOLLOWING: (Check All Applicable)
NATIONAL ASSOCIATION OF SECURITIES DEALERS (NASD)
American Stock Exchange Chicago Mercantile Exchange
Boston Stock Exchange Cincinnati Stock Exchange
Chicago Board of Trade Detroit Stock Exchange
Chicago Board Options Exchange Intermountain Stock Exchange
Midwest Stock Exchange
SECURITIES AND EXCHANGE COMMISSION ONLY (SECO)
New York Stock Exchange
Pacific Stock Exchange
PBW Stock Exchange
Spokane Stock Exchange
Other (Specify)

10. TO BE REGISTERED WITH THE FOLLOWING JURISDICTIONS: (Check all applicable)
AL DE IN MA NV ND SC VA
AK DC IA MI NH OH SD WA
AZ FL KS MN NJ OK TN WV
AR GA KY MS NM OR TX WI
CA HI LA MO NY PA UT WY
CO ID ME MT NC RI VT PR
CT IL MD NE

11. TYPE OF APPROVAL REQUESTED:
STANDARD REGISTRATION (Registered Representative)
FULL REGISTRATION/GENERAL SECURITIES
LIMITED REGISTRATION
REGISTERED COMMODITY REPRESENTATIVE
AGENT OF ISSUER
INV. CO. & VARIABLE CONTRACTS PRODUCTS
SECURITIES TRADER
REAL ESTATE SECURITIES
DIRECT PARTICIPATION PROGRAMS
OTHER (Specify)
PART TIME (NASD or SECO)
FULL TIME (NASD or SECO)
INTERMEDIATE REGISTRATION
BRANCH OFFICE MANAGER
SUPERVISORY ANALYST
OFFICER (Title)
OTHER (Specify)
PRINCIPAL REGISTRATION
Member (Exchange)
Regular
Associate
Approved Person (Exchange)
Holder of Voting Stock
Holder of Non-Voting Stock
Subordinated Lender
Holder of Debentures
Director
General Partner
Limited Partner
Officer (Title)
Allied Member/Gen. Securities
Principal
Sole Proprietor
Manager Office of Supv. Jurisdiction
Financial and Operations Principal
Direct Participation Programs
Investment Co. & Variable Contracts Products
Underwriter Principal
Other (Specify)

12. To the best of my knowledge and belief the applicant at the time of approval will be familiar with the statute(s), constitution(s) and rules of the agency, jurisdiction or organization with which this application is being filed, and the rules governing registered persons, and will be fully qualified for the position for which application is being made herein. I agree that notwithstanding the approval of such agency, jurisdiction or organization, which hereby is requested, I will not employ the applicant in the capacity stated herein without first receiving the approval of any authority which may be required by law. This firm has communicated with all the previous employers of the applicant during the past three years, as set forth below:

EMPLOYER	NAME AND POSITION OF PERSON CONTACTED	EMPLOYED FROM/TO	CONTACTED BY PHONE, LETTER OR INTERVIEW

In addition, I have taken appropriate steps to verify the statements contained in this application by the applicant.
Date Print Name of Appropriate Signatory
(See Instruction 12)

DO NOT WRITE IN THIS SPACE
Experience Clearance
Further Training Required Exam Taken: Date
Exam Required Grade
Issue Date Approved: Cond.
Exam Grade OK Final

PERSONAL HISTORY

Mr. Epstein Jesse Eduardo [Redacted] [Redacted]
 Last Name First Middle Maiden (If Applicable)
 [Redacted] Bklyn N.Y. 11224 16 Bklyn N.Y. 11224
 City State Zip
 17 11224 18. NEW YORK 19. Citizen Yes of US? No
 Date of Birth Place of Birth If no, state country of citizenship
 20. Single 21. None
 Marital Status Alias (If None, Indicate)
 22. [Redacted] 23. [Redacted]
 Married, Full Name of Spouse & Maiden Name (If Applicable) Mother's Full Maiden Name
 24. [Redacted]
 Father's Full Name

IF MORE SPACE IS NEEDED FOR ANY OF THE FOLLOWING QUESTIONS, ATTACH A SEPARATE SHEET

25. EDUCATION

Educational Institutions Attended: HIGH SCHOOL COLLEGE GRADUATE SCHOOL
 Specify Highest Year Completed: 9 10 11 12 1 2 3 4 1 2 3 4

NAME AND ADDRESS OF INSTITUTION (STREET, CITY, STATE, ZIP CODE)	FROM MO. YR.	TO MO. YR.	COURSE	DAY OR EVENING	DID YOU GRADUATE	DEGREE
<u>LAFAYETTE AVE SCH</u> <u>BKLYN N.Y.</u>				<u>Day</u>	<u>Yes</u>	
<u>CUNY</u> <u>N.Y.</u>				<u>Day</u>		
<u>N.Y.U.</u> <u>N.Y.</u>				<u>Day</u>		

26. EMPLOYMENT HISTORY

The following is a complete, consecutive statement of my business history for the past ten years starting with my current position. (All time must be accounted for including self-employment, unemployment, part-time securities, commodities, insurance and real estate industries or related positions and all military service.)

