

J.P. Morgan CHASE

# United States District Court

SOUTHERN DISTRICT OF FLORIDA

TO: CHASE  
Subpoena Compliance  
7610 West Washington Street  
Indianapolis, IN 46231  
[REDACTED]

**SUBPOENA TO TESTIFY  
BEFORE GRAND JURY**  
FGJ 05-02(WPB)-Fri./No. OLY-04

SUBPOENA FOR:

PERSON

DOCUMENTS OR OBJECT[S]

**YOU ARE HEREBY COMMANDED** to appear and testify before the Grand Jury of the United States District Court at the place, date and time specified below.

<b>PLACE:</b> Palm Beach County Courthouse Juvenile Courts Building 205 N. Dixie Highway West Palm Beach, Florida 33401 (Temporary location for the United States District Courthouse, West Palm Beach)	<b>ROOM:</b> Room 4-A
	<b>DATE AND TIME:</b> August 18, 2006 9:00am

**YOU ARE ALSO COMMANDED** to bring with you the following document(s) or object(s):

All applications, signature cards, credit or background investigations conducted, and correspondence related to Jeffrey Epstein, [REDACTED], [REDACTED], Janusz Banasiak, [REDACTED], [REDACTED], Alfredo Rodriguez, and/or Mastercard Account Number [REDACTED].

For the period of January 1, 2004 to the present, all monthly billing statements, individual charge invoices, repayment records disclosing the dates, amounts, and method of repayment, and checks used to make repayments (front and back) for Mastercard Account Number [REDACTED].

Please coordinate your compliance of this subpoena and confirm the date and time of your appearance with Special Agent [REDACTED], Federal Bureau of Investigation, Telephone: [REDACTED].

Please see additional information on reverse

This subpoena shall remain in effect until you are granted leave to depart by the court or by an officer acting on behalf of the court.

CLERK		DATE:
(BY) DEPUTY CLERK		August 2, 2006

This subpoena is issued upon application of the United States of America

Name, Address and Phone Number of Assistant U.S. Attorney  
[REDACTED] Assistant U.S. Attorney  
500 So. Australian Avenue, Suite 400  
West Palm Beach, FL 33401-6235  
[REDACTED]

**RETURN OF SERVICE<sup>1</sup>**

RECEIVED BY SERVER

DATE 08/03/06

PLACE West Palm Beach, FL

SERVED

DATE 08/08/06

PLACE Indianapolis, IN (VIA Fax)

SERVED ON (NAME)

CHASE

SERVED BY



TITLE

FBI Special Agent

**STATEMENT OF SERVICE FEES**

TRAVEL

SERVICES

TOTAL

**DECLARATION OF SERVICE<sup>2</sup>**

I declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in the Return of Service and Statement of Service Fees is true and correct.

Executed on

08/08/06  
DATE



Signature of Server

Address of Server

ADDITIONAL INFORMATION

1.As to who may serve a subpoena and the manner of its service see Rule 17(d). Federal Rules of Criminal Procedure, or Rule 45(c), Federal Rules of Civil Procedure.

2."Fees and mileage need not be tendered to the witness upon service of a subpoena issued on behalf of the United States or an officer or agency thereof (Rule 45(c), Federal Rules of Civil Procedure; Rule 17(d), Federal Rules of Criminal Procedure) or on behalf of certain indigent parties and criminal defendants who are unable to pay such costs (28 USC 1825, Rule 17(b) Federal Rules of Criminal Procedure)"

**United States District Court**  
**SOUTHERN DISTRICT OF FLORIDA**

TO: CHASE  
Subpoena Compliance  
7610 West Washington Street  
Indianapolis, IN 46231  
Fax [REDACTED]

**SUBPOENA TO TESTIFY  
BEFORE GRAND JURY**  
FGJ 05-02(WPB)-Fri./No. OLY-04

SUBPOENA FOR:

PERSON

DOCUMENTS OR OBJECT[S]

**YOU ARE HEREBY COMMANDED** to appear and testify before the Grand Jury of the United States District Court at the place, date and time specified below.

<b>PLACE:</b> Palm Beach County Courthouse Juvenile Courts Building 205 N. Dixie Highway West Palm Beach, Florida 33401 (Temporary location for the United States District Courthouse, West Palm Beach)	<b>ROOM:</b> Room 4-A
	<b>DATE AND TIME:</b> August 18, 2006 9:00am

**YOU ARE ALSO COMMANDED** to bring with you the following document(s) or object(s):

All applications, signature cards, credit or background investigations conducted, and correspondence related to Jeffrey Epstein, [REDACTED], Janusz Banasiak, [REDACTED], Alfredo Rodriguez, and/or Mastercard Account Number [REDACTED]

For the period of January 1, 2004 to the present, all monthly billing statements, individual charge invoices, repayment records disclosing the dates, amounts, and method of repayment, and checks used to make repayments (front and back) for Mastercard Account Number [REDACTED]

Please coordinate your compliance of this subpoena and confirm the date and time of your appearance with Special Agent [REDACTED] Federal Bureau of Investigation, Telephone: [REDACTED]

Please see additional information on reverse

This subpoena shall remain in effect until you are granted leave to depart by the court or by an officer acting on behalf of the court.

CLERK		<b>DATE:</b>
(BY) DEPUTY CLERK		August 2, 2006

This subpoena is issued upon application of the United States of America

Name, Address and Phone Number of Assistant U.S. Attorney  
[REDACTED], Assistant U.S. Attorney  
500 So. Australian Avenue, Suite 400  
West Palm Beach, FL 33401-6235  
Tel: [REDACTED] x3047  
Fax: [REDACTED]

RETURN OF SERVICE<sup>1</sup>

RECEIVED BY SERVER

DATE 08/03/06

PLACE West Palm Beach, FL

SERVED

DATE 08/08/06

PLACE Indianapolis, IN (VIA Fax)

SERVED ON (NAME)

CHASE

SERVED BY

TITLE

FBI Special Agent

STATEMENT OF SERVICE FEES

TRAVEL

SERVICES

TOTAL

DECLARATION OF SERVICE<sup>2</sup>

I declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in the Return of Service and Statement of Service Fees is true and correct.

Executed on

08/08/06  
DATE

[Redacted Signature]

Signature of Server

Address of Server

ADDITIONAL INFORMATION

1.As to who may serve a subpoena and the manner of its service see Rule 17(d). Federal Rules of Criminal Procedure, or Rule 45(c), Federal Rules of Civil Procedure.

2."Fees and mileage need not be tendered to the witness upon service of a subpoena issued on behalf of the United States or an officer or agency thereof (Rule 45(c), Federal Rules of Civil Procedure; Rule 17(d), Federal Rules of Criminal Procedure) or on behalf of certain indigent parties and criminal defendants who are unable to pay such costs (28 USC 1825, Rule 17(b) Federal Rules of Criminal Procedure)"

This form shall only be used when requesting financial records of individuals and partnerships of five or fewer individuals.

1 Purchase Order Number/DCN#: <b>11011-1963</b>	2 Date Order Prepared: <b>08/02/2006</b>	3 Case Number: (Optional) <b>FGJ 05-02(WPB) NO.051-04 (OLY-04)</b>
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**Section A - Authorization and Purchase Order**

4 Names and Address of Financial Institution: <b>Attn.: Subpoena Compliance Chase, 7610 W. Washington Street, Indianapolis, IN 46231 - Fax [REDACTED]</b>	
5 Deliver To: <b>Special Agent [REDACTED], Federal Bureau of Investigation, 505 South Flagler Drive, Suite 500, Florida 33401, Tel.: [REDACTED]</b>	6 Return Date <b>08/18/2006</b>
7 Remarks: <b>FOR REIMBURSEMENT PLEASE RETURN THIS FORM, THE RECORD OF SERVICES, AND A COPY OF THE SUBPOENA.</b>	
8 Name of Requestor: (Type or Print) <b>[REDACTED], AUSA</b>	9 Telephone Number: <b>[REDACTED]</b>
10 Date of request: <b>08/02/2006</b>	

**Section B - Financial Institution Invoice**

No Payment Shall Be Made Unless Expenses Are Itemized Below Or On Your Form To Be Attached.

11 Service/Financial Records Provided:	Quantity	Unit Price		Amount
		Cost	Per	
Please note that reimbursement cannot be made for the records pertaining to corporations or large partnerships of six or more. IMPORTANT: The DCIA Mandates the use of EFT/DD. In order to receive payment complete the attached EFT enrollment Form.		0.25	Copy	
		11.00	Hour Clerical Tech	
		17.00	Hour Manager or Supervisor	

**Do not proceed with compliance:** If cost will exceed \$300 without prior approval of Assistant U.S. Attorney/Budget Officer.  
**PLEASE REFERENCE THE ABOVE DCN# ON YOUR INVOICE FOR PAYMENT.**

12a Signature of Financial Institution Official:	12b Phone of Financial Institution Official:	13 Date Signed:	Total Amount Claimed By Financial Institution
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**Section C - Receiving Report**

14 I certify that the articles and services listed were received:	15 Date Received:	17 Net to Financial Institution
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18 Right to Financial Privacy Act - Public Law 95-630 (12 U.S.C. 3401-3422) Request Pursuant To: (Check One Only)	OBJECT CLASS	19 Signature of Approval Official:
SECTION		
<input type="checkbox"/> 3404 Customer Authorization	2540	
<input type="checkbox"/> 3405 Administrative Subpoena or Summons	2541	
<input type="checkbox"/> 3406 Search Warrant	2540	
<input type="checkbox"/> 3407 Judicial Subpoena	2540	
<input type="checkbox"/> 3408 Formal Written Request	2540	
<input type="checkbox"/> 3413 I Grand Jury Subpoena	2545	
<input type="checkbox"/> 3414 Special Procedures	2540	
		20 Accounting Classification Code
		FY FC 1 2 3 4 5 PROJ
		<b>0 E 4 0 0 4</b>
		21 Schedule and Voucher Number: DC#

22 Remarks:

Funds Available

Date: \_\_\_\_\_  
Budget Officer: \_\_\_\_\_

GENERAL

This is a multi-purpose form designed to serve as an Authorization, Purchase Order, Itemized Invoice, receiving Report and Payment voucher in conjunction with "requests for financial information," pursuant to the Right to Financial Privacy Act of 1978, P.L. 95-630, Title XL, 12 U.S.C. 3415.

**NOTE:**  
Payments under this purchase order will be due on the 30<sup>th</sup> calendar day after the date of actual receipt of a proper invoice in the office designated to receive the invoice.

The Prompt Payment Act, Public Law 97-177, 96 Stat. 85 (31 U.S.C. 180), is applicable to payments under this purchase order and requires the payment to contractors of interest or overdue payments and improperly taken discounts. Determination of interest due will be made in accordance with the provision of the Prompt Payment Act and the Office of Management and Budget Circular A-125.

PREPARATION INSTRUCTIONS

ITEM 1 - A Purchase Order Number will be preprinted on each form. This number will be used for reference purposes on any correspondence relating to this specific request for financial information.

ITEM 2 - Self explanatory.

ITEM 3 - This block may be used to identify the specific case for which the financial information is required. This block may be left blank.

SECTION A - AUTHORIZATION AND PURCHASE ORDER (To be completed by the requesting official).

ITEM 4 - Enter the name and mailing address of the financial institution being requested to furnish financial information.

ITEM 5 - Enter the name and address to which the financial information is to be sent by the financial institution. This will normally be the name and the address of the requesting official.

ITEM 6 - Enter the date the financial information is required.

ITEM 7 - Include, if appropriate, any pertinent information related to the purchase order not provided for elsewhere on the form

ITEM 8, 9 and 10 - Self-explanatory.

SECTION B - FINANCIAL INSTITUTION INVOICE (To be completed by the financial institution).

ITEM 11 - Self-explanatory. Completion of this block constitutes an itemized bill or invoice for reimbursement for the costs incurred in providing the information requested. The DCIA Mandates the use of EFT/DD. In order to receive payment complete the attached EFT enrollment Form.

ITEM 12 and 13 - Self-explanatory.

SECTION C - RECEIVING REPORT (To be completed by the requesting official, when the requested financial information has been delivered).

ITEM 14 and 15 - Self-explanatory.

ITEM 16 - This block should be used to reflect any differences between the amount claimed by the financial institution and the correct amount to be reimbursed. Differences may result from computation errors, or failure of the financial institution to deliver information requested.

ITEM 17 - Enter the amount certified to be proper for payment.

ITEM 18 - Check the box which identifies the appropriate procedure authorized by the Act, which necessitates the request for financial information.

ITEM 19 and 20 - These blocks must be signed and dated by an official of the organization whose funds will be charged. His or her signature constitutes a statement that the records to which the invoice refers were required for official business and were provided by the financial institution in accordance with the ordering instrument.

ITEM 21 - The Schedule and Voucher Number will be entered by the office which actually schedules the approved amount for payment by the Treasury Department.

ITEM 22 - Enter, if appropriate, any data not provided for elsewhere on the receiving report, such as, reasons for any claim amounts disallowed.

**VENDOR ELECTRONIC FUNDS TRANSFER (EFT)  
ENROLLMENT FORM**

***Please comply to this information if you have not done so already***

**PAYEE/COMPANY INFORMATION:**

Vendor Company Name:	
Address:	
Taxpayer ID Number	
Contact Person Name	
Telephone Number	
E-mail Address (If you would like to be notified via e-mail)	

**FINANCIAL INSTITUTION INFORMATION:**

Bank Name			
Bank Address			
Bank Phone Number			
Nine Digit ABA Routing Transit Number			
Type of Account (Checking or Saving)			
Depositor Account Number			
Signature of Vendor's Authorizing Official			
Name & Title of Authorizing Official			

Please Return or Fax to:  
U.S. Attorney's Office  
Southern District of Florida  
99 NE 4 street, Suite 200  
Miami, FL. 33132  
Attention: [REDACTED]

Fax Number: [REDACTED]

The Debt Collection Improvement Act of 1996 requires that payments made by the Federal government, including vendor payments, must be made by electronic funds transfer (EFT). A benefit of receiving payments by EFT is that your funds are directly deposited to your account at a financial institution and are available to you on the date of payment.

If you have questions regarding the delivery of the remittance information, please contact the financial institution where your account is held.

If you have any questions on the completion of this form, please contact [REDACTED], at [REDACTED].

This form shall only be used when requesting financial records of individuals and partnerships of five or fewer individuals.

1 Purchase Order Number/DCN#: <b>11011-1963</b>	2 Date Order Prepared: <b>08/02/2006</b>	3 Case Number: <i>(Optional)</i> <b>FGJ 05-02(WPB) NO.051-04 (OLY-04)</b>
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**Section A - Authorization and Purchase Order**

4 Names and Address of Financial Institution: <b>Attn.: Subpoena Compliance</b> <b>Chase, 7610 W. Washington Street, Indianapolis, IN 46231 - Fax [REDACTED]</b>		
5 Deliver To: <b>Special Agent [REDACTED], Federal Bureau of Investigation, 505 South Flagler Drive, Suite 500, Florida 33401, Tel.: [REDACTED]</b>	6 Return Date <b>08/18/2006</b>	
7 Remarks: <b>FOR REIMBURSEMENT PLEASE RETURN THIS FORM, THE RECORD OF SERVICES, AND A COPY OF THE SUBPOENA.</b>		
8 Name of Requestor: <i>(Type or Print)</i> <b>[REDACTED], AUSA</b>	9 Telephone Number: <b>[REDACTED]</b>	10 Date of request: <b>08/02/2006</b>

**Section B - Financial Institution Invoice**

No Payment Shall Be Made Unless Expenses Are Itemized Below Or On Your Form To Be Attached.

11 Service/Financial Records Provided:	Quantity	Unit Price		Amount
		Cost	Per	
Please note that reimbursement cannot be made for the records pertaining to corporations or large partnerships of six or more. IMPORTANT: The DCIA Mandates the use of EFT/DD. In order to receive payment complete the attached EFT enrollment Form.		0.25	Copy	
		11.00	Hour Clerical Tech	
		17.00	Hour Manager or Supervisor	

**Do not proceed with compliance: If cost will exceed \$300 without prior approval of Assistant U.S. Attorney/Budget Officer.**  
**PLEASE REFERENCE THE ABOVE DCN# ON YOUR INVOICE FOR PAYMENT.**

12a Signature of Financial Institution Official:	12b Phone of Financial Institution Official:	13 Date Signed:	Total Amount Claimed By Financial Institution
--	--	-----------------	---

**Section C - Receiving Report**

14 I certify that the articles and services listed were received:	15 Date Received:	16 Disallowance <i>(See Attached)</i>	17 Net to Financial Institution
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18 Right to Financial Privacy Act - Public Law 95-630 (12 U.S.C. 3401-3422) Request Pursuant To: <i>(Check One Only)</i> SECTION	OBJECT CLASS
<input type="checkbox"/> 3404 Customer Authorization	2540
<input type="checkbox"/> 3405 Administrative Subpoena or Summons	2541
<input type="checkbox"/> 3406 Search Warrant	2540
<input type="checkbox"/> 3407 Judicial Subpoena	2540
<input type="checkbox"/> 3408 Formal Written Request	2540
<input type="checkbox"/> 3413 I Grand Jury Subpoena	2545
<input type="checkbox"/> 3414 Special Procedures	2540

19 Signature of Approval Official:

20 Accounting Classification Code

FY	FC	1	2	3	4	5	PROJ

21 Schedule and Voucher Number:  
DC#

22 Remarks:

Funds Available

Date: \_\_\_\_\_

Budget Officer: \_\_\_\_\_

GENERAL

This is a multi-purpose form designed to serve as an Authorization, Purchase Order, Itemized Invoice, receiving Report and Payment voucher in conjunction with "requests for financial information," pursuant to the Right to Financial Privacy Act of 1978, P.L. 95-630, Title XL, 12 U.S.C. 3415.

