

JEFFREY E. EPSTEIN

Memorandum

To: William Doherty, JP Morgan

From: Harry Beller *[Handwritten Signature]*

Date: October 6, 2010

Re: JP Morgan
 [Redacted]

Please wire Six Thousand Two Hundred Ninety Five Dollars (\$6,295) from the above account to:

Bank name: Columbus Bank & Trust
 [Redacted]

ABA #: [Redacted]

Further credit bank: Bank of North Georgia
 [Redacted]
 [Redacted]
 [Redacted]
 [Redacted]

Account #: [Redacted]

Reference: [Redacted] - ATP customer number [Redacted].
 Payment for 15hr CFI course and examiners.