NAME OF EMPLOYER AND COMPLETE ADDRESS (STREET, CITY, STATE, ZIP CODE)	FROM MO. YR.	TO MO. YR.	POSITION HELD	REASON FOR LEAVING	FULL OR PART-TIME
<u>PALTON</u> <u>8th Ave</u> <u>N.Y.</u>	<u>174</u>	<u>8/16</u>	<u>Asst. Mgr.</u>	<u>—</u>	<u>Full</u>

27. RESIDENTIAL HISTORY (Give all home addresses starting with present address for the past 10 years.)

ADDRESS (Street, City, State, Zip Code)	FROM MO. YR.	TO MO. YR.
<u>301 E 7th St</u> <u>N.Y.</u> <u>10012</u>	<u>175</u>	<u>176</u>
<u>3814</u> <u>Schuyler Ave</u> <u>Bklyn</u> <u>N.Y.</u> <u>11224</u>	<u>170</u>	<u>7/75</u>
<u>3742</u> <u>Marble Ave</u> <u>Bklyn</u> <u>N.Y.</u> <u>11224</u>	<u>160</u>	<u>70</u>

28. The following is a complete list of all brokers, dealers or banks with which I am carrying accounts in securities or commodities or with which I have carried such during the past ten years. (If "none", so state.)

NAME AND ADDRESS OF FIRM OR BANK	ACCOUNT NUMBER	CASH OR MARGIN	FROM/TO	OPEN OR CLOSED
<u>None</u>				

I authorize and request any and all of my former employers and any other person to furnish to the agency, jurisdiction or organization with which this application is being filed, or any agent acting on its behalf, any information they may have concerning my credit worthiness, character, ability, business activities, educational background, general reputation, together with, in the case of former employers, a history of my employment by them and the reasons for the termination thereof. Moreover, I hereby release each such employer and each such other person from any and all liability of whatever nature by reason of furnishing such information to the agency, jurisdiction or organization or any agent acting on its behalf.

Further, I recognize that I may be the subject of an investigative consumer report ordered by the agency, jurisdiction, or organization with which this application is being filed, and that I have the right to request complete and accurate disclosure by such agency, jurisdiction, or organization of the nature and scope of the investigation requested.

ONE YEAR LIMIT DOES NOT APPLY TO QUESTIONS 30 THROUGH 54.

A. Have you ever taken and passed a qualifying examination for registration in any capacity with the NASD; a national securities or commodities exchange or SECO? If yes, state below the type of examination, the approximate date taken and with what regulatory body application was made. Yes No

Type of Exam _____ Approximate Date Taken _____ Regulatory Body _____

B. Have you ever been granted a waiver of qualifying examination with an agency or organization? If yes, state below the type of examination, the approximate date and by what agency or organization. Yes No

Type of Exam _____ Approximate Date _____ Regulatory Body _____

C. Have you ever taken a qualifying examination for any jurisdiction? If yes, state below the type of examination, the approximate date taken and the name of the jurisdiction administering it. Yes No

Type of Exam _____ Approximate Date Taken _____ Regulatory Body _____

D. Have you ever been exempted or excluded from taking a qualifying examination by any jurisdiction? If yes, state below the type of examination, the approximate date and the name of the jurisdiction issuing the exemption or exclusion. Yes No

Type of Exam _____ Approximate Date _____ Regulatory Body _____

IF THE ANSWER TO ANY OF THE FOLLOWING QUESTIONS IS YES, ATTACH COMPLETE DETAILS:

