

JEFFREY E. EPSTEIN

Memorandum

To: William Doherty/JP Morgan

From: Harry Beller *[Signature]*

Date: November 18, 2009

Re: JP Morgan
Account # [REDACTED]

Please wire Four Thousand Dollars (\$4,000) from the above account to:

Bank name: Wachovia

ABA #: [REDACTED]

Account name: [REDACTED]

Account #: [REDACTED]

Reference: new apartment rent

This is a recurring wire transfer. Please wire funds every 4th day of the month starting December 4th 2009.