**NOTE:**

Payments under this purchase order will be due on the 30<sup>th</sup> calendar day after the date of actual receipt of a proper invoice in the office designated to receive the invoice.

The Prompt Payment Act, Public Law 97-177, 96 Stat. 85 (31 U.S.C. 180), is applicable to payments under this purchase order and requires the payment to contractors of interest or overdue payments and improperly taken discounts. Determination of interest due will be made in accordance with the provision of the Prompt Payment Act and the Office of Management and Budget Circular A-125.

PREPARATION INSTRUCTIONS

ITEM 1 - A Purchase Order Number will be preprinted on each form. This number will be used for reference purposes on any correspondence relating to this specific request for financial information.

ITEM 2 - Self explanatory.

ITEM 3 - This block may be used to identify the specific case for which the financial information is required. This block may be left blank.

SECTION A - AUTHORIZATION AND PURCHASE ORDER (To be completed by the requesting official).

ITEM 4 - Enter the name and mailing address of the financial institution being requested to furnish financial information.

ITEM 5 - Enter the name and address to which the financial information is to be sent by the financial institution. This will normally be the name and the address of the requesting official.

ITEM 6 - Enter the date the financial information is required.

ITEM 7 - Include, if appropriate, any pertinent information related to the purchase order not provided for elsewhere on the form

ITEM 8, 9 and 10 - Self-explanatory.

SECTION B - FINANCIAL INSTITUTION INVOICE (To be completed by the financial institution).

ITEM 11 - Self-explanatory. Completion of this block constitutes an itemized bill or invoice for reimbursement for the costs incurred in providing the information requested. The DCIA Mandates the use of EFT/DD. In order to receive payment complete the attached EFT enrollment Form.

ITEM 12 and 13 - Self-explanatory.

SECTION C - RECEIVING REPORT (To be completed by the requesting official, when the requested financial information has been delivered).

ITEM 14 and 15 - Self-explanatory.

ITEM 16 - This block should be used to reflect any differences between the amount claimed by the financial institution and the correct amount to be reimbursed. Differences may result from computation errors, or failure of the financial institution to deliver information requested.

ITEM 17 - Enter the amount certified to be proper for payment.

ITEM 18 - Check the box which identifies the appropriate procedure authorized by the Act, which necessitates the request for financial information.

ITEM 19 and 20 - These blocks must be signed and dated by an official of the organization whose funds will be charged. His or her signature constitutes a statement that the records to which the invoice refers were required for official business and were provided by the financial institution in accordance with the ordering instrument.

ITEM 21 - The Schedule and Voucher Number will be entered by the office which actually schedules the approved amount for payment by the Treasury Department.

ITEM 22 - Enter, if appropriate, any data not provided for elsewhere on the receiving report, such as, reasons for any claim amounts disallowed.

**VENDOR ELECTRONIC FUNDS TRANSFER (EFT)  
ENROLLMENT FORM**

***Please comply to this information if you have not done so already***

**PAYEE/COMPANY INFORMATION:**

Vendor Company Name:	
Address:	
Taxpayer ID Number	
Contact Person Name	
Telephone Number	
E-mail Address (If you would like to be notified via e-mail)	

**FINANCIAL INSTITUTION INFORMATION:**

Bank Name	
Bank Address	
Bank Phone Number	
Nine Digit ABA Routing Transit Number	
Type of Account (Checking or Saving)	
Depositor Account Number	
Signature of Vendor's Authorizing Official	
Name & Title of Authorizing Official	

Please Return or Fax to:  
U.S. Attorney's Office  
Southern District of Florida  
99 NE 4 street, Suite 200  
Miami, FL. 33132  
Attention: [REDACTED]

Fax Number: [REDACTED]

The Debt Collection Improvement Act of 1996 requires that payments made by the Federal government, including vendor payments, must be made by electronic funds transfer (EFT). A benefit of receiving payments by EFT is that your funds are directly deposited to your account at a financial institution and are available to you on the date of payment.

If you have questions regarding the delivery of the remittance information, please contact the financial institution where your account is held.

If you have any questions on the completion of this form, please contact [REDACTED], at [REDACTED].



# FBI FACSIMILE COVER SHEET

*8/8* [Redacted] *Fax*

### PRECEDENCE

- Immediate
- Priority
- Routine

### CLASSIFICATION

- Top Secret
- Secret
- Confidential
- Sensitive
- Unclassified

Time Transmitted: \_\_\_\_\_  
 Sender's Initials: \_\_\_\_\_  
 Number of Pages: 6  
 (including cover sheet)

To: CHASE  
 Name of Office

Date: 08/08/2006

Facsimile Number: [Redacted]

Attn: \_\_\_\_\_  
 Name Room Telephone

From: FBI  
 Name of Office

Subject: Subpoena Request  
 \_\_\_\_\_  
 \_\_\_\_\_

*8/9 Via Fax*  
 [Redacted]

Special Handling Instructions: \_\_\_\_\_

Originator's Name: SA [Redacted] Telephone: [Redacted]

Originator's Facsimile Number: \_\_\_\_\_

Approved: \_\_\_\_\_

Brief Description of Communication Faxed: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

*SETUVED*

### WARNING

Information attached to the cover sheet is U.S. Government Property. If you are an intended recipient of this information, disclosure, reproduction, distribution, or use of this information is prohibited (18.U.S.C. § 641). Please notify the originator or the local FBI Office immediately to arrange for proper disposition.

[REDACTED]  
August 16, 2006

[REDACTED]  
500 So. Australian Avenue  
Suite 400  
West Palm Beach, Florida 33401-6235

RE: Grand Jury Subpoena - Jeffrey Epstein  
FGJ 05-02 ( WPB )-Fri/No. OLY-04

Dear [REDACTED]:

In response to your request, enclosed please find copies of the items listed on the attached Inventory Listing.

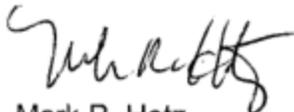
If you requested copies of payments or convenience checks, in your Grand Jury Subpoena, and you still want copies of those items, please look over the enclosed statements, mark the items required, and return the marked statements to me for completion. The items will then be processed and sent to you as soon as possible. It will take approximately 45-60 **business** days (from my receipt of your marked statements) to complete your request. The cost of producing these documents is \$11.00 per hour and \$0.25 per copy.

If copies of merchant drafts are required, you will need to subpoena the merchant as JPMorgan Chase does not have copies of these drafts.

I certify these attached records are true and exact copies of the original as held in the ordinary course of business.

If you have any questions, please call me at [REDACTED]

Very truly yours,



Mark R. Hotz  
Legal Processing Specialist

STATE OF FLORIDA

IN THE UNITED STATES DISTRICT COURT

COUNTY OF PALM BEACH

CASE/CAUSE NO. \_\_\_\_\_

\_\_\_\_\_  
Plaintiff vs.

\_\_\_\_\_  
Defendant(s)

**BUSINESS RECORDS AFFIDAVIT**

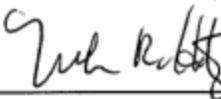
Jeffrey Epstein  
[REDACTED]

FGJ 05-02 ( WPB )-Fri/No. OLY-04

I, Mark R. Hotz being duly sworn upon my oath, state as follows:

1. I currently hold the position of Legal Processing Specialist with JPMorgan Chase Bank, N.A.
2. I am responsible for compliance of legal requests for document production at JPMorgan Chase Bank, N.A. and am familiar with its recordkeeping practices including such practices as it relates to (accounts): SEE ATTACHED INVENTORY LISTING.
3. The Record is an exact copy of a record of JPMorgan Chase Bank, N.A., retrieved from the permanent records of JPMorgan Chase Bank.
4. The Record was made in the routine course of business at JPMorgan Chase Bank, N.A., at or near the time of the event recorded.
5. The Record was not prepared in anticipation of litigation.
6. The Record was made by or on information transmitted by an employee of JPMorgan Chase Bank, N.A., who had personal knowledge of the fact recorded.
7. It is the regular practice of JPMorgan Chase Bank, N.A. to make such a Record.

FURTHER AFFIANT SAITH NOT,



\_\_\_\_\_  
Signature

**Mark R. Hotz**  
Printed Name

**Legal Processing Specialist**  
Title

STATE OF Indiana

SS:

COUNTY OF Marion

Before me, the undersigned, a Notary Public, in and for said County and State, personally appeared Mark R. Hotz who acknowledged the execution of the foregoing Affidavit on August 16, 2006.

WITNESS my hand and Notarial Seal.



Notary Signature

LARRY A. ALEXANDER

Printed Notary Public

My Commission Expires: 5/14/2010

My County of Residence: JOHNSON

## INVENTORY LISTING

SYSTEM NUMBER: [REDACTED]

Customer: Banasiak, Janusz  
[REDACTED]

*Request Type:* Correspondence

*Date Range:*

*Comment:* No correspondence available for the above listed account.

*Request Type:* Credit Card Application

*Date Range:*

*Comment:* Copy of application for the above listed account.

[REDACTED]  
*Request Type:* Correspondence

*Date Range:*

*Comment:* No correspondence available for the above listed account.

*Request Type:* Credit Card Application

*Date Range:*

*Comment:* Copy of the application for the above listed account.

Customer: EPSTEIN, JEFFREY  
[REDACTED]

*Request Type:* Correspondence

*Date Range:*

*Comment:* No correspondence available for the above listed account.

*Request Type:* Credit Card Application

*Date Range:*

*Comment:* Unable to reproduce a copy of the application for the above listed account.

[REDACTED]  
*Request Type:* Correspondence

*Date Range:* 01/01/2004 - Present

*Comment:* Copy of correspondence for the above listed account.

*Request Type:* Credit Card Application

*Date Range:* 01/01/2004 - Present

*Comment:* Unable to reproduce a copy of the application for the above listed account.

**Request Type:** Credit Card Statements

**Date Range:** 01/01/2004 - Present

**Comment:** Copies of statements for the above listed account for 01/12/2004 - 07/19/2006.

**Customer:** [REDACTED]

**Account:** [REDACTED]

**Request Type:** Correspondence

**Date Range:**

**Comment:** Copies of correspondence for the above listed account.

**Request Type:** Credit Card Application

**Date Range:**

**Comment:** Copy of application for the above listed account.

**Customer:** [REDACTED]

**Account:** [REDACTED]

**Request Type:** Correspondence

**Date Range:**

**Comment:** Copies of correspondence for the above listed account.

**Request Type:** Credit Card Application

**Date Range:**

**Comment:** Copy of application for the above listed account.

**Account:** [REDACTED]

**Request Type:** Correspondence

**Date Range:**

**Comment:** No correspondence available for the above listed account.

**Request Type:** Credit Card Application

**Date Range:**

**Comment:** Unable to reproduce a copy of the application for the above listed account.

**Customer:** Maxwell, Ghislaine

**Account:** [REDACTED]

**Request Type:** Correspondence

**Date Range:**

**Comment:** Copies of correspondence for the above listed account.

**Request Type:** Credit Card Application

**Date Range:**

**Comment:** Unable to reproduce a copy of the application for the above listed account.

**Customer:** [REDACTED]

**Account:** [REDACTED]

*Request Type:* Correspondence

*Date Range:*

*Comment:* No correspondence available for the above listed account.

*Request Type:* Credit Card Application

*Date Range:*

*Comment:* Copy of application for the above listed account.

**Customer:** Rodriguez, Alfredo

**Account:** MISC

*Request Type:* No Records

*Date Range:*

*Comment:* No records found for Alfredo Rodriguez.

Cardholder called. Disputed \$115.00. Referred to Research



ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 02/13/2004 | \$1,617.22 | \$32.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$1,617.22	PAYMENT DUE DATE 02/13/2004	TOTAL CREDIT LINE \$16,600	TOTAL AVAILABLE CREDIT \$16,982	STATEMENT CLOSING DATE 01/21/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$6,558.13
(-) Payments, Credits	6,558.13
(+) Purchases, Cash, Debits	1,617.22
(+) FINANCE CHARGES	0.00
(=) New Balance	1,617.22
Minimum Payment Due	\$32.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
01/12	01/12	TRVX	PAYMENT THANK YOU-ELECTRONIC CK	6,558.13	
01/19	01/19	5BFF	PHARM.ELALOUF PARIS FR		327.22
01/19	01/19	5BFF	NT OR \$320.80 + FOR. TRAN. FEE \$6.4		0.00
01/19	01/19	PNRN	BOGHEN PHARMACY NEW YORK NY		1,290.00
Total of your credits and charges				6,558.13	1,617.22

IMPORTANT: PLEASE READ THE CHANGE IN TERMS NOTICE THAT ACCOMPANIES THIS BILLING STATEMENT. THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING IN AN EMERGENCY. FOR MORE INFORMATION, PLEASE CALL [REDACTED] INTRODUCING CHASE ONLINE? CREDIT CARD STATEMENTS. GET FAST ONLINE ACCESS TO YOUR MONTHLY STATEMENT AND EMAIL ALERTS TO HELP YOU AVOID LATE FEES. LEARN MORE AT WWW.CHASE.COM/STATEMENTS

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 33

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.03562%	\$0.00	\$0.00	\$0.00	13.00%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 03/15/2004 | \$12,476.18 | \$249.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$12,476.18	PAYMENT DUE DATE 03/15/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$6,123	STATEMENT CLOSING DATE 02/19/2004
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Here is your Account Summary:

	TOTAL
Previous Balance	\$1,617.22
(-) Payments, Credits	1,617.22
(+) Purchases, Cash, Debits	12,476.18
(+) FINANCE CHARGES	0.00
(=) New Balance	12,476.18
Minimum Payment Due	\$249.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
01/31	01/31	VW9V	BOOTS 1602 LONDON GB		39.23
01/31	01/31	VW9V	\$38.46 + FOR. TRAN. FEE \$.77)		0.00
01/31	01/31	5RLE	LORDS FOOD AND WINE LONDON GB		20.75
01/31	01/31	5RLE	\$20.34 + FOR. TRAN. FEE \$.41)		0.00
02/04	02/04	WSD3	VIETRI, INC. HILLSBORO NC		1,850.22
02/07	02/07	TMAL	PAYMENT THANK YOU	1,617.22	
02/09	02/09	AYWA	CONTACT EYEWEAR DALLAS TX		6,500.00
02/17	02/17	TOEA	BEARS OUTDOOR PLAY PRO [REDACTED] NY		4,065.98
Total of your credits and charges				1,617.22	12,476.18
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING IN AN EMERGENCY. FOR MORE INFORMATION, PLEASE CALL [REDACTED]					

Here's how we determined your Finance Charge\*:

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.03562%	\$0.00	\$0.00	\$0.00	13.00%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 04/13/2004 | \$1,073.38 | \$21.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$1,073.38	PAYMENT DUE DATE 04/13/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$17,526	STATEMENT CLOSING DATE 03/19/2004
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Here is your Account Summary:

	TOTAL
Previous Balance	\$12,476.18
(-) Payments, Credits	12,476.18
(+) Purchases, Cash, Debits	1,073.38
(+) FINANCE CHARGES	0.00
(=) New Balance	1,073.38
Minimum Payment Due	\$21.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
03/08	03/08	S39B	PAYMENT THANK YOU	12,476.18	
03/09	03/09	WV0S	VIETRI, INC. HILLSBORO NC		346.91
03/12	03/12	WZM9	VIETRI, INC. HILLSBORO NC		726.47

Total of your credits and charges 12,476.18 1,073.38

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO [HTTP://WWW.CHASEPAYMENTPROTECTOR.COM](http://www.chasepaymentprotector.com)  
 GOOD NEWS! YOU QUALIFY FOR FIRST-YEAR-FREE MEMBERSHIP IN CHASE RETAIL REWARDS, WHERE YOU CAN RECEIVE 5% SAVINGS ON EVERYTHING YOU BUY AT THE STORE OF YOUR CHOICE. [REDACTED] OR [CHASERETAILREWARDS.COM](http://chaseretailrewards.com)

Here's how we determined your Finance Charge\*:

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.03562%	\$0.00	\$0.00	\$0.00	13.00%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 06/14/2004 | \$980.87 | \$19.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$980.87	PAYMENT DUE DATE 06/14/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$17,619	STATEMENT CLOSING DATE 05/20/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$119.73
(-) Payments, Credits	119.73
(+) Purchases, Cash, Debits	980.87
(+) FINANCE CHARGES	0.00
(=) New Balance	980.87
Minimum Payment Due	\$19.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
04/21	04/21	HX3E	FUNSPEC, INC. SPARTANBURG SC		948.79
04/24	04/24	NB3Z	PALM BEACH BOOKSTORE [REDACTED] FL		24.33
04/24	04/24	J2G6	MUVICO PARISIAN 20 Q41 W PALM BEACH FL		7.75
05/03	05/03	S1S8	PAYMENT THANK YOU	119.73	
Total of your credits and charges				119.73	980.87

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO [HTTP://CHASEPAYMENTPROTECTOR.COM](http://CHASEPAYMENTPROTECTOR.COM).

