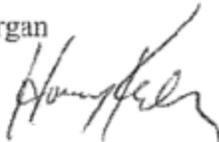


JEFFREY E. EPSTEIN

Memorandum

To: Janet, JP Morgan
From: Harry Beller 
Date: January 20, 2012
Re: Jeffrey Epstein
Account # 

Please wire Twenty Eight Thousand Two Hundred Twenty Three Dollars & 17/100
(\$28,223.17) from the above account to:

Bank Name: Pacific Coast Banker's Bank
340 Pine Street, Suite 401
San Francisco, CA 94104

ABA #: 

For Credit to: Merchants Commercial Bank
4608 Tuta Park Mall
St. Thomas, USVI

Account #: 

For further credit to: Kellerhals Ferguson LLP

Account #: 