31. Have you ever been registered or licensed by any agency or jurisdiction to sell or to deal in securities or commodities as a principal or employee with any registered broker-dealer or to function as an investment adviser? If yes, specify the name of the broker-dealer or investment adviser, dates registered and agency or jurisdiction with which you were registered. Yes No
32. Are you currently engaged in any other business either as a proprietor, partner, officer, director, trustee, employee or otherwise? Yes No
33. Do you or any member of your immediate family have any beneficial interest in any investment partnership or corporation (including hedge funds, investment clubs, etc.) or any other domestic or foreign accounts whose primary function is investing in securities or commodities (excluding companies registered under the Investment Company Act of 1940)? Yes No
34. Are you now or have you ever been licensed to sell insurance? Yes No
- Type of License(s) and jurisdiction(s) where licensed _____
35. Are you now or have you ever been licensed to sell real estate? Yes No
- Type of License(s) and jurisdiction(s) where licensed _____
36. Are you currently bonded? (If yes, specify insurance company and amount.) *Fidelity Bond* Yes No
37. Have you ever been refused a fidelity bond? Yes No
38. Has any surety company paid out any funds on your coverage or cancelled your bond? Yes No
39. Are you now or have you ever been a regular or associate member of any stock exchange or commodity exchange/contract market? Yes No
40. Have you ever been an officer, director, general partner, owner of ten (10) percentum or more of the voting securities, or controlling person of, or otherwise engaged in any other managerial or supervisory capacity with any broker or dealer for which a trustee has been appointed pursuant to the provisions of the Securities Investor Protection Act of 1970, or that has been liquidated under any other circumstances? Yes No
41. To your knowledge, are you now or have you ever been the subject of any investigation or proceeding by any securities, commodities or insurance agency, jurisdiction or organization? Yes No
42. Are you now or have you ever been a defendant in any litigation alleging the violation of any agreement with or provision of a securities or commodities industry self-regulatory organization's constitution, by-laws or rules, or any securities, commodities or insurance law or regulation? Yes No
43. Are you now or have you ever been a director, controlling stockholder, partner, officer, sole proprietor, or associated person with a broker-dealer or insurer which during the time of such association was suspended, expelled, or had its registration denied or revoked by any agency, jurisdiction or organization? Yes No
44. Are you now or have you ever been subject to an order of the NASD, a securities or commodities exchange, an agency or any jurisdiction which revokes, suspends or denies membership or registration? Yes No
45. Has any permanent or temporary injunction ever been entered against you or any broker-dealer, insurer, investment adviser or commodities firm with which you were associated in any capacity at the time such injunction was entered? Yes No
46. Are you now or have you ever been (whether or not publicly disclosed) suspended, expelled, fined, barred, censured or otherwise disciplined, or found to have violated any securities or commodities law or rule by any securities or commodities agency, jurisdiction or organization; or been refused membership therein or withdrawn your application for such membership; or been refused a license to sell insurance or had one suspended or revoked for cause by any jurisdiction or agency? Yes No
47. Are you now or have you ever been named as an aider, abettor, or a co-conspirator in, or cause of, any action mentioned in questions 40, 41, 42, 43, 44, 45 and 46, taken with respect to a broker-dealer or insurer? Yes No

- .d. Are you now or have you ever been suspended, expelled, fined, barred, censured or otherwise disciplined by an employer in the securities, commodities or insurance industry? Yes ___ No
- 49. Have you ever had denied, suspended or revoked a license, permit, certificate, registration or membership required to engage in securities, commodities, insurance or other business or profession? Yes ___ No
- 50. In your previous business connections or employment, have you ever been:
 - a. a subject of a major complaint or legal proceeding? Yes ___ No
 - or,
 - b. discharged or requested to resign by an employer because of dishonest or unethical acts alleged to have been committed by you? Yes ___ No
- 51. Have you or any firm, corporation or association of which you have been a principal or officer ever failed in business, made a compromise with creditors or ever filed or been declared bankrupt under any bankruptcy acts? Yes ___ No
- 52. Have you ever been:
 - a. Arrested or indicted for any felony or misdemeanor involving the purchase, sale, or delivery of any security, or arising out of the conduct of the business of a broker, dealer, fiduciary, investment company, investment adviser, underwriter, bank, trust company, insurance company or other financial institution, or involving any crime in which violence or threats of violence against any person, dishonesty, the wrongful taking of any property, or any manner of fraud was a factor, or involving conspiracy to commit any of the foregoing? Yes ___ No
 - or,
 - b. Convicted of, or pleaded nolo contendere to, any felony or any misdemeanor, except minor traffic offenses? Yes ___ No
- 53. Have you ever been a principal or employee of any firm, corporation or association which, while you were associated with it, was convicted of, or pleaded nolo contendere to, any felony or misdemeanor? Yes ___ No
- 54. Are you currently the subject of an unsatisfied judgement or lien? Yes ___ No

THE FOLLOWING SHOULD BE READ VERY CAREFULLY BY THE APPLICANT

1. I hereby certify that I have read and understand the foregoing statements and that my responses are true and complete to the best of my knowledge.
2. To induce the agency, jurisdiction or organization with or to which I am filing or submitting this application to receive and consider it:
 - A. I agree that any decision of the agency, jurisdiction or organization as to the results of any examination(s) that I may be required to pass will be accepted by me as final;
 - B. (1) I understand that I am not authorized to sell, or offer for sale, any securities until I have received my license or registration certificate or an official notification of its effective date;
 - (2) I understand that I am to sell only those securities authorized by my employer.
 - C. I agree to abide by the Statute(s), Constitution(s), Rules and By-Laws as any of the foregoing are amended from time to time of the agency, jurisdiction or organization with or to which I am filing or submitting this application;
 - D. If I shall violate or be charged with the violation or possible violation of any Statute, Rule, Constitution or By-Law of any agency, jurisdiction or organization with or to which I am filing or submitting this application, I agree to be subject to and abide by the penalties of the Statute(s), Constitution(s), Rules and By-Laws of such agency, jurisdiction or organization.
3. Further, and in consideration of the securities or commodities self-regulatory organization receiving and considering this application, I submit myself to the jurisdiction of such organization(s).