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 30

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.03562%	\$0.00	\$0.00	\$0.00	13.00%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 07/13/2004 | \$2,525.00 | \$50.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$2,525.00	PAYMENT DUE DATE 07/13/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$16,075	STATEMENT CLOSING DATE 06/18/2004
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Here is your Account Summary:

	TOTAL
Previous Balance	\$980.87
(-) Payments, Credits	980.87
(+) Purchases, Cash, Debits	2,525.00
(+) FINANCE CHARGES	0.00
(=) New Balance	2,525.00
Minimum Payment Due	\$50.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
05/21	05/21	SNHR	COLORBYTE SOFTWARE TAMPA FL		2,525.00
06/07	06/07	TPB0	PAYMENT THANK YOU	980.87	
Total of your credits and charges				980.87	2,525.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a>					

Here's how we determined your Finance Charge\*:

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.03562%	\$0.00	\$0.00	\$0.00	13.00%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 08/15/2004 | \$2,100.23 | \$59.00

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

# Facsimile Copy



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$2,100.23	PAYMENT DUE DATE 08/15/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$16,499	STATEMENT CLOSING DATE 07/21/2004
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Here is your Account Summary:

	TOTAL
Previous Balance	\$2,525.00
(-) Payments, Credits	2,525.00
(+) Purchases, Cash, Debits	2,041.24
(+) FINANCE CHARGES	58.99
(=) New Balance	2,100.23
Minimum Payment Due	\$59.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
06/28	06/28	5MWE	WESTERNUNION COM MONEY [REDACTED] CO		1,364.95
07/06	07/06	TMQ7	PAYMENT THANK YOU	2,525.00	
07/13	07/13	WWLD	VIETRI, INC. HILLSBORO NC		614.82
07/13	07/13	Y6KW	CHR*CHRISTIANBOOK.COM [REDACTED] MA		45.98
07/19	07/19	W1BF	CHR*CHRISTIAN BK DISTR [REDACTED] MA		15.49
Total of your credits and charges				2,525.00	2,041.24
<p>WE ARE PLEASED TO ANNOUNCE THAT BANK ONE CORPORATION AND J.P.MORGAN CHASE AND CO. HAVE MERGED. THE CHASE AND BANK ONE FAMILY OF COMPANIES ARE NOW AFFILIATES. WE WILL CONTINUE TO HONOR YOUR EXISTING PRIVACY PREFERENCES WHEN SHARING INFORMATION AMONG THESE NEW AFFILIATES. THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a></p>					

Here's how we determined your Finance Charge\*:

Days in Billing Cycle: 33

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TRANSACTION FEE FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$998.96	\$18.05	\$40.94	\$58.99	19.99%	51.86%
Purchases	0.03562%	\$0.00	\$0.00	\$0.00	\$0.00	13.00%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 09/13/2004 | \$4,693.36 | \$93.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$4,693.36	PAYMENT DUE DATE 09/13/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$13,906	STATEMENT CLOSING DATE 08/19/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,100.23
(-) Payments, Credits	2,131.21
(+) Purchases, Cash, Debits	4,704.37
(+) FINANCE CHARGES	19.97
(*) New Balance	4,693.36
Minimum Payment Due	\$93.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
07/22	07/22	MM6F	ST JOSEPHS JOHN KNOX V TAMPA FL		41.20
07/27	07/27	GYM	CHR*CHRISTIANBOOK.COM [REDACTED] MA	30.98	
07/27	07/27	MM1W	CONCEPT II 8002455676 VT		31.00
08/02	08/02	TTKH	PAYMENT THANK YOU	2,100.23	
08/05	08/05	QF4J	I-TO-I, INC. TEL3039915400CO		1,795.00
08/10	08/10	EN2E	WESTERNUNION COM MONEY [REDACTED] CO		115.00
08/10	08/10	EN2E	WESTERNUNION COM MONEY [REDACTED] CO		115.00
08/11	08/11	7EM9	PALM BEACH EXTERMINATI 5616890808 FL		2,375.00
08/16	08/16	WTWB	VIETRI, INC. HILLSBORO NC		232.17
Total of your credits and charges				2,131.21	4,704.37

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO [HTTP://WWW.CHASEPAYMENTPROTECTOR.COM](http://www.chasepaymentprotector.com) YOU COULD SAVE UP TO HUNDREDS OF DOLLARS ON AUTO INSURANCE AND GET BETTER COVERAGE! CALL AIG MEMBER COMPANIES TOLL-FREE AT 1-888-463-0091 EXT. 5058 AND MENTION KEYCODE VCLXXX TODAY TO REQUEST A FREE, NO-OBLIGATION RATE QUOTE!

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TRANSACTION FEE FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05545%	\$620.07	\$9.97	\$10.00	\$19.97	20.24%	38.64%
Purchases	0.03630%	\$0.00	\$0.00	\$0.00	\$0.00	13.25%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 10/16/2004 | \$1,158.46 | \$23.00

# Facsimile 1000 Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$1,158.46	PAYMENT DUE DATE 10/16/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$17,441	STATEMENT CLOSING DATE 09/21/2004
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Here is your Account Summary:

	TOTAL
Previous Balance	\$4,693.36
(-) Payments, Credits	4,698.36
(+) Purchases, Cash, Debits	1,161.21
(+) FINANCE CHARGES	2.25
(=) New Balance	1,158.46
Minimum Payment Due	\$23.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
08/18	08/20	WS8J	WILSON ROWAN SECURITY WEST PALM BEAFL		1,087.71
09/03	09/03	P100	*FINANCE CHARGE* PURCHASES REFUND	5.00	
09/03	09/03	Q100	CHGBK: WESTERNUNION COM MONEY	115.00	
09/05	09/05	THRJ	PAYMENT THANK YOU	4,578.36	
09/19	09/19	D6HG	IRIS NAILS NEW YORK NY		73.50
Total of your credits and charges				4,698.36	1,161.21

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO [HTTP://WWW.CHASEPAYMENTPROTECTOR.COM](http://www.chasepaymentprotector.com). CHASE ALL ONLINE: EVERYTHING YOU NEED TO GET THE MOST FROM YOUR CHASE CARD-ALL IN ONE PLACE. PAY YOUR CREDIT CARD BILL, GET THIS STATEMENT ONLINE, TRANSFER BALANCES, AND MORE...IT'S FREE AND EASY. DO IT ALL ONLINE! - WWW.CHASEALLONLINE.COM/TM

Here's how we determined your Finance Charge\*:

Days in Billing Cycle: 33

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05614%	\$121.65	\$2.25	\$2.25	20.49%	20.49%
Purchases	0.03699%	\$0.00	\$0.00	\$0.00	13.50%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 11/14/2004 | \$36.77 | \$10.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$36.77	PAYMENT DUE DATE 11/14/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$18,563	STATEMENT CLOSING DATE 10/20/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$1,158.46
(-) Payments, Credits	1,158.46
(+) Purchases, Cash, Debits	36.77
(+) FINANCE CHARGES	0.00
(=) New Balance	36.77
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
09/22	09/22	HJ79	PICKABOOK LTD CHELTENHAM GB		36.77
		HJ79	(TRAN AMT: 19.80 PND STRLG OR \$36.05 + FOR. TRAN. FEE \$.72)		
09/29	09/29	TEAJ	PAYMENT THANK YOU	1,158.46	
Total of your credits and charges				1,158.46	36.77

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO [HTTP://WWW.CHASEPAYMENTPROTECTOR.COM](http://www.chasepaymentprotector.com). CHASE ALL ONLINE: EVERYTHING YOU NEED TO GET THE MOST FROM YOUR CHASE CARD - ALL IN ONE PLACE! PAY YOUR CREDIT CARD BILL, GET THIS STATEMENT ONLINE, TRANSFER BALANCES, AND MORE...IT'S FREE...SIGN UP NOW - GO TO [WWW.CHASEALLONLINE.COM/TM](http://www.chaseallonline.com/tm)

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05682%	\$ .55	\$0.00	\$0.00	20.74%	20.74%
Purchases	0.03767%	\$0.00	\$0.00	\$0.00	13.75%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 12/13/2004 | \$1,408.34 | \$28.00

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

# Facsimile 1000 Copy



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$1,408.34	PAYMENT DUE DATE 12/13/2004	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$17,191	STATEMENT CLOSING DATE 11/18/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$36.77
(-) Payments, Credits	180.77
(+) Purchases, Cash, Debits	1,552.34
(+) FINANCE CHARGES	0.00
(=) New Balance	1,408.34
Minimum Payment Due	\$28.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
10/20	10/21	RMEP	JOS*SHADE TREE DISTRIB [REDACTED] OH		551.98
10/20	10/21	H7K1	JON LAUREN APPAREL [REDACTED] NJ		156.85
10/25	10/25	PZH4	A ARMY NAVY DEPOT INC. JACKSONVILLE FL		44.49
11/02	11/02	GGMM	JON LAUREN APPAREL [REDACTED] NJ	144.00	
11/02	11/02	9PEG	JMS MOTORS INC. PORT WASHINGTON NY		789.02
11/04	11/04	9VZ5	ST JOSEPHS JOHN KNOX V TAMPA FL		10.00
11/06	11/06	8QJF	PAYMENT THANK YOU	36.77	
Total of your credits and charges				180.77	1,552.34

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO [HTTP://WWW.CHASEPAYMENTPROTECTOR.COM](http://www.chasepaymentprotector.com). CHASE ALL ONLINE: EVERYTHING YOU NEED TO GET THE MOST FROM YOUR CHASE CARD-ALL IN ONE PLACE! PAY YOUR CREDIT CARD BILL, GET THIS STATEMENT ONLINE, TRANSFER BALANCES, AND MORE...IT'S FREE...SIGN UP NOW-GO TO [WWW.CHASEALLONLINE.COM/TM](http://www.chaseallonline.com/tm)

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05682%	\$0.00	\$0.00	\$0.00	20.74%	0.00%
Purchases	0.03767%	\$0.00	\$0.00	\$0.00	13.75%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 01/15/2005 | \$363.26 | \$10.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard  
 ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$363.26	PAYMENT DUE DATE 01/15/2005	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$18,236	STATEMENT CLOSING DATE 12/21/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$1,408.34
(-) Payments, Credits	1,441.33
(+) Purchases, Cash, Debits	396.25
(+) FINANCE CHARGES	0.00
(=) New Balance	363.26
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
11/22	11/22	V492	A ARMY NAVY DEPOT INC. JACKSONVILLE FL	32.99	
12/02	12/02	ZG4M	MAGIC TRICKS GORDONSVILLE VA		349.80
12/06	12/06	TLFN	PAYMENT THANK YOU	1,408.34	
12/09	12/09	B3RG	ST JOSEPHS JOHN KNOX V TAMPA FL		9.35
12/18	12/18	MH19	PALM BEACH BOOKSTORE [REDACTED] FL		37.10
Total of your credits and charges				1,441.33	396.25

THE MINIMUM PAYMENT SECTION OF YOUR CARDMEMBER AGREEMENT (SECOND PARAGRAPH, THIRD SENTENCE) IS AMENDED TO CHANGE A PART OF YOUR MINIMUM PAYMENT CALCULATION FROM 3% TO 2% OF THE NEW BALANCE. ALL OTHER PARTS OF THIS CALCULATION REMAIN IN EFFECT. THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO [HTTP://WWW.CHASEPAYMENTPROTECTOR.COM](http://www.chasepaymentprotector.com). BUYING A CAR? LET CHASE HELP YOU SAVE MONEY, TIME AND AVOID HASSLES. CALL [REDACTED] OR GO TO: [WWW.CHASEAUTO.COM](http://www.chaseauto.com) LOG INTO [WWW.CHASEONLINE.COM](http://www.chaseonline.com) TODAY. PAY YOUR BILL, TRANSFER BALANCES, GET THIS STATEMENT. IT'S FREE AND EASY! DO IT TODAY!

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 33

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05751%	\$0.00	\$0.00	\$0.00	20.99%	0.00%
Purchases	0.04107%	\$0.00	\$0.00	\$0.00	14.99%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 02/14/2005 | \$346.61 | \$14.00

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

# Facsimile Copy



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$346.61	PAYMENT DUE DATE 02/14/2005	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$18,253	STATEMENT CLOSING DATE 01/20/2005
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Here is your Account Summary:

	TOTAL
Previous Balance	\$363.26
(-) Payments, Credits	363.26
(+) Purchases, Cash, Debits	332.84
(+) FINANCE CHARGES	13.77
(=) New Balance	346.61
Minimum Payment Due	\$14.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
12/23	12/23	NGX0	WESTERNUNION COM MONEY 877-989-3268 CO		222.00
01/02	01/02	89LM	PAYMENT THANK YOU	363.26	
01/18	01/18	N1PQ	BAKER & SPICE LONDON SW3 GB		62.49
		N1PQ	(TRAN AMT: 32.50 PND STRLG OR \$61.26 + FOR. TRAN. FEE \$1.23)		
01/19	01/19	0PQY	WATERSTONES BROMPTON RD GB		48.35
		0PQY	(TRAN AMT: 24.98 PND STRLG OR \$47.40 + FOR. TRAN. FEE \$.95)		
Total of your credits and charges				363.26	332.84
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a> LOG INTO <a href="http://www.chaseonline.com">WWW.CHASEONLINE.COM</a> /TM TODAY. PAY YOUR BILL, TRANSFER BALANCES, GET THIS STATEMENT. IT'S FREE AND EASY! DO IT TODAY!					

Here's how we determined your Finance Charge\*:

Days in Billing Cycle: 30

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TRANSACTION FEE FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05819%	\$216.35	\$3.77	\$10.00	\$13.77	21.24%	74.43%
Purchases	0.04175%	\$0.00	\$0.00	\$0.00	\$0.00	15.24%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15836, Wilmington, DE 19886-5836. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 03/15/2005 | \$1,585.65 | \$31.00

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

# Facsimile Copy



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$1,585.65	PAYMENT DUE DATE 03/15/2005	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$17,014	STATEMENT CLOSING DATE 02/18/2005
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Here is your Account Summary:

	TOTAL
Previous Balance	\$346.61
(-) Payments, Credits	346.61
(+) Purchases, Cash, Debits	1,583.71
(+) FINANCE CHARGES	1.94
(=) New Balance	1,585.65
Minimum Payment Due	\$31.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
01/26	01/26	2WNL	DEER OUT LLC TEL9087694242NJ		1,400.00
02/04	02/04	8QX9	PAYMENT THANK YOU	346.61	
02/11	02/11	LZWS	WILSON ROWAN SECURITY WEST PALM BEAFL		183.71

Total of your credits and charges 346.61 1,583.71

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED] OR LOG ON TO [HTTP://WWW.CHASEPAYMENTPROTECTOR.COM](http://www.chasepaymentprotector.com). WHEN FREE ISNT ENOUGH, OPEN A CHASE CHECKING ACCOUNT. FREE ONLINE CHECK IMAGING. FREE E-MAIL ALERTS. FREE ACCESS TO OVER 6,500 ATMS NATIONWIDE. FREE ONLINE BILL PAYMENTS WITH QUALIFYING CONSUMER ACCOUNTS. FREE CHECKING WITH DIRECT DEPOSIT. VISIT A BRANCH OR WWW.CHASE.COM TODAY! CONCERNED ABOUT TODAY'S UNCERTAIN INTEREST RATES? REFINANCE YOUR ADJUSTABLE RATE TO A FIXED RATE MORTGAGE. CALL [REDACTED] LET CHASE HOME FINANCE HELP FIND WAYS TO SAVE YOU MONEY. ALL LOANS SUBJECT TO CREDIT AND PROPERTY APPROVAL. EQUAL HOUSING LENDER.

Here's how we determined your Finance Charge\*:

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05819%	\$115.25	\$1.94	\$1.94	21.24%	21.24%
Purchases	0.04175%	\$0.00	\$0.00	\$0.00	15.24%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 04/16/2005 | \$257.18 | \$10.00

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

# Facsimile Copy



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$257.18	PAYMENT DUE DATE 04/16/2005	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$18,342	STATEMENT CLOSING DATE 03/22/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$1,585.65
(-) Payments, Credits	1,585.65
(+) Purchases, Cash, Debits	257.18
(+) FINANCE CHARGES	0.00
(=) New Balance	257.18
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
02/27	02/27	62F5	PAYMENT THANK YOU	1,585.65	
03/05	03/05	RGFV	PALM BEACH BOOKSTORE PALM BEACH FL		130.89
03/07	03/07	M72N	ARMANI EXCHANGE #008 MIAMI FL		96.29
03/17	03/17	MMZ9	NEW YORK AIRPORT SERVI BROOKLYN NY		30.00
Total of your credits and charges				1,585.65	257.18

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED]

OPEN A CHASE FREE CHECKING ACCOUNT WITH DIRECT DEPOSIT! FREE ONLINE CHECK IMAGING! FREE EMAIL ALERTS! FREE ACCESS TO OVER 6,800 CHASE AND BANK ONE ATM'S NATIONWIDE! FREE CHASE ONLINE BILL PAYMENT! CHASE FREE CHECKING WITH DIRECT DEPOSIT! VISIT A BRANCH OR WWW.CHASE.COM TODAY!  
 AS A VALUED CREDIT CARD CUSTOMER YOU CAN GET SPECIAL SAVINGS ON YOUR CLOSING COSTS WHEN YOU GET A MORTGAGE FROM CHASE HOME FINANCE. CALL US AT [REDACTED] ALL LOANS SUBJECT TO CREDIT AND PROPERTY APPROVAL. CERTAIN RESTRICTIONS AND LIMITATIONS APPLY. EQUAL HOUSING LENDER.

