

JEFFREY E. EPSTEIN

Memorandum

To: Janet, JP Morgan
 From: Harry Beller *[Handwritten Signature]*
 Date: February 3, 2009
 Re: JP Morgan
 Account # [REDACTED]

Please wire Eleven Thousand Dollars 00/100 (\$11,000.00) from the above account to:

Bank name: Bank of St. Croix
 5025 Anchor Way
 St Croix, USVI

ABA #: 021606690

Account #: [REDACTED]

For credit to: CSA Associates, P.C. d/b/a Sanford, Amerling & Associates

Please call Rich Kahn with the Fed Reference number.