4. I, JEFFREY EDWARD EPSTEIN, the undersigned applicant do solemnly swear that the answers to the above questions and the statements herein made are true, and that I have not herein made any statement, which is at this time and in the light of the circumstances under which it is made, false or misleading in any material respect.

5. I, the undersigned, for the purpose of complying with the laws of the State of NEW YORK relating to either the registration or sale of securities or commodities, hereby irrevocably appoint the administrator, or such other person designated by law, and the successors in such office, my attorney in said State upon whom may be served any notice, process or pleading in any action or proceeding against me arising out of or in connection with the offer or sale of securities or commodities, or out of the violation or alleged violation of the aforesaid laws of said State; and I do hereby consent that any such action or proceeding against me may be commenced in any court of competent jurisdiction and proper venue within said State by service of process upon said appointee with the same effect as if I was a resident in said State and had lawfully been served with process in said State. It is requested that a copy of any notice, process or pleading served hereunder be mailed to me at my residence.

Date 4/2/76

Signature of Applicant [Signature]

Date _____

Signature of Witness _____

(Witness must be either a partner of the firm, officer of the corporation, branch office manager, or authorized employee. Please indicate which).

(NOTARIZATION OF APPLICANT'S SIGNATURE)

STATE OF _____
 County _____

ss:

AN YEAR LIMIT DOES NOT APPLY TO QUESTIONS 30 THROUGH 54.

A. Have you ever taken and passed a qualifying examination for registration in any capacity with the NASD; a national securities or commodities exchange or SECO? If yes, state below the type of examination, the approximate date taken and with what regulatory body application was made. Yes No

Type of Exam _____ Approximate Date Taken _____ Regulatory Body _____
 B. Have you ever been granted a waiver of qualifying examination with an agency or organization? If yes, state below the type of examination, the approximate date and by what agency or organization. Yes No

Type of Exam _____ Approximate Date _____ Regulatory Body _____
 C. Have you ever taken a qualifying examination for any jurisdiction? If yes, state below the type of examination, the approximate date taken and the name of the jurisdiction administering it. Yes No

Type of Exam _____ Approximate Date Taken _____ Regulatory Body _____
 D. Have you ever been exempted or excluded from taking a qualifying examination by any jurisdiction? If yes, state below the type of examination, the approximate date and the name of the jurisdiction issuing the exemption or exclusion. Yes No

Type of Exam _____ Approximate Date _____ Regulatory Body _____

IF THE ANSWER TO ANY OF THE FOLLOWING QUESTIONS IS YES, ATTACH COMPLETE DETAILS:

31. Have you ever been registered or licensed by any agency or jurisdiction to sell or to deal in securities or commodities as a principal or employee with any registered broker-dealer or to function as an investment adviser? If yes, specify the name of the broker-dealer or investment adviser, dates registered and agency or jurisdiction with which you were registered. Yes No
32. Are you currently engaged in any other business either as a proprietor, partner, officer, director, trustee, employee or otherwise? Yes No
33. Do you or any member of your immediate family have any beneficial interest in any investment partnership or corporation (including hedge funds, investment clubs, etc.) or any other domestic or foreign accounts whose primary function is investing in securities or commodities (excluding companies registered under the Investment Company Act of 1940)? Yes No
34. Are you now or have you ever been licensed to sell insurance? Yes No
- Type of License(s) and jurisdiction(s) where licensed _____
35. Are you now or have you ever been licensed to sell real estate? Yes No
- Type of License(s) and jurisdiction(s) where licensed _____
36. Are you currently bonded? (If yes, specify insurance company and amount.) *Fidelity* Yes No
37. Have you ever been refused a fidelity bond? Yes No
38. Has any surety company paid out any funds on your coverage or cancelled your bond? Yes No
39. Are you now or have you ever been a regular or associate member of any stock exchange or commodity exchange/contract market? Yes No
40. Have you ever been an officer, director, general partner, owner of ten (10) percentum or more of the voting securities, or controlling person of, or otherwise engaged in any other managerial or supervisory capacity with any broker or dealer for which a trustee has been appointed pursuant to the provisions of the Securities Investor Protection Act of 1970, or that has been liquidated under any other circumstances? Yes No
41. To your knowledge, are you now or have you ever been the subject of any investigation or proceeding by any securities, commodities or insurance agency, jurisdiction or organization? Yes No
42. Are you now or have you ever been a defendant in any litigation alleging the violation of any agreement with or provision of a securities or commodities industry self-regulatory organization's constitution, by-laws or rules, or any securities, commodities or insurance law or regulation? Yes No
43. Are you now or have you ever been a director, controlling stockholder, partner, officer, sole proprietor, or associated person with a broker-dealer or insurer which during the time of such association was suspended, expelled, or had its registration denied or revoked by any agency, jurisdiction or organization? Yes No
44. Are you now or have you ever been subject to an order of the NASD, a securities or commodities exchange, an agency or any jurisdiction which revokes, suspends or denies membership or registration? Yes No
45. Has any permanent or temporary injunction ever been entered against you or any broker-dealer, insurer, investment adviser or commodities firm with which you were associated in any capacity at the time such injunction was entered? Yes No
46. Are you now or have you ever been (whether or not publicly disclosed) suspended, expelled, fined, barred, censured or otherwise disciplined, or found to have violated any securities or commodities law or rule by any securities or commodities agency, jurisdiction or organization; or been refused membership therein or withdrawn your application for such membership; or been refused a license to sell insurance or had one suspended or revoked for cause by any jurisdiction or agency? Yes No
47. Are you now or have you ever been named as an aider, abettor, or a co-conspirator in, or cause of, any action mentioned in questions 40, 41, 42, 43, 44, 45 and 46, taken with respect to a broker-dealer or insurer? Yes No

