

**The Morgan Account**  
**Application: Business Deposit Accounts**



CAS 0820476622

**SCAN**

SPN #: 7705808

ACCT. #: 739474 340

Doc. ID #: 771 2 876

Effective Date: \_\_\_\_\_

MORGAN USE ONLY US841 10/05

Title JEJE, INC.

SPN MMIA No.

Primary CAS

Checking Acct. No.










Business Checking with Interest Acct. No.

JP Morgan Rep. (sent package) THOMAS A. RICE

|  |  |   |  |
|--|--|---|--|
| <b>A ACCOUNT INFORMATION</b>   | Title of Account<br>JEJE, INC.   | Entity Type: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Foundation<br><input type="checkbox"/> Limited Liability Company <input type="checkbox"/> LLP<br><input type="checkbox"/> Partnership <input type="checkbox"/> Check if applicable:<br><input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Not for Profit<br><input type="checkbox"/> Other _____ |  |
| <b>B ACCOUNT TYPE</b>  | <input type="checkbox"/> Checking Account <input type="checkbox"/> Business Checking with Interest Account* <input type="checkbox"/> Money Market Investment Account <input checked="" type="checkbox"/> Other _____<br><small>* Available only to trusts &amp; estates, sole proprietorships, not-for-profits, school districts, and government organizations.</small>  |   |  |
| <b>C CORPORATE/<br/>PARTNERSHIP<br/>INFORMATION</b><br><br>**Must be Authorized Person | Name of Corporation/Partnership/LLC/ Doing Business As<br><b>JEJE, INC., C/O NEW YORK STRATEGY GROUP</b><br>Contact Person** _____ Title _____<br>Current Mailing Address<br><b>457 MADISON AVENUE<br/>FOURTH FLOOR</b>  | Type of Business _____<br>Telephone _____<br>City <b>NEW YORK</b>   | Tax Identification Number (TIN)<br><b>51-0405649</b><br>Fax _____<br>State <b>NY</b> Zip Code/Country <b>10022</b> |
| <b>D CHECKS</b>  | Check Style (JPMorgan exclusive check stock):<br><input type="checkbox"/> Wallet (single check) <input type="checkbox"/> Newport Desk Book (spiral binder, 3 checks/page) <input type="checkbox"/> Business-Style Book (ring binder, 3 checks/page)<br><input checked="" type="checkbox"/> Computer Checks (list software) <b>Quickbooks</b> <input type="checkbox"/> Other*** _____<br><b>LaserJet - Single Voucher</b><br><small>***Other check styles may incur additional fee.</small><br>Check Imprint: Checks will be imprinted with Title of Account as it appears on this Application, and address as listed in the corporate/partnership information section of this application, or on file.<br><input type="checkbox"/> Please omit my address from the check imprint.<br>Alternate Check Delivery Address:<br>Name _____ Company _____<br>Address _____ City _____<br>State _____ Zip Code _____ Country _____ |   |  |
| <b>E STATEMENTS</b>  | Reduced size images of the front and back of each check will be returned with statements unless otherwise indicated<br><input type="checkbox"/> Truncate checks and do not return  |   |  |
| <b>F ACCOUNT LINKING</b>   | Note: Linking Agreement contained in Subdivision I of this application.<br>Link for Pricing: To apply earning credits/fee allowances to offset monthly maintenance and/or transaction charges (as listed on my current fee schedule).<br><input type="checkbox"/> Link my following non-interest bearing Business Checking accounts:<br>_____<br>_____<br>Account Number for lead Checking Account to be billed any monthly maintenance charges: _____   |   |  |

