

JEFFREY E. EPSTEIN

Memorandum

To: Janet, JP Morgan
 From: Harry Beller *[Handwritten Signature]*
 Date: January 11, 2010
 Re: Jeffrey Epstein
 Account # [REDACTED]

Please wire Seven Hundred Sixty Six Dollars and 36/100 (\$766.36) from the above account to:

Bank: BB&T
 ABA: [REDACTED]
 Account Name: Gary Kerney
 Account Number: [REDACTED]
 Reference: Travel Expenses 1-6-2010