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 32

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05888%	\$ .49	\$0.00	\$0.00	21.49%	21.49%
Purchases	0.04244%	\$0.00	\$0.00	\$0.00	15.49%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 05/15/2005 | \$1,463.90 | \$29.00

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

# Facsimile 1000 Copy



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$1,463.90	PAYMENT DUE DATE 05/15/2005	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$17,136	STATEMENT CLOSING DATE 04/20/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$257.18
(-) Payments, Credits	257.18
(+) Purchases, Cash, Debits	1,463.90
(+) FINANCE CHARGES	0.00
(=) New Balance	1,463.90
Minimum Payment Due	\$29.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
04/01	04/01	LTBA	TTL*TITLE 9 SPORTS INC [REDACTED] CA		63.90
04/01	04/01	TNKZ	PAYMENT THANK YOU	257.18	
04/14	04/14	PTN7	DEER CUT LLC TEL9087694242NJ		1,400.00
Total of your credits and charges				257.18	1,463.90

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED]

OPEN A CHASE FREE CHECKING ACCOUNT WITH DIRECT DEPOSIT! FREE ONLINE CHECK IMAGING! FREE EMAIL ALERTS! FREE ACCESS TO OVER 6,500 CHASE AND BANK ONE ATM'S NATIONWIDE! FREE CHASE ONLINE BILL PAYMENT! CHASE FREE CHECKING WITH DIRECT DEPOSIT! VISIT A BRANCH OR WWW.CHASE.COM TODAY!

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05957%	\$0.00	\$0.00	\$0.00	21.74%	0.00%
Purchases	0.04313%	\$0.00	\$0.00	\$0.00	15.74%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 06/13/2005 | \$1,568.99 | \$60.00

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

# Facsimile Copy



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$1,568.99	PAYMENT DUE DATE 06/13/2005	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$17,031	STATEMENT CLOSING DATE 05/19/2005
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Here is your Account Summary:

	TOTAL
Previous Balance	\$1,463.90
(-) Payments, Credits	0.00
(+) Purchases, Cash, Debits	85.82
(+) FINANCE CHARGES	19.27
(=) New Balance	1,568.99
Minimum Due	31.00
Past Due - Pay Immediately	29.00
Minimum Payment Due	\$60.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
04/26	04/26	BGNT	J & L ACQUISITION CORP LA JOLLA CA		32.92
04/27	04/27	ZY9Q	VER*VT CTRY ECOMMERCE [REDACTED] VT		13.90
			LATE CHARGE - MIN PYMT NOT RECD BY DATE		39.00
Total of your credits and charges				0.00	85.82

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED]

OPEN A CHASE FREE CHECKING ACCOUNT WITH DIRECT DEPOSIT! FREE ONLINE CHECK IMAGING! FREE EMAIL ALERTS! FREE ACCESS TO OVER 6,500 CHASE AND BANK ONE ATM'S NATIONWIDE! FREE CHASE ONLINE BILL PAYMENT! CHASE FREE CHECKING WITH DIRECT DEPOSIT! VISIT A BRANCH OR WWW.CHASE.COM TODAY!

FOUND THE HOME OF YOUR DREAMS? TALK TO CHASE HOME FINANCE FIRST. AND GET SPECIAL SAVINGS ON YOUR CLOSING COSTS. CALL A CHASE MORTGAGE CONSULTANT TODAY AT 1-866-836-8335. ALL LOANS ARE SUBJECT TO CREDIT AND PROPERTY APPROVAL. CERTAIN RESTRICTIONS AND LIMITATIONS APPLY. EQUAL HOUSING LENDER.

A FRIENDLY REMINDER: YOUR ACCOUNT IS PAST DUE. PLEASE SEND PAYMENT TO PROTECT YOUR CREDIT PRIVILEGES. IF YOU'VE ALREADY PAID-THANK YOU.

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.06025%	\$0.00	\$0.00	\$0.00	21.99%	0.00%
Purchases	0.04381%	\$1,516.75	\$19.27	\$19.27	15.99%	15.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 07/16/2005 | \$3,853.85 | \$77.00

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

# Facsimile 1000 Copy



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$3,853.85	PAYMENT DUE DATE 07/16/2005	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$14,746	STATEMENT CLOSING DATE 06/21/2005
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Here is your Account Summary:

	TOTAL
Previous Balance	\$1,568.99
(-) Payments, Credits	1,852.19
(+) Purchases, Cash, Debits	3,913.65
(+) FINANCE CHARGES	23.40
(=) New Balance	3,853.85
Minimum Payment Due	\$77.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
05/21	05/21	7AK5	TREVI NAILS NEW YORK NY		83.20
06/01	06/01	6Y68	WESTERNUNION COM MONEY 877-889-3268 CO		367.50
06/01	06/01	K	PHONE PAY FEE		14.95
06/01	06/01	VXJ9	PAYMENT - THANK YOU	1,852.19	
06/13	06/13	7Z3Z	CHRISTOPHER HYLAND NEW YORK NY		3,448.00
Total of your credits and charges				1,852.19	3,913.85

DUE TO IMPROVEMENTS BEING MADE TO OUR ELECTRONIC PAYMENT SERVICE, WE WILL NOT BE ABLE TO PROCESS EPAYS FROM WED, JULY 20TH AT 4:00 P.M. UNTIL MON, JULY 25TH AT 8:00 A.M. EASTERN TIME. WE THANK YOU FOR YOUR PATIENCE AND APOLOGIZE FOR ANY INCONVENIENCE THIS MAY CAUSE.

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED]

OPEN A CHASE FREE CHECKING ACCOUNT WITH DIRECT DEPOSIT! FREE ONLINE CHECK IMAGING! FREE EMAIL ALERTS! FREE ACCESS TO OVER 6,500 CHASE AND BANK ONE ATM'S NATIONWIDE! FREE CHASE ONLINE BILL PAYMENT! CHASE FREE CHECKING WITH DIRECT DEPOSIT! VISIT A BRANCH OR WWW.CHASE.COM TODAY!

FOUND THE HOME OF YOUR DREAMS? TALK TO CHASE HOME FINANCE FIRST. AND GET SPECIAL SAVINGS ON YOUR CLOSING COSTS. CALL A CHASE MORTGAGE CONSULTANT TODAY AT [REDACTED] ALL LOANS ARE SUBJECT TO CREDIT AND PROPERTY APPROVAL. CERTAIN RESTRICTIONS AND LIMITATIONS APPLY. EQUAL HOUSING LENDER.

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 33

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TRANSACTION FEE FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.06025%	\$235.27	\$4.68	\$11.02	\$15.70	21.99%	51.26%
Purchases	0.04381%	\$532.32	\$7.70	\$0.00	\$7.70	15.99%	15.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15850, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: [REDACTED].

ACCOUNT NUMBER: [REDACTED]

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 08/14/2005 | \$576.79 | \$16.00

# Facsimile Copy

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



Chase Gold MasterCard

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE \$576.79	PAYMENT DUE DATE 08/14/2005	TOTAL CREDIT LINE \$18,600	TOTAL AVAILABLE CREDIT \$18,023	STATEMENT CLOSING DATE 07/20/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$3,853.85
(-) Payments, Credits	3,853.85
(+) Purchases, Cash, Debits	560.98
(+) FINANCE CHARGES	15.81
(=) New Balance	576.79
Minimum Payment Due	\$16.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
07/12	07/12	14KJ	PAYMENT THANK YOU	3,853.85	
07/13	07/13	X044	WESTERNUNION COM MONEY 877-989-3288 CO		222.00
07/15	07/15	Z0AG	SP TRADING EDISON NJ		338.98
Total of your credits and charges				3,853.85	560.98
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL [REDACTED]					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TRANSACTION FEE FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.06094%	\$328.64	\$5.81	\$10.00	\$15.81	22.24%	57.72%
Purchases	0.04450%	\$0.00	\$0.00	\$0.00	\$0.00	16.24%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at [REDACTED] or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: [REDACTED]



Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_
City: \_\_\_\_\_
State: \_\_\_\_\_
Zip: \_\_\_\_\_
Home Phone: \_\_\_\_\_
Work Phone: \_\_\_\_\_
E-mail Address: \_\_\_\_\_

Information About Your Account

Just in Case Card: Please report your lost or stolen card immediately by calling the Customer Service number located on the front of your statement. Advise us always and we will send you a new card as soon as possible.

Getting a Payment: For payments by regular U.S. mail, send it to our minimum payment due to our post office box designated for payments on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution. The average account number on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information in credit bureaus, you may write us at the Customer Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first payment and any subsequent, from the bank account in which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, as if backed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and its value will be returned to you.

Cardholder Agreement: Any payment check or other form of payment that you send us for less than the full balance due is treated "put in full" or satisfies a similar action, or that you otherwise tender in full satisfaction of a charged amount, must be sent to Card Services, P.O. Box 10000, Wilmington, DE 19880-0000. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid charge or if any such check is made of any other address, we may accept the check and you will assume any remaining liability). We may refuse to accept any such payment by returning it to you, not mailing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Expenses and Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (i.e., balance transfers, cash advances, credit advances, purchases, and other advances). These calculations may combine different categories with the same daily periodic rate. If there is a "TV" fee to a periodic rate on this statement, that rate may vary, and the fees and charges used to determine that rate and its corresponding APR as described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you use any periodic finance charges, and a maximum finance charge for each balance transfer, cash advance, or credit transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily finance for each day of the billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added up to the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (based on the check transactions

we added as of the date deposited by the payor or a later date of our choice), fees are added either on the date of a credit transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges for your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we select the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a periodic rate average daily balance for purchases, we do the same thing for each day of the previous billing cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already listed on purchases reported on your previous statement or we received payment of your last balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your last balance on your current statement by the date and time your payment is due and also payment of your last balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance minus your new qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive it before the minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 10000, Wilmington, DE 19880-0000 as soon as possible. We must have your notice no later than 60 days after we mail you the first bill on which the error or problem appeared. We can telephone you, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
The dollar amount of the suspected error
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the items you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that we are not in question. USA, we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your checking or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, you'll file or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Note for Credit Card Purchase: If you have a problem with the quality of goods or services that you purchased with a credit card (providing purchase is made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we owe or receive the merchant, or if we mailed you the advertisement for the property or services.

MAST1005

Statement for account number: [REDACTED]  
 New Balance \$4,162.59 Payment Due Date 10/14/05 Past Due Amount \$0.00 Minimum Payment \$83.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services.  
 New address or e-mail? Print on back.

52632710097213560000630000416259000003

38164 BEX 2 26295 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



Statement Date: 09/20/05 - 09/19/05  
 Payment Due Date: 10/14/05  
 Minimum Payment Due: \$83.00

CUSTOMER SERVICE  
 In U.S. [REDACTED]  
 Español [REDACTED]  
 TDD [REDACTED]  
 Outside U.S. [REDACTED]

**MASTERCARD ACCOUNT SUMMARY** Account Number: [REDACTED]

Previous Balance \$1,775.04 Total Credit Line \$18,500  
 Payment, Credits -\$1,775.04 Available Credit \$14,437  
 Purchases, Cash, Debits +\$4,165.64 Cash Access Line \$18,500  
 Finance Charges +\$6.95 Available for Cash \$14,437  
 New Balance \$4,162.59

ACCOUNT INQUIRIES  
 P.O. Box 15298  
 Wilmington, DE 19850-5298  
**PAYMENT ADDRESS**  
 P.O. Box 15153  
 Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcard](http://www.chase.com/creditcard)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
09/01	1244246544790522321284	PAYMENT - THANK YOU	\$1,775.04	
09/01	05444006245228673429218	BLACKMAN PLUMBING SPLY TEL7189387200 NY		745.00
09/06	55547505250254760010597	LESTER'S OF NY NEW YORK NY		1,020.64
09/09	6543425252934747300031	BAIJNA SALES VAN NUYS CA		2,990.00

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04518%	16.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06162%	22.49%	\$363.52	\$6.95	\$0.00	\$6.95
Total finance charges						\$6.95

Effective Annual Percentage Rate (APR): 22.49%

Please see reverse side for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees - expressed as a percentage.

**IMPORTANT NEWS**

Due to system changes, any checks we previously issued to you without an expiration or void date on them will not be honored after 12/31/05. Please destroy them before this date.

Claim your Cardmember Thank You before November 10, 2006!  
 For Being a valued Cardmember, we've arranged for you to receive up to \$100.00 worth of your favorite magazines. Call by 11/10/05 to guarantee your selections. You must call by the date shown for details and choices. [REDACTED]

As a valued Cardmember, you are eligible to receive high-quality merchandise from top brands like Cross, Lencor, and John Doeel. Just go to [www.valuecenter.com](http://www.valuecenter.com) and enter [REDACTED] where it asks for your certificate number. These products are not available to the general public, so act now!

Surf Safer with EarthLink HS or Dial Co [REDACTED]

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Least or Biggest Charge Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to avoid you. You can reach an Advisor by pressing 9 after you enter your account number. Carding of Payments For payments by regular U.S. mail, send at least your minimum payment due to get your bill designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Dollar, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Include your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope printed with our address visible through the window without the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is accompanied by payment instructions and is made payable to us after 1:00 p.m. local time of our post office has designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not made by regular U.S. mail to our post office has designated for payments, sending of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing fees disclosed for those payments.

Account Information Reported to Credit Bureaus We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Debits Collected Electronically We reserve the right to electronically collect your eligible payment checks, if that agreement and any agreement from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and its image will be maintained in our records.

Conditional Payments Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise indicate is full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 13400, Wilmington, DE 19899-0300. We reserve all our rights regarding these payments (e.g., if it is dishonored there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Account Reserved Notice If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement in which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Supplements of Finance Charges We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately by each feature (e.g., balance transfer/advance checks and each advance check ("check advance"), purchases, balance transfers, cash advances, transaction balances or overpaid advances). These calculations may contain different charges with the same daily periodic rate. If there is a need to a periodic rate on this statement, that rate may vary, and the index and margin will determine that rate and its corresponding APR as described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except the check transactions

as added as of the date deposited by the payee or a later date of our choice); fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add those periodic finance charges to your daily balance to get the beginning balance for the next day. Finance charges are a daily periodic rate credit apply based on the average daily balance. We will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed as purchases reported on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate applies, we add all of the daily periodic finance charges for all features, to determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you receive the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days) We waive periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is a 90-day period for balance transfers, cash advances, check transactions, or overpaid advances.

Grace Period for Qualifying Prerevoluted Advances You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. If you finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your daily balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 13200, Wilmington, DE 19899-0200 as soon as possible. We must have from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not prevent your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the form you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any account you wish it wrong to stop the payment, your written or oral notice to the Customer Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Payments: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have that in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or a state 100 miles of your mailing address. These limitations do not apply if you sue or report the merchant, or if he mailed you the advertisement for the property or services.

MA071005

Statement for account number: [REDACTED]  
 New Balance \$379.20 Payment Due Date 01/13/06 Past Due Amount \$0.00 Minimum Payment \$10.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

Enroll me in the optional Payment Protector Plan. I understand the enclosed offer and may cancel any time.

Initials \_\_\_\_\_ Date \_\_\_\_\_

526327100972135600001000000379205116565

40480 BOX 2 20305 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



Statement Date: 11/20/05 - 12/19/05  
 Payment Due Date: 01/13/06  
 Minimum Payment Due: \$10.00

CUSTOMER SERVICE  
 In U.S. [REDACTED]  
 Español [REDACTED]  
 TDD [REDACTED]  
 Outside U.S. [REDACTED]

MASTERCARD ACCOUNT SUMMARY Account Number: [REDACTED]

Previous Balance \$0.00  
 Purchases, Cash, Debits +\$379.20  
 New Balance \$379.20

ACCOUNT INQUIRIES  
 P.O. Box 15298  
 Wilmington, DE 19850-5298  
 PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/13	65541865348004026270283	FL DRIVEIN LICVEH 5VCS 850-487-4503 FL		\$379.20

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04724%	17.24%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06368%	23.24%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%  
 Please see reverse side for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advances and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

To help you reduce your balance more quickly, your minimum payment is increased with this statement. This ensures that your principal balance is reduced by at least 1% each month. If you pay more than the Minimum Payment, this change may not affect you. Please see the enclosure for details.