|   |  |
|---|--|
| <b>ACCOUNT LINKING</b>  | <input type="checkbox"/> Combine summary and detailed account information in one consolidated statement for accounts with the same title.<br><br><b>Link to Minimize or Eliminate Overdraft Interest Charges:</b> To avoid or minimize interest charges incurred due to an overdraft<br><input type="checkbox"/> Link my following non-interest bearing Checking Accounts to minimize or eliminate overdraft interest charges within these accounts:<br><br><br>Account Number for lead Checking Account to be billed any overdraft interest charges: _____  |
| <b>G ONLINE ACCOUNT ACCESS</b><br><small>(For more regarding online access, contact your JPMorgan Private Bank Representative)</small>  | <input checked="" type="checkbox"/> I am a current user of Morgan OnLine/Chase OnLine; please add this account to my access.<br>My User ID is: <u>JEJEJEJE</u><br><input type="checkbox"/> I would like to access my account via Morgan OnLine<br>My Choices for an Internet access Login ID: _____<br><small>(User IDs must contain 8-32 characters. They cannot be the same as your password or SSN. They may not include special characters such as &amp;, %, *, etc.)</small><br>1 <sup>st</sup> Choice _____ 2 <sup>nd</sup> Choice _____<br>3 <sup>rd</sup> Choice _____ My Email Address is _____   |
| <b>H PLEDGE AGREEMENT</b>   | I agree that this account is an account under The General Terms for Accounts and Services and is pledged as collateral for all of my obligations and is subject to the security interest provisions in The General Terms for Accounts and Services, the terms of which are incorporated by reference. The General Terms for Accounts and Services together with this application are the security agreement under Article 9 of the Uniform Commercial Code, as amended from time to time.  |
| <b>I LINKING AGREEMENT</b>  | JPMorgan Private Bank calculates an earning credit/fee allowance on aggregated business checking account balances. This allowance is netted against fees for maintenance and services used, as listed on my current fee schedule. If the fee allowance is not sufficient to cover the services used, a fee is charged to the primary Business Checking Account.<br>By linking my multiple no-interest bearing Checking accounts, I can use the combined account balances to avoid or minimize interest charges incurred due to an overdraft in any one or more of the linked accounts. Note that linking can reduce or eliminate interest charges due to overdrafts, but does not prevent the overdrafts themselves. Each day, the collected balances in all linked accounts are added together. If the net balance is negative, overdraft interest charges will be calculated on that negative balance.<br>I understand that linking Checking Accounts as described above may have legal, tax or other ramifications under applicable U.S. or other laws or rules (owing to, for example, different legal entities owning linked accounts and incurring or paying charges on behalf of each other or having their assets offset against each other's). By signing below, I represent that I and the other Accountholders have consulted with our legal, financial, tax or other advisers on these matters, accept the linkage so created, and will manage the accounts to prevent any negative repercussions. I agree to hold harmless from and indemnify JPMorgan Private Bank and each of its affiliates, officers, directors, agents and other representatives against any liability relating in any way to its provision of account linking services to myself or the Accountholders of the linked Checking Accounts. Other terms applicable to your Accounts are contained in The General Terms for Accounts and Services, Account Agreements, and Appendices. |
| <b>THIS APPLICATION MUST BE COMPLETED BEFORE MORGAN WILL BE ABLE TO PROVIDE FINANCIAL SERVICES. IF ANY SECTION IS INCOMPLETE, YOU MAY CONTACT ME TO OBTAIN ADDITIONAL INFORMATION. I MUST ALSO NOTIFY YOU OF ANY FUTURE CHANGES TO THE INFORMATION IN THIS APPLICATION. ABSENT NOTIFICATION, THE INFORMATION CONTAINED IN THE APPLICATION WILL BE DEEMED ACCURATE AND COMPLETE.</b> |  |
| <b>J MORGAN AGREEMENT</b>   | The General Terms for Accounts and Services and Appendices along with this Application, and any additional Account Agreements, Rate and Fee Schedules, Appendices and Supplemental Forms, and all amendments and supplements to any of them in effect from time to time comprise the Agreement between you and me.<br>By signing this Application, I acknowledge that I have, or will read all the various documents, including but not limited to, the General Terms for Accounts and Services, Account Agreements, Rate and Fee Schedules, and Appendices, and Supplemental Forms which comprise the Agreement between you and me ("Agreement"). I further acknowledge that I will notify you immediately if I have any issues with the Agreement. Otherwise, I will be deemed to concur with this Agreement between you and me. I also agree that each of the Accounts I am applying for is pledged as Collateral for all of my obligations. I also acknowledge that I have read and consent to the terms of the JPMorgan Private Bank Privacy Policy, including the manner in which my information is received and used and that upon opening an account with JPMorgan Private Bank my client information will be used by one or more members of the JPMorgan Private Bank family of companies (as listed in the Policy) in order to make available to me all the products and services available through the JPMorgan Private Bank. I understand that you do not give tax or legal advice, and that I am advised to consult a lawyer or tax advisor about tax, legal, and estate-planning issues affecting my Accounts, including the way Accounts are titled.  |



