

JEFFREY E. EPSTEIN

Memorandum

To: Janet, JP Morgan
 From: Harry Beller *Harry Beller*
 Date: April 22, 2009
 Re: Jeffrey Epstein
 Account # [REDACTED]

 Please wire One Hundred Thirty Four Thousand Four Hundred Forty Two Dollars and 80/00 (\$134,442.80) from the above account to:

Bank name: Nexity Bank
 ABA #: [REDACTED]
 Credit to: Merchants Commercial Bank
 Port of Sale Mall, Suite 15
 St Thomas, USVI
 Account # [REDACTED]

For the account of: Newman & Moll Concrete Contractors
 Account #: [REDACTED]

Reference: Project 03-120 LSI Mechanical Building

Please call Rich Kahn with the Fed Reference number at [REDACTED]