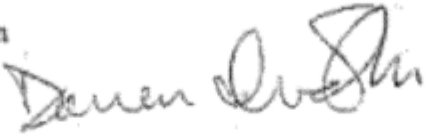



JEFFREY E. EPSTEINMemorandum

To: Janet, JP Morgan
From: Darren Indyke 
Date: January 27, 2010
Re: Jeffrey Epstein
Account # 739-110438

Please wire **Eight Hundred Thirty Eight Dollars & 80/100 (\$838.00)** from the
above account to:

For credit to: First Bank, Puerto Rico
ABA #: 221571473
For further credit to: Adam P. Cook
Account #: 
Reference: 1/7/2010 invoice # 11446