|   |  |   |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
|---|--|---|----------|----------------------------|---------------------------|------|------------------|--|----------|------------------------------|--------------------------------------|------|------------------|---|----------|-------------------------|--------------------------------------|------|------------------|-------------------------------------|--|--|--------------------------------------|------|------------------|
| <b>K</b> IMPORTANT TAX INFORMATION<br><br><br>FOREIGN PERSONS TAX STATUS<br><br><br>U.S. CITIZENS AND RESIDENT ALIENS TAX CERTIFICATION | <p>A FOREIGN PERSON MAY HAVE TO COMPLETE IRS FORM W-8BEN OR FORM W-8BIMY. A "FOREIGN PERSON" MEANS A NONRESIDENT ALIEN INDIVIDUAL, A FOREIGN CORPORATION, A FOREIGN PARTNERSHIP, A FOREIGN TRUST, A FOREIGN ESTATE, AND ANY OTHER PERSON THAT IS NOT AN U.S. PERSON. IT ALSO INCLUDES A FOREIGN BRANCH OR OFFICE OF AN U.S. FINANCIAL INSTITUTION OR U.S. CLEARING ORGANIZATION IF THE FOREIGN BRANCH IS A QUALIFIED INTERMEDIARY.</p> <p><input type="checkbox"/> I AM A FOREIGN PERSON; THEREFORE, I ACKNOWLEDGE THAT YOU ADVISE ME TO READ THE IRS W-8 INSTRUCTIONS (ENCLOSED IN THIS PACKAGE) CAREFULLY AND THAT I HAVE BEEN ADVISED TO CONSULT MY TAX ADVISOR. <i>Please sign and return the attached W8 form(s).</i></p> <p>IF I HAVE NOT CHECKED THE FOREIGN PERSONS TAX STATUS BOX ABOVE, UNDER PENALTIES OF PERJURY I CERTIFY, AS THE ACCOUNTHOLDER SIGNING BELOW, THAT (1) THE NUMBER SHOWN ON THIS APPLICATION IS MY CORRECT TAXPAYER IDENTIFICATION NUMBER (OR I AM WAITING FOR A NUMBER TO BE ISSUED TO ME), AND (2) THAT I AM NOT SUBJECT TO BACK-UP WITHHOLDING BECAUSE: (A) I AM EXEMPT FROM BACKUP WITHHOLDING, OR (B) I HAVE NOT BEEN NOTIFIED BY THE INTERNAL REVENUE SERVICE (IRS) THAT I AM SUBJECT TO BACK-UP WITHHOLDING AS A RESULT OF A FAILURE TO REPORT ALL INTEREST AND DIVIDENDS, OR (C) THE IRS HAS NOTIFIED ME THAT I AM NO LONGER SUBJECT TO BACK-UP WITHHOLDING, AND (3) I AM A U.S. PERSON (INCLUDING A U.S. RESIDENT ALIEN).</p> <p>(I UNDERSTAND THAT IF I HAVE BEEN NOTIFIED BY THE IRS THAT I AM SUBJECT TO BACK-UP WITHHOLDING AS A RESULT OF DIVIDEND OR INTEREST UNDERREPORTING, AND I HAVE NOT RECEIVED A NOTICE FROM THE IRS ADVISING ME THAT BACK-UP WITHHOLDING IS TERMINATED, I MUST STRIKE OR CROSS OUT THE INFORMATION CONTAINED IN ITEM 2 IN THE PREVIOUS PARAGRAPH.) THE IRS DOES NOT REQUIRE CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATION REQUIRED TO AVOID BACK-UP WITHHOLDING.</p> <p>*LIMITED LIABILITY COMPANIES ONLY - FOR FEDERAL TAX PURPOSES IF THE MEMBERS HAVE CHOSEN TO BE CLASSIFIED AS AN ASSOCIATION TAXABLE AS A CORPORATION YOU MUST CHECK THE BOX TO THE LEFT OF THE WORD EXEMPT TO BE EXEMPT FROM BACKUP WITHHOLDING ON INTEREST AND DIVIDEND PAYMENTS. OTHERWISE, THE CLASSIFICATION WILL BE DEFAULTED TO A PARTNERSHIP OR AS A SINGLE OWNER DISREGARDED AS AN ENTITY SEPARATE FROM ITS OWNER.</p> <p><input type="checkbox"/> EXEMPT (CLASSIFIED AS AN ASSOCIATION TAXABLE AS A CORPORATION).</p> |   |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
