

J.P.Morgan

October 24, 2013

Darren K. Indyke, Esq.
575 Lexington Avenue, 4th floor
New York, NY 10022

Re: Jeffrey Epstein

Dear Mr. Indyke:

I am the General Counsel of the J.P. Morgan Private Bank. I refer to your letter dated September 30, 2013 to John Duffy, which comments on Mr. Duffy's letter of September 20 to Jeffrey Epstein. Mr. Duffy's letter simply confirmed the understanding about the transition of Mr. Epstein's business to a new provider that was reached in a meeting that took place in August. Mr. Duffy's letter attached a list of Mr. Epstein's accounts in order to facilitate that transition, and reiterated that the Private Bank would work with Mr. Epstein and his representatives to make the transition smooth, orderly and straightforward.

We understand that Mr. Epstein has opened accounts with another financial institution and is in the process of moving his relationship. We appreciate the professional way in which Mr. Epstein has handled this transition to date, and we will continue to work with him as he completes this process.

Very truly yours,

