

**JEFFREY E. EPSTEIN**

Memorandum

To: Janet, JP Morgan  
 From: Harry Beller *[Handwritten Signature]*  
 Date: February 12, 2010  
 Re: Jeffrey Epstein  
 Account # [REDACTED]

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Please wire **One Thousand Four Hundred Dollars & 00/100 (\$1,400.00)** from the above account to:

For credit to: First Bank  
 ABA #: [REDACTED]  
 For further credit to: Scott Graf  
 Account #: [REDACTED]  
 Reference: 2/12/10 invoice