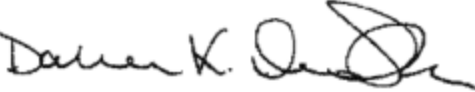


**JEFFREY E. EPSTEIN**

Memorandum

To: Janet, JP Morgan

From: Darren K Indyke



Date: October 1, 2012

Re: Jeffrey Epstein  
Account # [REDACTED]

\*\*\*\*\*

Please wire Sixteen Thousand Twelve Dollars and 03/100  
(\$16,012.03) from the above account to:

Bank name: FirstBank, Puerto Rico  
1519 Ponce de Leon Avenue  
Santurce PR 00908

ABA # [REDACTED]

For Further Credit to: FirstBank, Virgin Islands

For the account #: Hodge & Francois Trustee Account

Account #: [REDACTED]

Reference: Invoice 38291, 38292, 39293, 38419, 38420 & 38421