Send sensational season's greetings with unforgettable gifts from 1-800-FLOWERS.COM/RJ! Get 15% off your purchase of fresh flowers, gourmet gift baskets, gorgeous wreaths, centerpieces and more when you use promotion code BANK43. \*For details please visit [WWW.1800FLOWERS.COM/DISCLAIMER](http://WWW.1800FLOWERS.COM/DISCLAIMER).

Pay today, log on to [www.chase.com/creditcards](http://www.chase.com/creditcards) It's fast, secure, and free!

Take \$10 off Florida's finest citrus at Aha Family Farm!!! Big savings on 20 lbs navel oranges, grapefruit or mixed. First time buyers only-\$24.95 plus S&H, limit 2, ends 01/15. Visit [www.enjoycitrus.com](http://www.enjoycitrus.com) or call [REDACTED] ext. 06x.

This Statement is a Facsimile - Not an original

X 000001 F1523335 D 08 000 IV Z 18 09/12/09 Page 1 of 3 0656 MA/MA 40480 35101000000004340001

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_
City: \_\_\_\_\_
State: \_\_\_\_\_
Zip: \_\_\_\_\_
Home Phone: \_\_\_\_\_
Work Phone: \_\_\_\_\_
E-mail Address: \_\_\_\_\_

Information About Your Account

Read or Listen Carefully: Please record your text or dial-in card immediately by calling the Customer Service number located on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.
Getting All Payments: For payments by mail, use the U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash.
Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included in your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 PM local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day if your payment is in accordance with our payment instructions. But it must be available to us after 1:00 PM local time of our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times discussed for those payments.
Account Information Requested to Credit Balance: We may request information about your account to credit balances. Late payments, missed payments or other delinquency on your account may be reflected in your credit report. If you wish not have reported inaccurate information in a credit bureau, you may wish to us at the Customer Service address listed on your billing statement.

Checks Cashed Electronically: We reserve the right to electronically reflect your rights against checks, at that presented and any representation, from the bank account on which the check was drawn. Our receipt of your payment check in your authorization for us to cash the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be cashed electronically by sending the check amount along with the check, routing and account numbers to our bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and a copy will be retained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise indicate full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 13093, Wilmington, DE 19899-0933. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is marked off any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, and cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year at its anniversary, whether or not you owe your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to lend your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (i.e., balance transfers/advance checks and cash advance checks ("draft transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you use any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including from, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except in check transactions

as added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases featured on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your normal statement by the date and time you payed it due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

Grace Period for Qualifying Promotional Balances: We will not assess periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. In some finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance within your limit qualifying promotional balance by the date and time you payed it due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

PLEASE READ THIS SUMMARY
In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, call Customer Service on a separate card at 877-836-1309 (Wilmington, DE 19899-0933) as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.
In your letter, give us the following information:
• Your name and account number
• The dollar amount of the suspected error
• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the items you are unsure about.
You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your bank or checking account, you can stop the payment on any automatic bill if it is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.
Special Rule for Credit Card Payments: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. To have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we are or appear to be involved, or if we mailed you the advertisement for the property or services.

MAD/1006

**0.99%\*** 1<sup>st</sup> check: Fixed APR, for a limited duration  
 or  
**4.99%\*** and 3<sup>rd</sup> check: Fixed APR, until balance is paid in full

Use these checks to take advantage of these super-low rates today.

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.

\*See actual terms for more details. MKT10178

Date: \_\_\_\_\_  
 Paid To: \_\_\_\_\_  
 Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 04/18/2006* 8026

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

DATE \_\_\_\_\_ 999  
 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
 First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_

██████████ ⑈80 26

Date: \_\_\_\_\_  
 Paid To: \_\_\_\_\_  
 Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 04/18/2006* 8027

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

DATE \_\_\_\_\_ 999  
 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

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Payable through:  
 First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_

██████████ ⑈80 27

Date: \_\_\_\_\_  
 Paid To: \_\_\_\_\_  
 Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 04/18/2006* 8028

JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843

DATE \_\_\_\_\_ 999  
 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
 First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_

██████████ ⑈80 28



FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE BALD CC

ENDORSE HERE

X

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

ENDORSE HERE

X

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

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DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE BALD CC

FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE BALD CC

Statement for account number: [REDACTED]  
 New Balance \$1,762.46 Payment Due Date 02/13/06 Past Due Amount \$0.00 Minimum Payment \$35.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Paid on back.

Enroll me in the optional Payment Protector Plan. I understand the enclosed offer and may cancel any time.

Initials \_\_\_\_\_ Date \_\_\_\_\_

526327100972135600003500001752465134681

5587 BOX Z 0106 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



Statement Date: 12/20/05 - 01/19/06  
 Payment Due Date: 02/13/06  
 Minimum Payment Due: \$35.00

CUSTOMER SERVICE  
 In U.S. [REDACTED]  
 Español [REDACTED]  
 TDD [REDACTED]  
 Outside U.S. [REDACTED]

MASTERCARD ACCOUNT SUMMARY Account Number: [REDACTED]

Previous Balance	\$379.20	Total Credit Line	\$18,600
Payment, Credits	-\$379.20	Available Credit	\$16,847
Purchases, Cash, Debits	+\$1,738.00	Cash Access Line	\$18,600
Finance Charges	+\$14.46	Available for Cash	\$16,847
<b>New Balance</b>	<b>\$1,732.46</b>		

ACCOUNT INQUIRIES  
 P.O. Box 16298  
 Wilmington, DE 19850-5298  
 PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/usedtobards](http://www.chase.com/usedtobards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/21	85541665356004020136238	WESTERNUNION COM MONEY 877-889-3268 MO		\$232.00
12/23	85541665356004020136238	CASH ADVANCE FINANCE CHARGE		10.00
01/09	10090090414662276211009	PAYMENT - THANK YOU	379.20	
01/11	85502796012980000536165	DEER OUT LLC SOUTH PLAINF NJ		1,516.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.04724%	17.24%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.06368%	23.24%	\$238.94	\$4.46	\$10.00	\$14.46
<b>Total finance charges</b>						<b>\$14.46</b>

Effective Annual Percentage Rate (APR): 75.08%

Please see reverse side for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Good News! We've extended your special offer until March 31, 2006, so that you'll have more time during the holidays to earn up to a \$16 statement credit when you make blink purchases at any of the hundreds of blink retailer locations. Go to [www.chaseblink.com](http://www.chaseblink.com) to find a blink retailer near you!

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [www.valuecenter.com](http://www.valuecenter.com) and enter in [REDACTED] where it asks for your certificate number. Act Now, quantities are limited.

Pay your taxes the fast and easy way. Just use your card to pay for federal and state personal income taxes from 3/1/06 through 4/30/06. Visit [www.officialpayments.com/chase](http://www.officialpayments.com/chase) or call [REDACTED] for details.

This Statement is a Facsimile - Not an original

X 000001 FIS3325 D 10 000 11 Z 10 001110 Page 1 of 3 00090 MA/MA 6687 0191000010000568701

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Let us know if you have any questions or need help by calling the Customer Service number located on the front of your statement. Address changes are available to you when you can reach an Advisor by pressing 8 when you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our office after the due date for payments. Please include a statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on an payable through a U.S. financial institution in the U.S. branch of a foreign financial institution. Do not send cash. With your account number on your check money order. Payments must be accompanied by the payment coupon in the envelope provided with our address change through the postage indicator. The envelope cannot contain more than one payment or amount, and there can be no staples, paper clips, tape or correspondence included with your payment. Your payment is in accordance with our payment instructions and it made available to us on any day except December 25 by 1:00 p.m. local time at our office. If you do not send the payment on this statement, we will accept your payment as of the next business day. If you do not send your payment by mail, we will accept your payment as of the next business day. If your payment is in accordance with our payment instructions, but it is made available to us after 1:00 p.m. local time at our office, we will accept your payment on the next business day. We will not accept your payment if it is not accompanied by the payment coupon, and if your payment is not sent by regular U.S. mail to our post office box designated for payments, including if your payment may be deposited for up to 10 days. Payments made electronically through our automatic telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**Annual Information Reported to Credit Bureaus:** We may report information about your account to credit bureaus. Let us know if you have any questions or need help by calling the Customer Service number located on the front of your statement. Address changes are available to you when you can reach an Advisor by pressing 8 when you enter your account number.

**Checks Cleared Electronically:** We reserve the right to electronically collect your regular payment checks, at first presentation and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if possible by a debit draw against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. The bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be retained in our records.

**Conditional Payments:** Any payment check or other form of payment that you send or for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise mark in full subsequent to a disputed amount, must be sent to Card Services, P.O. Box 13040, Wilmington, DE 19850-0040. We reserve all our rights regarding those payments (i.e., if it is determined there is no valid dispute or if a cash check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or depositing it. All other payments that you make should be sent to the appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year on its anniversary date, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us in writing that you wish to close your account within 30 days of the date on your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make withdrawals on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Statement of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (i.e., balance transfer/advance checks and cash advances (credit transactions), purchases, EFT/ATM transactions, cash advances, promotional balances as described above). These calculations may combine different categories with the same daily periodic rate if there is a "1" next to a periodic rate on this statement, that rate may vary, and the fees and charges used to determine that rate by corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each advance (credit, cash advance, or check transaction), in the amount stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions added at the transaction rate, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice), then are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge (each day). If this statement shows a periodic rate average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases from that or your previous statement or we received payment of your line balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these

results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charge for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for minor variations due to rounding.

Grace Period (minimum 25 days)

We assess periodic finance charges on a transaction, fee, or advance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases that during a billing cycle if we receive both payment of your line balance on your current statement by the date and time your payment is due, and also payment of your line balance on your previous statement by the date and time your payment was due. There is no grace period for finance transfers, cash advances, check transactions, or over-limit advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Promotional Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on your purchases when your line balance includes any Promotional Balance(s) in the Qualifying Promotional Financing section, pay your full line balance minus the total of those Promotional Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we will require at least that minimum payment by the date and time specified on your statement, even if your line balance exceeds only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. You are referred to an "Advanced Interest" if a balance transfer Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

**In Case of Errors or Disputes About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services at a separate sheet at P.O. Box 13290 Wilmington, DE 19850-0290 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the product or service.

MA01086

1.99%<sup>\*/\*</sup>

1<sup>st</sup> check:  
Fixed APR,  
for a limited duration

3.99%<sup>\*/\*</sup>

2<sup>nd</sup> and 3<sup>rd</sup> check:  
Fixed APR,  
until balance  
is paid in full

**Use these checks to take advantage of these super-low rates today.**

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.

\*See actual insert for more details. MKT10169

Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 05/19/2006*

JEFFREY E EPSTEIN 8637  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

Void Void Void Void Void

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
First USA Management Services, Inc., Delaware, OH 43016

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_



Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 05/19/2006*

JEFFREY E EPSTEIN 8638  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

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First USA Management Services, Inc., Delaware, OH 43016

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_



Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 05/19/2006*

JEFFREY E EPSTEIN 8639  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

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Payable through:  
First USA Management Services, Inc., Delaware, OH 43016

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_





FEDERAL BANKING ACT OF 1967 - FEDERAL RESERVE BLD CC

ENDORSE HERE

X

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

FEDERAL BANKING ACT OF 1967 - FEDERAL RESERVE BLD CC

ENDORSE HERE

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FEDERAL BANKING ACT OF 1967 - FEDERAL RESERVE BLD CC

ENDORSE HERE

X

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RESERVED FOR FINANCIAL INSTITUTION USE\*

Statement for account number: [REDACTED]  
 New Balance \$1,041.95 Payment Due Date 03/16/06 Past Due Amount \$0.00 Minimum Payment \$20.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

5263271007213560000200000104195000009

47577 BEX Z 05008 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



Statement Date: 01/20/06 - 02/19/06  
 Payment Due Date: 03/16/06  
 Minimum Payment Due: \$20.00

CUSTOMER SERVICE  
 In U.S. 1-800-424-6597  
 Español 1-800-424-6597  
 TDD 1-800-424-6597  
 Outside U.S. call collect

MASTERCARD ACCOUNT SUMMARY Account Number: [REDACTED]

Previous Balance \$1,752.48  
 Payment, Credits -\$1,752.48  
 Purchases, Cash, Debits +\$1,028.02  
 Finance Charges +\$13.93  
 New Balance \$1,041.95

Total Credit Line \$18,600  
 Available Credit \$17,558  
 Cash Access Line \$18,600  
 Available for Cash \$17,558

ACCOUNT INQUIRIES  
 P.O. Box 15298  
 Wilmington, DE 19880-5298  
 PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/mcardipedia](http://www.chase.com/mcardipedia)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	Credit	Debit
01/30	10300300444529256303226	PAYMENT - THANK YOU	\$1,752.48		
02/07	65499676038286199901067	I-800-MATTRESS LONG ISLAND C NY			\$31.04
02/08	65541866039004027144436	WWW.POLO.COM 866-475-7674 PA			167.86
02/09	65541866042004018256145	WESTERNUNION COM MONEY 877-869-3268 MO			329.00
02/13	65541866042004018256145	CASH ADVANCE FINANCE CHARGE			10.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04792%	17.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06436%	23.49%	\$196.92	\$3.93	\$10.00	\$13.93
Total finance charges						\$13.93

Effective Annual Percentage Rate (APR): 49.95%

Please see reverse side for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Good News! We've extended your special offer until March 31, 2006, so that you'll have more time during the holidays to earn up to a \$15 statement credit when you make blink purchases at any of the hundreds of blink retailer locations. Go to [www.chaseblink.com](http://www.chaseblink.com) to find a blink retailer near you!

This Statement is a Facsimile - Not an original

X 000001 F103333 D 8 000 N Z 18 06/02/18 Page 1 of 1 06550 MA MA 47677 66010000030004757701



Statement for account number: [REDACTED]  
 New Balance \$2.69 Payment Due Date 04/13/06 Past Due Amount \$0.00 Minimum Payment \$2.69



Enroll me in the optional Payment Protector Plan. I understand the enclosed offer and may cancel any time.

Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

Initials \_\_\_\_\_ Date \_\_\_\_\_

52632710097213560000269000002695169394

53734 BEX Z 27806 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19866-5153



Statement Date: 02/20/06 - 03/15/06  
 Payment Due Date: 04/13/06  
 Minimum Payment Due: \$2.69

CUSTOMER SERVICE  
 In U.S. [REDACTED]  
 Español [REDACTED]  
 TDD [REDACTED]  
 Outside U.S. [REDACTED]

**MASTERCARD ACCOUNT SUMMARY** Account Number: [REDACTED]

Previous Balance	\$1,041.95	Total Credit Line	\$18,600	ACCOUNT INQUIRIES	P.O. Box 15298
Payment, Credits	-\$1,041.95	Available Credit	\$18,597		Wilmington, DE 19860-5298
Finance Charges	+\$2.69	Cash Access Line	\$18,600	<b>PAYMENT ADDRESS</b>	P.O. Box 15153
New Balance	\$2.69	Available for Cash	\$18,597		Wilmington, DE 19866-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	Credit	Debit
03/04	10630630435400228311088	PAYMENT - THANK YOU	\$1,041.95		

**FINANCE CHARGES**

Category	Daily Periodic Rate 28 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04782%	17.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06436%	23.49%	\$149.01	\$2.69	\$0.00	\$2.69
Total finance charges						\$2.69

Effective Annual Percentage Rate (APR): 23.49%

Please see Information About Your Account section for balance computation method, grace period, and other important information. The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

Good News! We've extended your special offer until March 31, 2006, so that you'll have more time during the holidays to earn up to a \$18 statement credit when you make blink purchases at any of the hundreds of blink retailer locations. Go to [www.chaseblink.com](http://www.chaseblink.com) to find a blink retailer near you!

Final Cardmember Rewards Notice before May 10, 2006! As a valued Cardmember, you're entitled to Rewards valued up to \$170.00! You must act quickly. Quantities are limited. So log on now for details and to claim your magazine Rewards valued up to \$170.00! [www.321mags.com/Rewards](http://www.321mags.com/Rewards).

Get 4 complimentary weeks of today's Wall Street Journal, the world's most trusted source of vital business news and analysis. After your 4 complimentary weeks, an additional 26 weeks (30 in all) will be yours at a low rate of only \$53.75 [REDACTED]

Pay your taxes the fast and easy way. Just use your card to pay for federal and state personal income taxes from 3/1/06 through 4/30/06. Visit [www.chase.com/creditcards](http://www.chase.com/creditcards) for details.

