

JEFFREY E. EPSTEIN

Memorandum

To: Janet, JP Morgan

From: Harry Beller *[Handwritten Signature]*

Date: February 18, 2010

Re: Jeffrey Epstein
Account # [REDACTED]

Please wire **Three Thousand Four Hundred Ninety Five Dollars & 00/100 (\$3,495.00)** from the above account to:

For credit to: First Bank, Puerto Rico

ABA #: [REDACTED]

For further credit to: Adam P. Cook

Account #: [REDACTED]

Reference: MSOSI # 1105 - Requisition # 1