

JEFFREY E. EPSTEINMemorandum

To: Janet, JP Morgan

From: Harry Beller 

Date: November 20, 2009

Re: Jeffrey Epstein
Account # 739-110438

Please wire One Hundred Fifty Thousand Dollars (\$150,000) from the above account to:

For Credit to: FirstBank, Puerto Rico
1518 Ponce Deleon Avenue
PO 9146 San Juan 00908

ABA #: 221571473

For the account #: LSJ, LLC
6300 Red Hook Quarters, B-3
St. Thomas, USVI 00802

Account #: 722-1-101376