- d. Are you now or have you ever been suspended, expelled, fined, barred, censured or otherwise disciplined by an employer in the securities, commodities or insurance industry? Yes ___ No
- 49. Have you ever had denied, suspended or revoked a license, permit, certificate, registration or membership required to engage in securities, commodities, insurance or other business or profession? Yes ___ No
- 50. In your previous business connections or employment, have you ever been:
 - a. a subject of a major complaint or legal proceeding? Yes ___ No
 - or,
 - b. discharged or requested to resign by an employer because of dishonest or unethical acts alleged to have been committed by you? Yes ___ No
- 51. Have you or any firm, corporation or association of which you have been a principal or officer ever failed in business, made a compromise with creditors or ever filed or been declared bankrupt under any bankruptcy acts? Yes ___ No
- 52. Have you ever been:
 - a. Arrested or indicted for any felony or misdemeanor involving the purchase, sale, or delivery of any security, or arising out of the conduct of the business of a broker, dealer, fiduciary, investment company, investment adviser, underwriter, bank, trust company, insurance company or other financial institution, or involving any crime in which violence or threats of violence against any person, dishonesty, the wrongful taking of any property, or any manner of fraud was a factor, or involving conspiracy to commit any of the foregoing? Yes ___ No
 - or,
 - b. Convicted of, or pleaded nolo contendere to, any felony or any misdemeanor, except minor traffic offenses? Yes ___ No
- 53. Have you ever been a principal or employee of any firm, corporation or association which, while you were associated with it, was convicted of, or pleaded nolo contendere to, any felony or misdemeanor? Yes ___ No
- 54. Are you currently the subject of an unsatisfied judgement or lien? Yes ___ No

THE FOLLOWING SHOULD BE READ VERY CAREFULLY BY THE APPLICANT

1. I hereby certify that I have read and understand the foregoing statements and that my responses are true and complete to the best of my knowledge.
2. To induce the agency, jurisdiction or organization with or to which I am filing or submitting this application to receive and consider it:
 - A. I agree that any decision of the agency, jurisdiction or organization as to the results of any examination(s) that I may be required to pass will be accepted by me as final;
 - B. (1) I understand that I am not authorized to sell, or offer for sale, any securities until I have received my license or registration certificate or an official notification of its effective date;
 - (2) I understand that I am to sell only those securities authorized by my employer.
 - C. I agree to abide by the Statute(s), Constitution(s), Rules and By-Laws as any of the foregoing are amended from time to time of the agency, jurisdiction or organization with or to which I am filing or submitting this application;
 - D. If I shall violate or be charged with the violation or possible violation of any Statute, Rule, Constitution or By-Law of any agency, jurisdiction or organization with or to which I am filing or submitting this application, I agree to be subject to and abide by the penalties of the Statute(s), Constitution(s), Rules and By-Laws of such agency, jurisdiction or organization.
3. Further, and in consideration of the securities or commodities self-regulatory organization receiving and considering this application, I submit myself to the jurisdiction of such organization(s).

4. I, JEFFREY EDWIN EPSTEIN, the undersigned applicant do solemnly swear that the answers to the above questions and the statements herein made are true, and that I have not herein made any statement, which is at this time and in the light of the circumstances under which it is made, false or misleading in any material respect.

5. I, the undersigned, for the purpose of complying with the laws of the State of NEW YORK relating to either the registration or sale of securities or commodities, hereby irrevocably appoint the administrator, or such other person designated by law, and the successors in such office, my attorney in said State upon whom may be served any notice, process or pleading in any action or proceeding against me arising out of or in connection with the offer or sale of securities or commodities, or out of the violation or alleged violation of the aforesaid laws of said State; and I do hereby consent that any such action or proceeding against me may be commenced in any court of competent jurisdiction and proper venue within said State by service of process upon said appointee with the same effect as if I was a resident in said State and had lawfully been served with process in said State. It is requested that a copy of any notice, process or pleading served hereunder be mailed to me at my residence.

Date 4/2/76

Signature of Applicant [Signature]

Date _____

Signature of Witness _____

(Witness must be either a partner of the firm, officer of the corporation, branch office manager, or authorized employee. Please indicate which).