This Statement is a Facsimile - Not an original

X 0000001 F0323328 D 000 H Z 10 06/03/10 Page 1 of 3 0688 MA MA 62734 01810000000005372401

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advise us always available to assist you. You can reach our Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash with your account number or your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, or other attachments. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments in this statement, we will credit your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments in this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Checks Debitated Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a debit drawn against the bank account. Checks will be collected electronically by storing the check amount along with the check, routing and account numbers in your bank. Your bank account may be debited as early as the same day as receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 10200, Wilmington, DE 19880-0200. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is rejected at any other address, we may accept the check and you will owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Account Statement Billing: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advances checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge on any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other credits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate would apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases for the previous billing cycle, however, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases started on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. In instances where average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days):

We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any financing balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any financing balance(s) in the Qualifying Promotional Financing section, pay your full New Balance within the total of these financing balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

Bill me monthly #10000000

In case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 10200, Wilmington, DE 19880-0200 as soon as possible. We must hear from you no later than 60 days after we send you the first bill which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the data you use to arrive at that.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop this payment on any amount you think is wrong. To stop the payment, your letter or call to the Customer Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Note for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have lived in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These restrictions do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

00011000

**1.99%\*** 1<sup>st</sup> check:  
Fixed APR,  
for a limited duration

or

**3.99%\*** 2<sup>nd</sup> and 3<sup>rd</sup> check:  
Fixed APR,  
until balance  
is paid in full

**Use these checks to take advantage of these super-low rates today.**

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.

\*See website for more details. MKT10109

Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 06/17/2006*

JEFFREY E EPSTEIN 9466  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_

Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 06/17/2006*

JEFFREY E EPSTEIN 9467  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_

Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount: \$ \_\_\_\_\_

*This check is void for all purposes after 06/17/2006*

JEFFREY E EPSTEIN 9468  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_



FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE BLDG CC

ENDORSE HERE  
X \_\_\_\_\_

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE  
X \_\_\_\_\_

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE  
X \_\_\_\_\_

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE BLDG CC

Statement for account number: [REDACTED]  
 New Balance \$1,435.45 Payment Due Date 05/14/06 Past Due Amount \$0.00 Minimum Payment \$28.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

Enroll me in the optional Payment Protector Plan. I understand the enclosed offer and may cancel any time.

Initials \_\_\_\_\_ Date \_\_\_\_\_

526327100972135600002800001435455192570

60733 95X Z 10908 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19856-5153



Statement Date: 03/20/06 - 04/19/06  
 Payment Due Date: 05/14/06  
 Minimum Payment Due: \$28.00

CUSTOMER SERVICE  
 In U.S.  
 Español  
 TDD  
 Pay by phone  
 Outside U.S.

MASTERCARD ACCOUNT SUMMARY Account Number: [REDACTED]

Previous Balance	\$2.69	Total Credit Line	\$18,600
Payment, Credits	-\$2.69	Available Credit	\$17,164
Purchases, Cash, Debits	+\$1,435.45	Cash Access Line	\$18,600
New Balance	\$1,435.45	Available for Cash	\$17,164

ACCOUNT INQUIRIES  
 P.O. Box 15298  
 Wilmington, DE 19850-8298

PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19856-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
03/23	25411176082082011712103	INSIGHT DIRECT 600-4674448 AZ	\$1,235.45
03/29	1088080433083260142783	PAYMENT - THANK YOU	2.69
03/31	85185646092580003286580	BLUE LINE TRANSPORTATI PORTLAND OR	200.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04881%	17.74%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06505%	23.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%  
 Please see Information About Your Account section for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

My Wine Reserve provides an inside look at wine from around the world. Receive \$10 off every order. **Call 1-800-4-A-WINE to enroll and receive a wine sample pack. Offer ends 5/31/06. My Wine Reserve and is not affiliated with Chase.**

NEW! Unlimited Internet access with PeoplePC Online for only \$4.97/month for 3 months, then just \$9.95/month. With Virus Protection, Pop-Up Blocker, spam control, Internet Call Waiting, and more! Call today **1-800-4-A-PEOPLEPC**. Mention Offer Code: HEYDAY. Or visit: [www.peoplepc.com/go/heyday](http://www.peoplepc.com/go/heyday).

Send mom the best of everything when you give her a gift from 1-800-FLOWERS.COM, your fariol of choioel get 15% off your purchase of fresh flowers, plush bears, gourmet gift baskets and more when you use promotion code CHASE66.  
 \*For details please visit WWW.1800FLOWERS.COM/DISCLAIMER

This Statement is a Facsimile - Not an original

X 000001 F1523320 D 6 000 H Z 19 005419 Page 1 of 3 0558 MA MA 50732 10910000050005073201

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Get or Have Cash: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address labels through the envelope without the envelope cancelled or otherwise than as payment of coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and it is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day if your payment is in accordance with our payment instructions. But it must be available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not used by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times declared for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day you receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send on for less than the full balance due is treated "in full" or continues a delinquent condition, so that you otherwise tender in full satisfaction of a delinquent amount must be sent to Card Services, P.O. Box 10348, Wilmington, DE 19830-3643. We reserve all our rights regarding these payments (e.g., if it is a conditional payment, we may void any check or other payment received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in several installments, whether or not you owe your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance charge and cash advance charges). Finance transaction (e.g., purchase, balance transfer, cash advance, promotional balance) or overdraft advance(s). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary and it is used and recognized to determine that rate and its corresponding APR as described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or other transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions at other debit (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases reported on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor rounding due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Promotional Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Promotional Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of these Promotional Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

SELLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 10348 Wilmington, DE 19830-3243 as soon as possible. We must hear from you no later than 60 days after we mail you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unclear about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop this payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

MA01100

**1.99%<sup>\*/\*</sup>** 1<sup>st</sup> check:  
Fixed APR,  
for a limited duration

or

**4.99%<sup>\*/\*</sup>** 2<sup>nd</sup> and 3<sup>rd</sup> check:  
Fixed APR,  
until balance  
is paid in full

**Use these checks to take advantage of these super-low rates today.**

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.

\*See enclosed rates for exact details. MKT10171

*This check is void for all purposes after 07/18/2006*

JEFFREY E EPSTEIN 1368  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

1368  
999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_

*This check is void for all purposes after 07/18/2006*

JEFFREY E EPSTEIN 1369  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

1369  
999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_

*This check is void for all purposes after 07/18/2006*

JEFFREY E EPSTEIN 1370  
457 MADISON AVENUE  
C/O J. EPSTEIN CO 4TH FL  
NEW YORK NY 10022-6843

1370  
999  
DATE \_\_\_\_\_ 56-1551/441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void Void**

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO \_\_\_\_\_ 209 SIGNATURE \_\_\_\_\_



FEDERAL BANKING ACT OF 1977 - FEDERAL RESERVE BLD CC

X

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

FEDERAL BANKING ACT OF 1977 - FEDERAL RESERVE BLD CC

X

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

FEDERAL BANKING ACT OF 1977 - FEDERAL RESERVE BLD CC

X

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

Statement for account number: [REDACTED]  
 Now Balance \$18.43 Payment Due Date 06/13/06 Past Due Amount \$0.00 Minimum Payment \$10.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

526327100972135600001000000018430000004

07481 DCX 2 19908 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



Statement Date: 04/20/06 - 05/19/06  
 Payment Due Date: 06/13/06  
 Minimum Payment Due: \$10.00

CUSTOMER SERVICE  
 In U.S. [REDACTED]  
 Español [REDACTED]  
 TDD [REDACTED]  
 Pay by phone [REDACTED]  
 Outside U.S. [REDACTED]

MASTERCARD ACCOUNT SUMMARY Account Number: [REDACTED]

Previous Balance \$1,435.45 Total Credit Line \$18,600  
 Payment, Credits -\$1,435.45 Available Credit \$18,581  
 Purchases, Cash, Debits +\$18.43 Cash Access Line \$18,600  
 New Balance \$18.43 Available for Cash \$18,581

ACCOUNT INQUIRIES  
 P.O. Box 15298  
 Wilmington, DE 19850-6298

PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/mcardboards](http://www.chase.com/mcardboards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Cred	Amount Debit
04/20	05133006110611131019463	CSC COMPUTER COURBEVOIE FRA		\$18.43
	04/21	EURO 14.50 X 1.234482758 (EXCHG RATE) + 0.63 (EXCHG RATE ADJ)		
05/02	11221220417566234691363	PAYMENT - THANK YOU	1,435.45	

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

X 0000002 FI0202334 0 9 000 11 Z 10 06/15/10 Page 1 of 1 06630 104 104 07481 12610000000000748101

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Call or Write Cards: Please report your lost or stolen card immediately by calling the Customer Service number on the back of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to us next business day after the payment due date shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution in the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address labels on our pay-day check (the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment). If your payment is made through the envelope provided with our address labels on our pay-day check (payable December 31 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is not payable to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular mail to our post office box designated for payments, sending of your payment may be delayed for up to 5 days. Payments made electronically through our automatic telephone service, Customer Service Advisor, or our web site will be subject to any processing time indicated for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any re-presentation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

CardMember Payments: Any payment check or other form of payment that you send on for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15043, Wilmington, DE 19803-0433. We reserve all our rights regarding these payments. For example, if it is determined there is no valid dispute on any check check it received at any other address, we may accept the check and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to end your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account membership.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (e.g., balance transfer/advance/overdrafts and cash advance checks ("check transaction"), purchase balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rate. If there is a "0" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you use any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily finance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get our periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate would apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases entered on your previous statement or we received payment of your new balance on your previous statement, in full, by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your new balance on your current statement by the date and time your payment is due and the payment of your new balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, your full New Balance must be paid in full by the applicable Expiration Date, by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance includes only Qualifying Promotional Financing balances. Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLED ERROR SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19803-0299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
• The dollar amount of the suspected error
• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe from you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question, if you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have filed in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we open or operate the merchant, or if we wanted you the advertisement for the property or services.

AA011836

Statement for account number: [REDACTED]  
 New Balance \$3,412.00 Payment Due Date 07/14/06 Past Due Amount \$0.00 Minimum Payment \$68.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

526327100972135600006800003412000000007

4523 BELZ 2 17008 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19856-5153



Statement Date: 05/20/06 - 06/19/06  
 Payment Due Date: 07/14/06  
 Minimum Payment Due: \$68.00

CUSTOMER SERVICE  
 In U.S.  
 Español  
 TDD  
 Pay by phone  
 Outside U.S.

MASTERCARD ACCOUNT SUMMARY Account Number: [REDACTED]

Previous Balance \$18.43 Total Credit Line \$18,600  
 Payment, Credits -\$18.43 Available Credit \$15,168  
 Purchases, Cash, Debits +\$3,412.00 Cash Access Line \$18,600  
 New Balance \$3,412.00 Available for Cash \$15,168

ACCOUNT INQUIRIES  
 P.O. Box 15298  
 Wilmington, DE 19850-5298  
 PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19856-5153  
 VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/19	85502756141980000536110	DEER OUT LLC SOUTH PLAINFI NJ		\$3,032.00
05/31	85500356152401510010328	MEDICAL IMAGING MANHAT NEW YORK NY		380.00
06/12	11641630450968240191720	PAYMENT - THANK YOU	18.43	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 6.00%  
 Please see information About Your Account section for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

For convenient and secure, 24/7 account access visit [www.chase.com/creditboards](http://www.chase.com/creditboards)  
 Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.  
 Just call [REDACTED] to create your PIN today.

This Statement is a Facsimile - Not an original

X 000001 FIB33358 D 00 11 2 10 0606/10 Page 1 of 1 05050 MA 15A 4522 1781000000000402201

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advice is always available to assist you. You can reach our Advisor by pressing 3 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Bank, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Note your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address labels through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no stamps, paper clips, tape or correspondence included with your payment. If your payment is accompanied by an enclosed instruction and is made available to us each day except December 28 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is accompanied with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 15 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due is treated "as if" you continue a similar violation, or that you authorize transfer in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15294, Wilmington, DE 19850-5294. We reserve all our rights regarding these payments (e.g., if it is not cashed, there is no refund or if any such check is rejected at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or cashing it, all other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in quarterly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged out of the same line you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to lock your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance charges and cash advance charges ("check transfers"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the rates are subject to disclosure that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a minimum cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases during a billing cycle if we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of those results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and one payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. Your finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance within the limit of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges occur during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING PAGES SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15296 Wilmington, DE 19850-5296 as soon as possible. We must hear from you no later than 60 days after we sent you the bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call using the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have filed in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made by your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA051206

Statement for account number: [REDACTED]  
 New Balance \$19.05 Payment Due Date 08/13/06 Past Due Amount \$0.00 Minimum Payment \$10.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

526327100972135600001000000019050000005

35571 BEX 2 20068 D  
 JEFFREY E EPSTEIN  
 457 MADISON AVENUE  
 C/O J. EPSTEIN CO 4TH FL  
 NEW YORK NY 10022-6843



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19866-5153



Statement Date: 06/20/06 - 07/19/06  
 Payment Due Date: 08/13/06  
 Minimum Payment Due: \$10.00

CUSTOMER SERVICE  
 In U.S.  
 Español  
 TDD  
 Pay by phone  
 Outside U.S.

MASTERCARD ACCOUNT SUMMARY Account Number: [REDACTED]

Previous Balance	\$3,412.00	Total Credit Line	\$15,600
Payment, Credits	-\$3,412.00	Available Credit	\$15,600
Purchases, Cash, Debits	+\$19.05	Cash Access Line	\$15,600
New Balance	\$19.05	Available for Cash	\$15,580

ACCOUNT INQUIRIES  
 P.O. Box 15298  
 Wilmington, DE 19860-5298

PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19866-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
07/11	11821920230086245372522	Payment Thank You Electronic Chk	\$3,412.00	
07/11	05133006192819332718460	CSC COMPUTER COURBEVOIE FRA		19.05
	07/12	EURO 14.50 X 1.275862068 (EXCHG RATE) + 0.55 (EXCHG RATE ADJ)		

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04998%	18.24%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06642%	24.24%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see information About Your Account section for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM. Just call [REDACTED] to create your PIN today.

This Statement is a Facsimile - Not an original

X 000001 F1523335 0 8 000 31 2 18 06/21/06 Page 1 of 1 06658 MA MA 26671 20010000000002957101

48 of 48

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number listed on the front of your statement. Address is always available to assist you. You can reach an Advisor by pressing 8 after you enter your account number.

Creating of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. District, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and it made available to us on or after the next business day by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but it made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Notice About Electronic Check Collection: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due is considered "paid in full" or considered a similar notation, or that you otherwise intend in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15240, Wilmington, DE 19803-2940. We reserve all our rights regarding these payments in a 4-day dispute period. In no event shall we accept any check received at any other address, we may accept the check and you will still owe any remaining balance. We may refuse to accept any payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in quarterly installments, whether or not you pay your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each finance (e.g., balance transfer, cash advance, cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or credit-card advances). These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you have any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each finance, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies in any finance, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is permitted to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases recorded on your previous statement or we received payment of your true balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all finances. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each finance by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will give you the periodic finance charge for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each finance by the applicable monthly periodic rate and add the results together. The total will give you the periodic finance charge for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your true balance on your current statement by the date and time your payment is due and also payment of your true balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or credit-card advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full true balance (even the total of these Remaining Balance(s)) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must include at least that minimum payment by the date and time specified on your statement, even if your true balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19803-2999 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the form you use unless asked.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have filed in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

10A01206

RECEIVED  
3/25/10

SET-UP DATE: / /

NAME: Maxwell, Ghislaine.

ACCOUNT #:

FRAUD FAX COVER SHEET

PID

POA

MISC.

OPID Requested: MLL

Reason Requested: SU402

Worked By: Coyle

Status: PC

DATE

REMARKS

3/25

DATE COMPLETED

Revd ID, San card, Chase + American Express statement.

ADDITIONAL INFORMATION:

Called hp on file swich advised to fax bill  
F/B verify ch to addn mDL +DOB.

3-26

SET-UP DATE:

3-26-99

NAME: MAXWELL, GHISLAINE

ACCOUNT #:

FRAUD FAX COVER SHEET

PID

POA

MISC.

OPID Requested: CJB

Reason Requested: SUSP

Worked By: LIR

Status: C

DATE

REMARKS  
3-26 RCVD DL, SSN, BILL CC

DATE COMPLETED

3-26

ADDITIONAL INFORMATION:



# Renewal Statement Final Notice

Call [REDACTED]

to renew by phone (please have your credit card ready).

Renew by mail or

Renew by fax: [REDACTED]

See reverse for important information.

- 1 year for \$1,128.
- 2 years for \$2,199.60, a savings of 5% on your second year rate of \$1,128.
- Charge my dues of \$94 monthly to the credit card listed.

Account Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Authorized Credit Card Signature \_\_\_\_\_

Check here to indicate address change, see reverse.

#BWNBHBC  
M40 070304 112800 B  
#0024495392003 4#

NEW YORK NY [REDACTED]  
[REDACTED]

Mail To:  
CRUNCH  
PO BOX 1040  
NORWALK CA 90651-1040

CARDMEMBER SERVICE  
P.O. BOX 8776  
WILMINGTON, DE 19899-8776  
PHONE: [REDACTED] FAX: [REDACTED]

**BANK ONE.**

July 23, 2004

[REDACTED]  
NEW YORK NY [REDACTED]



RE: Account No: [REDACTED]

Case Number: [REDACTED]

Dear [REDACTED]

On July 23, 2004, you contacted us regarding the following transaction(s):

<u>Merchant</u>	<u>Posting Date/Amount</u>
Crunch Fitness Intl	Apr 15, 2004/376. 00
-	May 25, 2004/94. 00
-	May 20, 2004/94. 00

In order for us to assist you with this matter, we must receive written notification of your dispute(s). The enclosed form has been prepared for your convenience. Please complete this form with the requested information and return the form with your signature to the above address. If you feel that changes or additions are needed, please make them on the form or on a separate sheet of paper. Be sure to include documentation that you have to support you dispute(s), such as copies of a credit slip, return receipt, etc.

