

**JEFFREY E. EPSTEIN**

Memorandum

To: Janet, JP Morgan

From: Darren Indyke



Date: February 14, 2011

Re: Jeffrey Epstein  
Account # [REDACTED]

\*\*\*\*\*

Please wire Twelve Thousand Five Hundred Ninety Five Dollars and 24/100  
(\$12,595.24) from the above account to:

Bank: Horizon Community Bank

ABA: [REDACTED]

Account Name: Lake Havasu Gunit and Concrete

Account Number: [REDACTED]

Reference: LSJ LLC – Payment #2 per January 17, 2012 agreement