(NOTARIZATION OF APPLICANT'S SIGNATURE)

STATE OF _____ }
 County _____ } ss:

FIDELIFACTS

NAME	EPSTEIN, JEFFREY E.	BORN: 1/20/50 1/20/53	1365-15-8891	DATE OF REPORT 4/28/76
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Note: Date of birth developed was 1/20/53; application listed 1/20/50.

EDUCATION

COOPER UNION
NEW YORK, NEW YORK

Appl. Dates: 9/66 to 6/70
Reported: 9/69 to 1/72

Herbert Liebeskind, Dean of Admissions & Records said applicant majored in Physics and did not graduate. His birthdate was 1/20/53 and his residence while a student was 3742 Maple Avenue, Brooklyn, New York.

NEW YORK UNIVERSITY
NEW YORK, NEW YORK

Appl. Dates: 9/70 to 6/72
Reported: 9/71 to 2/74

Mavis Lewis, Recorder, said applicant majored in Mathematics and did not graduate. His date of birth was 1/20/53, and his residence while a student was 3814 Seagate Ave., Brooklyn, N.Y.

Jeffrey E. Epstein issued an invalid check to New York University during the 1973-74 academic year. (Note credit, suit by N.Y.U.)

EMPLOYMENT

UNIVERSITY OF CALIFORNIA
BERKELEY, CALIFORNIA

Appl. Dates: 1973 to 1974
Reported: See Below

Mrs. Julia Sills, Personnel & Payroll records, checked all available computer tapes from 1973 to current and nothing identifiable with the applicant was developed. Payroll-Accounting records were also thoroughly checked and there is no record of U.C. Berkeley issuing a payroll check to a Jeffrey E. Epstein during 1973, 1974 or 1975.

Mrs. Helen La Sota, Business Officer, Mathematics Department, checked current and former employee records of this department and found nothing identifiable with applicant.

Mr. Epstein indicated that his supervisor was a Dr. Wolf on his application. University records list two Wolfs, one a Joseph Wolf, is a Professor Emeritus (retired) and many attempts to reach him at home proved negative. Joseph Wolf, Ph.D. is on a sabbatical in Israel.

Both Wolf's mentioned were connected with the Mathematics Department and there are no other Wolf's employed by U.C. BERKELEY.

EPSTEIN, JEFFREY E.

IZMO INC

[REDACTED]
BROOKLYN, NEW YORK

Appl. Dates: 1972 to 1973
Reported: 1972 to 1973

[REDACTED]
[REDACTED] was contacted; she would only speak through a closed window. When she learned we were making inquiries about Jeffrey Epstein she called [REDACTED], applicant's [REDACTED], who lives on the second floor of this private house. As this was an inadvertent meeting, a brief conversation followed.

It was learned from [REDACTED] that he and [REDACTED], Jeffrey, were in business for themselves, making and selling silk screen paintings. (On his application, subject described his self employment as tutoring.) [REDACTED] was the designer and painter and Jeffrey handled sales. They were in business about two years, from 1972 to 1973. After the business folded, Jeffrey Epstein went to California where he lectured at the University of California.

Recently, Jeffrey Epstein was at the Dalton School, New York City, where he taught. In mid-March 1976 subject went to work for Bear, Stearns & Co.

Note: Conversation was terminated as [REDACTED] was becoming bored and restless. There was an air of [REDACTED] and he seemed to resent this inquiry. [REDACTED] was also hesitant about releasing information about applicant (See residence report.)

JEFF NIER ROOFING
4050 ATLANTIC AVENUE
BROOKLYN, NEW YORK

Appl. Dates: 1971 to 1973
Reported: 1975

[REDACTED], stated substantially the following:

I have known Jeffrey E. Epstein for ten years as a friend, associate, and employee. Jeffrey worked for me as a foreman for six months in the first part of 1975. Weather permitting, he worked on a steady basis, supervising two or three workers, and was earning \$62 per day. He did a good job for me and I don't know the reason he left the job.

Jeffrey Epstein does not use alcohol or drugs, in fact he is the athletic type, likes to work out by swimming, bike riding, punch bag, etc. I am not familiar with his past employment record, but I do know that he worked with his [REDACTED], in the silk screen painting business; his brother is an artist.

EPSTEIN, JEFFREY E.

I have never known Jeff to be in any type of trouble with Law enforcement agencies. He was out of the state for awhile, I do not know where he went or what he was doing.

Jeff is about [redacted] years old; he lives with his family at [redacted]; his family has lived in this community for many years, I am not familiar with their exact address. I have nothing but admiration for Epstein and I know nothing adverse about him. Yes, I recommend him for a position of trust.

Note: Source was very hesitant in answering questions, but he avowed that applicant did work for him, six months in 1975. [redacted] shied away from questions about education and previous employers of the applicant.

RESIDENCE

[redacted]
Brooklyn, New York

This is a large two family house, it is in good condition with white aluminum siding. It is about 40 years old and valued at approximately \$60,000. It is located in a residential community.