Federal law requires that you notify us in writing of any disputed charge(s) within 60 days from the date of the statement on which the disputed charge(s) appears. Please understand that our ability to assist you may be limited if your letter is not received within this time frame. Your signed letter of dispute should be returned within 10 days of receipt of this letter.

(continued)

[REDACTED]





P.O. Box 15919, Wilmington, DE 19850-5919

March 1, 2004

[REDACTED]  
NEW YORK NY [REDACTED]

Account #: [REDACTED]

Dear [REDACTED]

Thank you for your interest in our electronic payment service.

We have received your enrollment form and are in the process of confirming your bank account information. Upon completion, we will enroll you in our automatic payment process.

Please note that the automatic payment will be deducted from your account on the due date, beginning with your March billing statement. We have enclosed a copy of your enrollment form for your records.

Should you have any questions or need further assistance, please contact a Chase Customer Service Representative at [REDACTED] 24 hours a day, 7 days a week or to access your account online, visit us at [www.Chase.com/cards](http://www.Chase.com/cards).

We welcome this opportunity to serve you, and thank you for doing business with Chase.

Sincerely,

*Mary Rhodes*

Mary Rhodes  
Customer Service Representative

ENC

P4014

062437603170

# Account Application: Platinum MasterCard or Visa Platinum Credit Card

~~XXXXXXXXXXXXXXXXXXXX~~ VG 7/25

INTERNAL USE ONLY  
SPN  
Primary CAS

### A ACCOUNT INFORMATION

YOU WISH TO OPEN THE FOLLOWING ACCOUNT:  
 Platinum MasterCard (MR2/MPLAT)  YES, Please sign up for Chase Travel Rewards  
 Visa Platinum Card (MR3/VPLAT)

*OK Sp/*  
*AN*

Accountholder Name (First Name, MI, Last Name)	Date of Birth (MM/DD/YY)	Serial Security Number
[REDACTED]	[REDACTED]	[REDACTED]
Mailing Address	City	State Zip Code
301 East 66th Street, Apt 10N	New York	NY 10021
Length of Time at Current Address (MM/DD/YY)	<input checked="" type="checkbox"/> Rent	<input type="checkbox"/> Own
[REDACTED] 01/01/04		
Number of Dependents (excluding yourself)	Mother's Maiden Name (Required for Security purposes)	
0	[REDACTED]	
Previous Home Address (If at current address less than three years)	City	State Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
Years There	10	
Name of Business	Business Telephone Number	Years There
[REDACTED]	[REDACTED]	[REDACTED]
Business Address	City	State Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
Self-Employed	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired

### B ADDITIONAL CARDS FOR AUTHORIZED USERS

PLEASE ISSUE CARDS FOR THE PERSONS LISTED BELOW (FIRST, MIDDLE, LAST):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**RECEIVED**  
FEB 9 4 2004  
PRIORITY SERVICES

### C FINANCIAL INFORMATION

PLEASE COMPLETE THIS SECTION WITH TOTALS FOR ALL APPLICANTS OR ATTACH A CURRENT FINANCIAL STATEMENT:  
ANNUAL INCOME \*  
Accountholder \$

### D AUTOMATIC PAYMENT

PLEASE SELECT ONE IF YOU REQUEST AUTOMATIC BILL PAYMENT FROM YOUR ACCOUNT:  
 Minimum Payment. The minimum balance due will be paid on your card automatically each month.  
 Full Payment. The full balance due on your credit card will be paid automatically each month.

PLEASE DEBIT THE FOLLOWING ACCOUNT FOR PAYMENT ON THE BALANCE:  
Bank Name J.P. MORGAN CHASE ABA# [REDACTED] Account # [REDACTED]

### E SIGNATURE

I HAVE READ AND AGREE TO THE NOTICE AND ADDITIONAL DISCLOSURES ON THE REVERSE  
[REDACTED] 02/18/04  
SIGNATURE (Primary Accountholder) Date

### INTERNAL USE ONLY

CIA Flag 6 Location Code 211211 Credit Line AUM  
Banker [REDACTED] Client Service Team CST #  
ACT Team ACT #

See page 2 for Disclosures regarding rates, fees, and additional costs and other information for this offer.

2,500 [REDACTED]

208427712258

Account Application: Platinum MasterCard or Visa Platinum Credit Card

~~0700550000102519~~ VG 7/25

INTERNAL USE ONLY US 869  
SPN [Redacted]  
Primary CAS [Redacted]

**A ACCOUNT INFORMATION** YOU WISH TO OPEN THE FOLLOWING ACCOUNT:  
 Platinum MasterCard (MR2/MPLAT)  YES, Please sign up for Chase Travel Rewards  
 Visa Platinum Card (MR3/VPLAT)

[Redacted] 148 510	Accountholder Name (First Name, MI, Last Name)	Date of Birth (MM/DD/YY)	Social Security Number	
	Mailing Address	City	State	Zip Code
	Telephone Number	Length of Time at Current Address (MM/DD/YY)	<input checked="" type="checkbox"/> Rent <input type="checkbox"/> Own	
	Number of Dependents (excluding yourself)	Mother's Maiden Name (Required for Security purposes)		
	Previous Home Address (if at current address less than three years)	City	State	Zip Code
	Years There	10		
	Name of Business	Business Telephone Number	Years There	
	Business Address	City	State	Zip Code

Status:  Self Employed  Retired

**B ADDITIONAL CARDS FOR AUTHORIZED USERS** PLEASE ISSUE CARDS FOR THE PERSONS LISTED BELOW (FIRST, MIDDLE, LAST):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
RECEIVED FEB 24 2004 PRIORITY SERVICES

**C FINANCIAL INFORMATION** PLEASE COMPLETE THIS SECTION WITH TOTALS FOR ALL APPLICANTS OR ATTACH A CURRENT FINANCIAL STATEMENT:  
ANNUAL INCOME \*  
Accountholder \$

**D AUTOMATIC PAYMENT** PLEASE SELECT ONE IF YOU REQUEST AUTOMATIC BILL PAYMENT FROM YOUR ACCOUNT:  
 Minimum Payment. The minimum balance due will be paid on your card automatically each month.  
 Full Payment. The full balance due on your credit card will be paid automatically each month.  
PLEASE DEBIT THE FOLLOWING ACCOUNT FOR PAYMENT ON THE BALANCE:  
Bank Name JP MORGAN CHASE ABA [Redacted] Account # [Redacted]

**E SIGNATURE** I HAVE READ AND AGREE TO THE NOTICE AND ADDITIONAL DISCLOSURES ON THE REVERSE  
[Redacted Signature] 02/18/04  
SIGNATURE (Primary Accountholder) Date

INTERNAL USE ONLY  
CIA Flag 6 Location Code 211211 Credit Line AUM  
Banker Client Service Team CST #  
ACT Team ACT #

See page 2 for Disclosures regarding rates, fees, and additional costs and other information for this offer

2,500 Guan

CHASE CARDMEMBER SERVICES - PRIORITY SERVICES, PRIORITY PROCESSING  
JPMorgan Private Bank Platinum Visa/MasterCard Request

FAX#: [REDACTED]  
PHON: [REDACTED]

Date: <u>2/19/04</u>	Service Contact Name: <u>ETHAN HORNBECKER/CAMILLO D'ORAZIO</u>
BAC Code: <u>8297</u>	Service Contact Phone #: [REDACTED]
DOC#: _____	Service Contact Fax #: [REDACTED]
Credit Card Account #: _____	
Applicant Name: [REDACTED]	CAS ID: [REDACTED]
Co-Applicant Name (if applicable): _____	CAS ID: _____
Is this a Rush? <u>YES</u> If YES, Why? <u>PRIVATE BANK CLIENT</u>	
Do you want to be notified of decision prior to notifying applicant(s)? <u>YES</u>	
Does Client have Private Bank Relationship? <u>YES</u> CIRCLE ONE: <u>PERSONAL</u> BUSINESS	
Foreign Transaction Fee: <u>WAIVED</u> Request for Billing Cycle: <u>NA</u>	
<b>SPECIAL CARD DELIVERY INSTRUCTIONS:</b>	
<input type="checkbox"/> Deliver all <u>INTERNATIONAL</u> Cards, VIA <u>OVERNIGHT EXPRESS DELIVERY</u> , To the following address for <u>SPECIAL DELIVERY</u> to Clients: <b>JPMORGAN PB SPECIAL SERVICES 345 PARK AVENUE, LEVEL B NEW YORK, NY 10154</b>	
<input type="checkbox"/> Other Address/Comments: _____	
<b>RECEIVED</b> FEB 24 2004	
<input type="checkbox"/> <b>CARD OPENING:</b>	
(I) We certify that the client meets all three requirements below: <b>PRIORITY SERVICES</b>	
<ol style="list-style-type: none"> <li>1. Visa or Mastercard Application Attached.</li> <li>2. Client Assets are blocked or Assets Under Management are as per guidelines specified on the back of this document.</li> <li>3. For <u>International</u> clients: Client has instructed us to pay his bills. Please address all bills for the Client to the address below: Attn: Bill Pay P.O. Box 5258 New York, NY 10185-5258 [For U.S. clients, auto payment is strongly recommended]</li> </ol>	
(II) Line of Credit: \$ <u>2,500.00</u> . In all cases, JPMPB accepts credit risk but not fraud risk. Check one below:	
<input type="checkbox"/> I confirm this request is supported by a hold or blockage of assets in the clients account equivalent to the amount of the line and meets the following requirements: <ol style="list-style-type: none"> <li>1. We must have pledge of assets, and</li> <li>2. Client has Bill Paying - mandatory for all international clients [autopayment recommended for US clients], and</li> <li>3. If total requested exceeds \$25,000 attached is Credit Approval Memorandum per guidelines.</li> </ol>	
<input type="checkbox"/> Request is not supported by pledge of client's assets. Requires: <ol style="list-style-type: none"> <li>1. Current Total Operating Income (TOI) or AUM must be per guidelines attached, and</li> <li>2. Client has Bill Paying -- for all non-supported international clients [autopayment recommended for US clients] and</li> <li>3. If total requested exceeds \$25,000 attached is Credit Approval Memorandum per guidelines, and</li> <li>4. Total line must be approved by authorities specified in the schedule on next page.</li> </ol>	

208427712257

[REDACTED]

AN

**CHASE CARDMEMBER SERVICES - PRIORITY SERVICES, PRIORITY PROCESSING**  
**JPMorgan Private Bank Platinum Visa/MasterCard Request**

FAX#:  
 PHON#:

**(II) Line of Credit Increase/Decrease**  
 We recommend an increase/decrease (circle one) in the Visa or MasterCard line from \$\_\_\_\_\_ to \$\_\_\_\_\_. If increase required, total amount requested must conform to guidelines in II above (check box).  
 Reason for recommendation of an Extended Line of Credit:  
 \_\_\_\_\_

**(III) Cancel Card (Inform Credit area if credit card line of credit was \$25M or more).**  
 Requested By:  Bank  Client

How instructions were received:

- Phone call on: Date: \_\_\_\_\_ Time: \_\_\_\_\_ Ext: \_\_\_\_\_ RM: \_\_\_\_\_  
 Credit Card Application  
 Letter Dated: \_\_\_\_\_

*[Signature]*  
 Signature of Banker, Team Manager/Officer & Title

*[Signature]*  
 Signature of Credit Officer

*Christopher Freund*  
 Printed Name

*[Signature]*  
 Signature of Credit Officer

*Arnold Leltes (B-2)*  
 Printed Name

*(B2) French*

**Summary of Internal Guidelines**

**Chase Visa or MasterCard Credit Card Criteria  
 Unsecured Private Bank Risk\*\***

VISA/MasterCard Line Amount	Minimum TOI*	Minimum AUM	Approval Authorities
\$0 - \$75,000	\$10,000	\$1,000,000	B1 & B3 (Lending Team Leaders)
\$75,001 - \$100,000	\$30,000	\$3,000,000	B1 & B3 (Regional Lending Heads)
\$100,001 - \$250,000	\$100,000	\$10,000,000	C2 or C3
Over \$250,000***	\$500,000	\$50,000,000	C4

Either TOI or AUM requirements must be met; Clients SHOULD NOT be advised of these guidelines or any explicit product criteria approval.

- \*\* Approval required in case application not approved by Cardmember Services.  
 \*\*\* Assuming this capability is implemented by Cardmember Services.

**CREDIT CARD REQUEST MEMORANDUM**

This must accompany any request to approve or increase a VISA/Mastercard line in excess of \$25,000 and should address the following points detailed below:

- Name of cardholder and the name of the overall Chase relationship is different.
- Occupation/background of the cardholder.
- How does the cardholder fit in the overall Chase relationship.
- What is the reason the cardholder wants the card increase.
- Cardholder/relationship (specify which) Account with Chase since?
- Non-credit products (with estimated amounts) used by cardholder/relationship (e.g. PICS, Trusts etc.).
- Current AUM - Increase or Decrease by how much from the prior year.
- Year to date TOI from client relationship.
- Current credit facilities besides VISA/MasterCard (Cardholder or relationship). Attach the most current Credit Memo.
- Customer's record of meeting credit obligations (for example: always paid as agreed/some missed payments/restructures).
- Does the client currently have a bills paying/credit card? If yes, since when? Any problems (lost card / stolen card/missed payments)?
- What is both cardholder/relationship record (at least in last 12 months) regarding casual overdrafts (none/some/frequent). If occasional or frequent casual O/Ds, then specify the frequency, avg. amount, and length of time of the casual O/D.
- What additional relationship benefits will be gained by granting this request. (Be precise and quantify.. for example, increase AUM, sell another product, defend AUM).
- Memo must identify Banker and back up with phone numbers.
- Memo to confirm that Banker will promptly provide the Credit Control Unit information on account status and AUM within 24 hours of request for purpose of future monitoring.
- Memo to be signed by Banker plus 2 approving officers.

**RECEIVED**  
 FEB 24 2004

**PRIORITY SERVICES**

208427712256

063427703494

LEADER SHEET

DATE: 2/24

CUST. SERV. & RESEARCH  
FEB 26 2004

2 PAGE(S) FOLLOW.

Send to:

*03/10/04  
me*

NAME:

*Nancy Carter / Jessica Porter*

DEPT. or COMPANY:

PHONE NUMBER:

FAX NUMBER:

From:

NAME:

*Hilda Savarri*

DEPT. or COMPANY:

PHONE NUMBER:

FAX NUMBER:

COMMENTS:

*Please add auto pay to*

If you do not receive all of the pages, please call the above phone number as soon as possible.

This facsimile is intended only for the use of the addressee and may contain information that is privileged and confidential. If you are not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that any dissemination of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original facsimile to us at the above address via United States Mail. Thank you.