[redacted] and resident at [redacted], has known the Epstein family for more than twenty years; she reluctantly gave the following information about applicant.

[redacted] described Jeffrey Epstein as a bright, well behaved young man of good character. She said that until March, 1976 he taught at the Dalton School and is now employed by a Wall Street firm. For about a year and a half subject taught at a university in California.

Source described applicant's family as honest and sincere, that they have a good reputation.

RECORDS

Usually reliable credit sources report the following which may be identifiable with subject in NEW YORK CITY:

There is a record in file on Jeffrey E. Epstein of [redacted] Brooklyn, N.Y. SS # verified. file reflects the following:

EPSTEIN, JEFFREY E.

SUIT On January 28, 1975, New York University filed suit for \$500 in New York County Civil Court, Docket # 13994

We will supplement when we get the disposition.

No record of judgments, tax liens, wage assignments, or bankruptcies identifiable with subject.

Records of the KINGS COUNTY CRIMINAL COURT were checked for felonies, misdemeanors and youthful offender cases and no record was found identifiable with subject.

MISCELLANEOUS

A confidential source provided the following information identifiable with the applicant:

On or about April 1, 1976 Jeffrey E. Epstein, [REDACTED] Avenue Brooklyn, born 1/20/53, engaged to [REDACTED], born [REDACTED] applied for rental of apartment 15C at 417 E. 57 St., New York City. Monthly rental is \$435 and employment is shown as: "two years to present, Dalton Schools, New York City, teacher and administrator.

Occupants of [REDACTED] [REDACTED] to be Mr. Epstein, and [REDACTED] [REDACTED].

0777

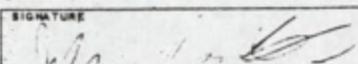


**BEAR
STEARNS**

JEFFREY
EPSTEIN

Jeffrey Epstein

SIGNATURE



952-5262

August 19, 1976

New York University
Graduate School of Arts and Sciences
Recording Office
6 Washington Square North, Room 3
New York, New York 10003
Attn; Mrs. Mavis Lewis

Dear Mrs. Lewis,

Thank you for your response to our inquiry
(copy attached). We would now like to request a
copy of Mr. Epstein's transcript.

Please bill us for whatever the transcript
fee will be.

Thank you very much for your help.

Sincerely,

Karen Messemer
Personnel

KM

EFTA01700847

Jeffrey F. Epstein

March 16, 1976

Karen Messemer, Personnel

Previous employment verifications

Since your employment from 1972 - 1973 was self-employment, we need some sort of income tax form or W-2 form for that period of time.

Thank you.

*doesn't have
anything
3/18*

Jeffrey E. Epstein

e-1

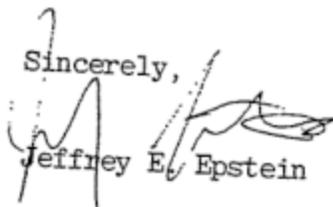
Bear, Stearns & Co.
55 Water Street
New York, N. Y. 10041
(212) 952-5847

March 12, 1981

TO THE EXECUTIVE COMMITTEE:

With this letter and accompanying statement,
I hereby resign as a Limited Partner of
Bear, Stearns & Co., effective immediately.

Sincerely,



Jeffrey E. Epstein

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

March 12, 1981

file
Mr. Jeffrey Epstein
Bear Stearns & Co.
55 Water Street
New York, NY 10041

Dear Jeffrey:

The Executive Committee has fully reviewed the matter referred to herein and after extensive deliberation has decided the following:

1. You have advised us that you made a loan to a customer for the purpose of his buying securities. This constitutes a violation of Regulation T. Taking into consideration your voluntary disclosure and the fact that it was a single instance, we find you \$2,500.00.
2. For failing to comply with the spirit of the NASD Regulations with respect to new issue distribution, we suspend you from active employment at Bear Stearns for a period of 60 days, effective immediately.

Yours very truly,

EXECUTIVE COMMITTEE

BEAR, STEARNS & CO.

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

WRITER'S DIRECT DIAL NUMBER

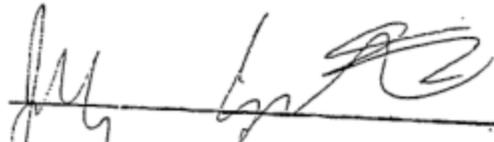
April 8, 1971

TO ALL NEW EMPLOYEES:

Under public law #91-508, "Fair Credit Reporting Act", we are now required to inform you at the time of your hiring that we intend to conduct, through a service agency and through our own inquiries, an investigation as to your character, reputation, mode of living, educational experience, litigations, previous employments, and any public records etc...

Upon written request, you, as an employee, now have the right to know the name of the investigative service employed by Bear, Stearns & Co. and the scope of their report should one be used in your particular case.

Signature



Date

March 15, 76

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

EFTA01700851

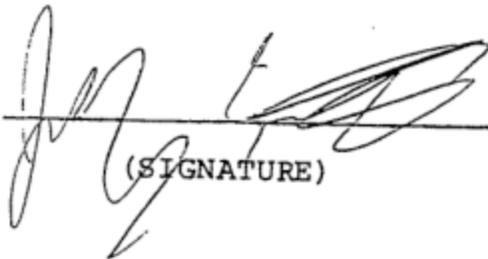
EMPLOYEE SECURITIES TRANSACTIONS

It is the policy of this firm, in compliance with the New York Stock Exchange and Federal Regulations, that no employee may maintain an account with another firm, effect securities transactions through a bank or obtain a loan from a bank collateralized by securities without the permission of the firm. Such permission should be requested in writing directed to the Compliance Department. This restriction applies to the employee, his spouse and minor children and any account in which the employee places orders.

PLEASE ATTEST TO THE FOLLOWING;

"I have no brokerage accounts other than at Bear, Stearns & Co. and I have no bank loans collateralized by securities except: (if none, state NONE, indicate accounts of your spouse, minor children and any account in which you place orders)."

None


(SIGNATURE)

MARCH 10, 76
(DATE)

Memo

BEAR STEARNS

To John Duggan

Date June 3, 1977

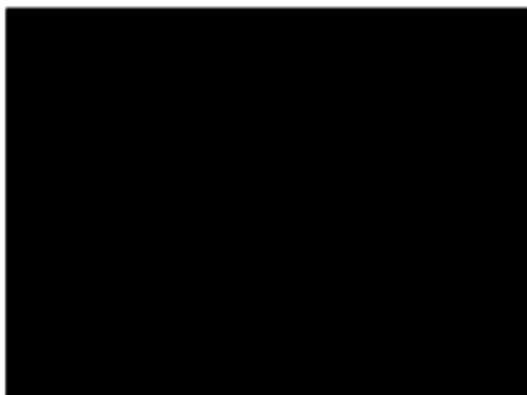
CC

From Lewis Rabinowitz

Subject Jeff Epstein

Please raise Jeff Epstein's annual salary to \$24,000 per year.

File



425-77

Memo

BEAR STEARNS

To Steve Lakoff
Seymour Dashow

Date August 4, 1977

CC

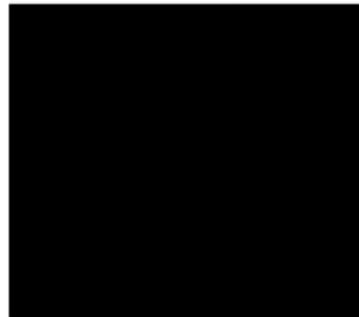
From Elliot K. Wolk

Subject

file

Please charge all expenses including salary for Jeff Epstein to New York Retail and delete from Option Department.

This should have been done some time ago. Please make sure this is done retroactively to May 1, 1977 and is included in the July figures.



Memo

BEAR STEARNS

To *[Signature]* Steve Laco ^{off}
Personnel Department

Date June 13, 1979

CC

Just

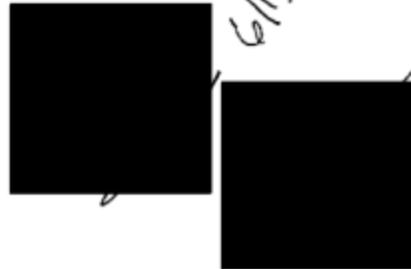
From James E. Cayne

Subject

Effective today, and retroactive to May 1, 1979, please
increase the salary of Jeffrey Epstein to \$42,000./year

File

6/13/79



4-30-79

Present Salary \$36,800 PY

Bear, Stearns & Co.
55 Water Street
New York, N.Y. 10041
(212) 952-5000

BEAR STEARNS

March 18, 1976

WRITER'S DIRECT DIAL NUMBER

Nier Roofing
4050 Atlantic Avenue, Brooklyn, New York 11224

JEFFREY E. EPSTEIN

(Applicant's Name)

(Social Security No.)

has applied to us for employment. As a previous employer, we would appreciate your comments. We have obtained a signed authorization and indemnification agreement from the applicant to conduct reference checks, a copy of which is enclosed.

Should you prefer to respond by telephone, please call our reference section at 212/952-5263.

Dates of Employment:

Claimed from 1971 to 1973

Verified from 71 to 73

Attendance
Punctuality
Work Performance
Overall Rating

Above Average

Average

Below Average

<input checked="" type="checkbox"/>

<input type="checkbox"/>
<input type="checkbox"/>
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To the best of your knowledge, did this applicant have a Securities brokerage account? Yes No

Would you recommend the applicant for a position of trust involving negotiable securities? Yes No

If your present policy permitted, would you rehire this applicant? Yes No

Is there anything we should know about this applicant which would help make our relationship a successful one?

Extremely Intelligent

GENERAL REMARKS:

Name:

Title:

Signature:

Date:

4/17/76

Form 267 (10/75)

New York/Atlanta/Boston/Chicago
Dallas/Los Angeles/San Francisco
Amsterdam/Geneva/Paris

EFTA01700858