063427703350

LEADER SHEET

DATE: 2/24 GUST. SERV. & RESEARCH  
FEB 26 2004

2 PAGE(S) FOLLOW.

Send to:

*03/1/04 ml*

NAME:

*Nancy Carter / Jessica Porter*

DEPT. or COMPANY:

PHONE NUMBER:

FAX NUMBER:

From:

NAME:

*Hilda Savanne*

DEPT. or COMPANY:

PHONE NUMBER:

FAX NUMBER:

COMMENTS:

*Please add auto pay to*

[Redacted]

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baseID: [redacted] FName: [redacted] Acct: [redacted] Decision: Booked  
sggr: FLBRT LOB PB PrdOfrd: RPLAT PrdBkd: RPLAT LocOfrd: 211211 LocBkd: 211211 BalXfer: .00 BkCrLn:  
5,000.00 SysAssgnCrLn: 5,000.00  
system: B134 Print: 3700 Agent: 5010 Supergroup: Prog Num: NR2 Offer Code: \*\*\* Package Code: Data Entry Vendor  
D: CC  
SH: [redacted] DOB: [redacted] Income: .00 HA: 301 E 66TH ST, # 10N, NEW YORK, NY Zip: 10021 Ph: [redacted]  
sp: BA: BPH: Custom Score: 0 Prescore: Assoc.Type: 1  
ate CF9 Recd: 2004-02-24 Data Entry Date: 2004-02-25 Date CCAPS Recd: 2004-02-25 VIP Ind: Cell Phone: Residence St  
tus:

/T ACCT NUM : B/T AMT : .00  
ct: MO Ote/Time: 2004-02-25 10:23:56 Ltr#: Dclnsn: UserID: System  
ct: ST Ote/Time: 2004-02-25 10:23:56 Ltr#: Dclnsn: UserID: System  
omment: no matching solicitation mailbox entry checking program table to verify that application needs solicitation information (0  
00 901  
oad==>0300 progload)  
ct: ST Ote/Time: 2004-02-25 10:23:56 Ltr#: Dclnsn: UserID: System  
omment: application shall enter the standard decision path (0800 channelrouting==>2100 channelentryprep)  
ct: Ote/Time: 2004-02-25 10:23:56 Ltr#: Dclnsn: UserID: System  
omment: data changes : adr city : bfr chng : new york aftr chng : new york adr state : bfr chng : ny aftr chng : ny  
ip : bfr chng : 10021 aftr chng : 10021 adr home phone : bfr chng : 2127501176 aftr chng : 2127501176  
ct: ST Ote/Time: 2004-02-25 10:23:56 Ltr#: Dclnsn: UserID: System  
omment: all mandatory requirements met. (2400 minisureqs==>2600 duplicateapps)  
ct: ST Ote/Time: 2004-02-25 10:23:56 Ltr#: Dclnsn: UserID: System  
omment: manual intervention required. routing for manual review (2600 duplicateapps==> [redacted] lobprebureaumanrev)  
ct: ST Ote/Time: 2004-02-25 10:30:35 Ltr#: Dclnsn: UserID: System  
omment: [redacted] forwarded application: 2730 lobprebureaumanrev ==> 2850 ccsreiprep  
ct: ST Ote/Time: 2004-02-25 10:30:35 Ltr#: Dclnsn: UserID: System  
omment: fdrar request exported (fr00 fdraccountsreceivable==>fr10 fdraccountsreceivablepend)  
ct: ST Ote/Time: 2004-02-25 10:30:40 Ltr#: Dclnsn: UserID: System  
omment: fdr/ar request completed (fr20 fdraccountsreceivableresp==>2870 ccsrelexit)  
ct: ST Ote/Time: 2004-02-25 10:30:43 Ltr#: Dclnsn: UserID: System  
omment: the application routed for second pass (sp20 abazcheck FISI==>4100 creditpolicycheck)  
ct: ST Ote/Time: 2004-02-25 10:30:45 Ltr#: Dclnsn: UserID: System  
omment: lob application, will stop in 4500 for manual review. (4300 judgmentalreview==>4600 missingsecinfo)  
ct: CD Ote/Time: 2004-02-25 10:31:43 Ltr#: Dclnsn: UserID: System  
omment: dupl is withdrawn appl--incorrect cas id --hs  
ct: ME Ote/Time: 2004-02-25 10:34:13 Ltr#: Dclnsn: UserID: System  
omment: priority approval  
ct: ME Ote/Time: 2004-02-25 10:34:55 Ltr#: Dclnsn: UserID: System  
omment: a/o ethan hornbecker/camillo s'orazio(888)207-5225  
ct: ME Ote/Time: 2004-02-25 10:35:15 Ltr#: Dclnsn: UserID: System  
omment: cas id 0123837908  
ct: ME Ote/Time: 2004-02-25 10:50:24 Ltr#: Dclnsn: UserID: System  
omment: guar signed by a weller, vp&c. french, vp ap 2500 c/l  
ct: AR Ote/Time: 2004-02-25 10:51:59 Ltr#: Dclnsn: UserID: System  
vrssn: PB LOB Guarantee / Priority Service  
omment: guar is for 2500 , system wants to give 5k  
ct: CM Ote/Time: 2004-02-25 10:54:55 Ltr#: Dclnsn: UserID: System  
omment: i have to ap for 5k and decr on fdr to 2500, sys won't let us appr pb for under 5k  
ct: ST Ote/Time: 2004-02-25 10:55:05 Ltr#: Dclnsn: UserID: System  
omment: [redacted] forwarded application: 4500 lobpostbureaumanrev ==> 5100 fraudcheck  
ct: ST Ote/Time: 2004-02-25 10:55:08 Ltr#: Dclnsn: UserID: System  
omment: action request exported (ac00 acxion==>ac10 acxionpend)  
ct: ST Ote/Time: 2004-02-25 10:55:09 Ltr#: Dclnsn: UserID: System  
omment: action request completed successfully (ac20 acxionresp==>5320 acxionexit)  
ct: ST Ote/Time: 2004-02-25 10:55:09 Ltr#: Dclnsn: UserID: System  
omment: triage completed -- verification reqd (6100 triage==>fd100 exportq)  
ct: LS Ote/Time: 2004-02-25 10:55:11 Ltr#: FDCN Dclnsn: UserID: System  
omment: (ltr req export: 2004-02-26 01:05:12)  
ct: ST Ote/Time: 2004-02-25 10:55:11 Ltr#: Dclnsn: UserID: System  
omment: triage completed - application approved with churchill letter (dd10 fastdataexit==>9510 autoapprove)  
ct: AD Ote/Time: 2004-02-25 10:55:11 Ltr#: Dclnsn: UserID: System  
omment: auto approved  
ct: AD Ote/Time: 2004-02-25 10:55:11 Ltr#: Dclnsn: UserID: System  
omment: application approved  
ct: ST Ote/Time: 2004-02-25 10:55:12 Ltr#: Dclnsn: UserID: System  
omment: application approved (9600 approvalbookingprep==>fd00 fdrbooking)  
ct: ST Ote/Time: 2004-02-25 10:55:13 Ltr#: Dclnsn: UserID: System  
omment: fdr booking request exported (fd00 fdrbooking==>fd10 fdrbookingpend)  
ct: MC Ote/Time: 2004-02-25 10:55:20 Ltr#: Dclnsn: UserID: System  
ct: ST Ote/Time: 2004-02-25 10:55:20 Ltr#: Dclnsn: UserID: System  
omment: fdr account booking successful (fd20 fdrbookingresp==>fd60 fdrnonmoncls)  
ct: ST Ote/Time: 2004-02-25 10:55:21 Ltr#: Dclnsn: UserID: System  
omment: fdr non-mon transaction(s) exported (fd60 fdrnonmoncls==>fd70 fdrnonmonpend)  
ct: ST Ote/Time: 2004-02-25 10:55:27 Ltr#: Dclnsn: UserID: System  
omment: fdr non-mon transaction(s) completed (fd80 fdrnonmonresp==>9900 pendingarchive)  
ct: CM Ote/Time: 2004-03-04 08:38:04 Ltr#: Dclnsn: UserID: System



Please see separate insert for important information about rates, fees and other costs.

Please fill out this form with black ink. Please use capital letters.

Family Bankcard 24/7

Not for use by anyone other than the person to whom it is addressed. This form is not valid unless it is signed by the person to whom it is addressed. Customer Declaration: I certify that I am at least 18 years of age. I have read and agreed to all the terms, authorizations, and disclosures appearing with this form, and that everything I have stated in this form is true and correct.

[Redacted] Social Security Number [Redacted] Mother's Maiden Name (for security purposes)

[Redacted] Home Telephone [Redacted] Business Telephone

Gross Annual Household Income\* 36,000.00 [Redacted] Size of Home

(4J5X) Free Cash Rewards Platinum Visa card

MANAGER Occupation/Position

\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

YES! Please send a second card at no additional cost to me.

Enroll me in First Protect.™ I understand that this is an optional credit card payment deferral program. I have read and understand the First Protect Program Summary of Fees, features and exclusions as described on the reverse side. Your initials X

Janusz Banasiak  
[Redacted]  
[Redacted]

First Name Initial Last Name

Invitation Number: 727307558500  
Offer Code: 158

If you need to make any name or address corrections, please check [Redacted]



Your E-Mail Address (optional) here, and we'll keep you informed of upcoming special values via e-mail

Good Until: March 25, 2002

T078

LAC22632

06/27/03

## PRIMARY APPLICANT INFO

APPID [REDACTED]  
 REFERENCE NUMBER [REDACTED]  
 TELEMARKETING NUMBER [REDACTED]  
 PRODUCT TYPE VP  
 DIVISION 002  
 SOURCE CODE 7VMM  
 MERCHANT NUMBER  
 NAME , JANUSZ, BANASIAK  
 SOCIAL SECURITY NUMBER [REDACTED]  
 HOME PHONE [REDACTED]  
 ADDRESS [REDACTED]  
 ADDITIONAL ADDRESS [REDACTED]  
 CITY/STATE/ZIPCODE [REDACTED]  
 LENGTH OF RESIDENCE 0004  
 PREVIOUS ADDRESS [REDACTED]  
 PREVIOUS CITY/STATE/ZIPCODE [REDACTED]  
 PREVIOUS LENGTH OF RESIDENCE [REDACTED]  
 DATE OF BIRTH [REDACTED]  
 NUMBER OF DEPENDENTS 01  
 EMPLOYER ITS BAGEL  
 POSITION OWNER  
 CUSTOMER AGREES  
 LENGTH OF EMPLOYMENT 0005  
 BUSINESS PHONE [REDACTED]  
 EMPLOYER CITY/STATE UNKNOWN  
 MONTHLY INCOME 060000  
 OTHER INCOME  
 SOURCE OF OTHER INCOME  
 HOUSING TYPE R  
 HOUSING AMOUNT 1300  
 CHECKING ACCOUNT Y  
 SAVINGS ACCOUNT Y  
 MOTHERS MAIDEN NAME [REDACTED]  
 AUTHORIZED USER [REDACTED]

## SECONDARY APPLICANT INFO

JOINT NAME  
 LOAN TERMS \*\*\*  
 LOAN XFER FLAG N  
 LOAN XFER AMOUNT 0000000  
 LOAN CHECK AMOUNT 0000000  
 JOINT LENGTH OF RESIDENCE  
 JOINT PREVIOUS LENGTH OF RESIDENCE  
 JOINT DATE OF BIRTH  
 JOINT EMPLOYER  
 JOINT OCCUPATION CODE  
 JOINT POSITION  
 JOINT LENGTH OF EMPLOYMENT  
 JOINT EMPLOYER CITY/STATE  
 JOINT INCOME  
 JOINT OTHER INCOME  
 MARKETING-ID/REF-MEM-ID  
 BALANCE XFER ACCT # 1  
 BALANCE XFER AMT 1  
 BALANCE XFER ACCT # 2  
 BALANCE XFER AMT 2  
 BALANCE XFER ACCT # 3  
 BALANCE XFER AMT 3

baseID: [REDACTED] FName: [REDACTED] Acct: [REDACTED] Decision: Booked  
appn: ABSA2 CHASE MAX ELITE PR0077: VPLAT PF0081: VPLAT LocOfrd: 210597 LocBkd: 210597 BalXfer: .00 B  
CrLn: 5,500.00 SysAssgnCrLn: .00 Offer Code: CM\* Package Code: Data Entry Vendor ID: ST  
system: 5145 Pris: 0700 Agent: 6420 Prog Num: K6T 41,000.00 MA: 301 E 66TH ST, 11P, NEW YORK, NY Zip: 10021 Ph: [REDACTED]  
SN: [REDACTED] BOB: [REDACTED] Income: [REDACTED] Assoc.Type: [REDACTED]  
sp: [REDACTED] BPH: [REDACTED] Custom Score: 0 Prescore: [REDACTED] VIP Ind: [REDACTED] Cell Phone: [REDACTED] Residence Status: [REDACTED]  
ate CFD Recd : 2005-05-09 Data Entry Date: [REDACTED] Date CCAPS Recd: 2005-05-10

/T ACCT NUM : B/T AMT : .00  
ct: NO Dte/Time: 2005-05-10 13:33:32 Ltr#: Dclnsn: UserID: System  
ct: Dte/Time: 2005-05-10 13:33:32 Ltr#: Dclnsn: UserID: System  
omment: data changes : adr city : bfr chng : new york aftr chng : new york adr state : bfr chng : ny aftr chng : ny

ip : bfr chng : 10021 aftr chng : 10021 adr home phone : bfr chng : [REDACTED] aftr chng : [REDACTED]  
ct: AD Dte/Time: 2005-05-10 13:33:35 Ltr#: Dclnsn: UserID: System  
omment: auto approved

ct: AD Dte/Time: 2005-05-10 13:33:35 Ltr#: Dclnsn: UserID: System  
omment: application approved

ct: NC Dte/Time: 2005-05-10 13:33:39 Ltr#: Dclnsn: UserID: System  
05: 1 Dt/Tm: 2005-05-10 13:33:32 User: System Text: 0000 Load => 0100 APPLoad  
05: 2 Dt/Tm: 2005-05-10 13:33:32 User: System Text: 0100 APPLoad => 0200 SOLLoad  
05: 3 Dt/Tm: 2005-05-10 13:33:32 User: System Text: 0200 SOLLoad => 0300 PROGLoad  
05: 4 Dt/Tm: 2005-05-10 13:33:32 User: System Text: 0300 PROGLoad => 0800 ChannelRouting  
05: 5 Dt/Tm: 2005-05-10 13:33:32 User: System Text: 0800 ChannelRouting => 2100 ChannelEntryPrep  
05: 6 Dt/Tm: 2005-05-10 13:33:32 User: System Text: 2100 ChannelEntryPrep => 2200 DataIntegrity  
05: 7 Dt/Tm: 2005-05-10 13:33:32 User: System Text: 2200 DataIntegrity => 2600 DuplicateApps  
05: 8 Dt/Tm: 2005-05-10 13:33:32 User: System Text: 2600 DuplicateApps => 4200 LineAssignment  
05: 9 Dt/Tm: 2005-05-10 13:33:33 User: System Text: 4200 LineAssignment => 4300 JudgmentalReview  
05: 10 Dt/Tm: 2005-05-10 13:33:33 User: System Text: 4300 JudgmentalReview => 4600 MissingSecInfo  
05: 11 Dt/Tm: 2005-05-10 13:33:34 User: System Text: 4600 MissingSecInfo => 5100 FraudCheck  
05: 12 Dt/Tm: 2005-05-10 13:33:34 User: System Text: 5100 FraudCheck => 6100 Triage  
05: 13 Dt/Tm: 2005-05-10 13:33:35 User: System Text: 6100 Triage => 9510 AutoApprove  
05: 14 Dt/Tm: 2005-05-10 13:33:35 User: System Text: 9510 AutoApprove => 9600 ApprovalBookingPrep  
05: 15 Dt/Tm: 2005-05-10 13:33:35 User: System Text: 9600 ApprovalBookingPrep => FD00 FDRBooking  
05: 16 Dt/Tm: 2005-05-10 13:33:36 User: System Text: FD00 FDRBooking => FD10 FDRBookingPend  
05: 17 Dt/Tm: 2005-05-10 13:33:39 User: System Text: FD10 FDRBookingPend => FD20 FDRBookingResp  
05: 18 Dt/Tm: 2005-05-10 13:33:40 User: System Text: FD20 FDRBookingResp => FD60 FDRNonMonCis  
05: 19 Dt/Tm: 2005-05-10 13:33:41 User: System Text: FD60 FDRNonMonCis => FD70 FDRNonMonPend  
05: 20 Dt/Tm: 2005-05-10 13:33:50 User: System Text: FD70 FDRNonMonPend => FD80 FDRNonMonResp  
05: 21 Dt/Tm: 2005-05-10 13:33:50 User: System Text: FD80 FDRNonMonResp => 9900 PendingArchive

ule Text:  
101 07 z000 app load conditions: non nnnnnn  
103 03 fzz1 adr line 1 of current address object has been parsed.  
103 04 fzz1 set the application-level balance transfer fields.  
201 01 z000 unable to locate application in the solicitation mailbox table: no matching solicitation mailbox entry checking program table to verify that application needs solicitation information. checking program table to verify that application need  
303 01 z000 the application's program table key fields are valid. program table information successfully populated.  
304 22 z000 program table initial loading has completed successfully.  
c08 01 z000 automated testing is not permitted in this environment.  
901 02 z000 route the application into the standard decision path.  
213 01 z03c a secondary address object is added for this application.  
209 00 szz1 the primary applicant's school address is not required.  
211 04 z002 passed validity and data integrity  
205 11 z002 the primary applicant's area code is not contained within the specified state.  
206 01 azz1 chase max application signature verification. routing for duplicate check or manual review  
207 00 fzz1 this is an autobook application, so this rule base will be bypassed.  
502 01 z010 no possible duplicate applications were found.  
201 05 fzz1 the credit line for this autobook application is the originally specified amount of \$5500.00.  
203 00 fzz1 balcon adjustment will be bypassed for this application.  
204 01 fzz1 the system-assigned cash line has been set to 3000.  
501 03 fzz1 this application does not meet the criteria for a product exchange.  
501 00 fzz1 this application does not require a second pass through product exchange.  
502 00 fzz1 this is an autobook application, so this rule base will be bypassed.  
505 00 azz1 this is not a debit card backend program/atm autobook application.  
507 00 fzz1 sets stratified pricing result of z in the app rel pricing ind field for full apps/autobook.  
503 01 fzz1 no secondary information is missing.  
504 00 fzz1 this is an autobook application, so this rule base will be bypassed.  
101 00 fzz1 this is a ps online/ autobook application, so this rule base will be bypassed.  
101 47 fzz1 this is not a core ps online application, so this rule base will be bypassed.  
application has been automatically approved.  
313 01 z04c bypass autorecon booking edits.  
307 03 fzz1 the system-assigned cash line has been set to 3000.  
312 00 fzz1 application is not of employee type  
the application has been approved with cl = \$5500.00 and max cl = \$5500.00.  
509 04 z000 export autobook applications to ics batch.  
509 22 z000 the application has been approved. route to fdr booking.  
101 02 z000 request for account booking has been passed to fdr.  
121 01 z000 the application has been successfully booked. close reg-b window if no letters are pending.  
data exported to dbapps queue