| SIGN HERE <input checked="" type="checkbox"/>   | <p>ALL ACCOUNTHOLDERS ARE REQUIRED TO SIGN BELOW:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; vertical-align: bottom;"><input checked="" type="checkbox"/> </td> <td style="width: 20%; vertical-align: bottom; text-align: center;">09/18/06</td> <td style="width: 50%; vertical-align: bottom; text-align: center;">Jeffrey Epstein, President</td> </tr> <tr> <td style="font-size: small;">Signature (Accountholder)</td> <td style="font-size: small;">Date</td> <td style="font-size: small;">Print Name/Title</td> </tr> <tr> <td style="vertical-align: bottom;"><input checked="" type="checkbox"/> </td> <td style="vertical-align: bottom; text-align: center;">09/18/06</td> <td style="vertical-align: bottom; text-align: center;">Ghislaine Maxwell, Treasurer</td> </tr> <tr> <td style="font-size: small;">Signature (Additional Accountholder)</td> <td style="font-size: small;">Date</td> <td style="font-size: small;">Print Name/Title</td> </tr> <tr> <td style="vertical-align: bottom;"><input checked="" type="checkbox"/> </td> <td style="vertical-align: bottom; text-align: center;">09/18/06</td> <td style="vertical-align: bottom; text-align: center;">Harry Deller, Secretary</td> </tr> <tr> <td style="font-size: small;">Signature (Additional Accountholder)</td> <td style="font-size: small;">Date</td> <td style="font-size: small;">Print Name/Title</td> </tr> <tr> <td style="vertical-align: bottom;"><input checked="" type="checkbox"/></td> <td style="vertical-align: bottom; text-align: center;"></td> <td style="vertical-align: bottom; text-align: center;"></td> </tr> <tr> <td style="font-size: small;">Signature (Additional Accountholder)</td> <td style="font-size: small;">Date</td> <td style="font-size: small;">Print Name/Title</td> </tr> </table>  | <input checked="" type="checkbox"/>  | 09/18/06 | Jeffrey Epstein, President | Signature (Accountholder) | Date | Print Name/Title | <input checked="" type="checkbox"/>  | 09/18/06 | Ghislaine Maxwell, Treasurer | Signature (Additional Accountholder) | Date | Print Name/Title | <input checked="" type="checkbox"/>  | 09/18/06 | Harry Deller, Secretary | Signature (Additional Accountholder) | Date | Print Name/Title | <input checked="" type="checkbox"/> |  |  | Signature (Additional Accountholder) | Date | Print Name/Title |
| <input checked="" type="checkbox"/>                    | 09/18/06   | Jeffrey Epstein, President  |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
| Signature (Accountholder)   | Date   | Print Name/Title  |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
| <input checked="" type="checkbox"/>                   | 09/18/06   | Ghislaine Maxwell, Treasurer  |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
| Signature (Additional Accountholder)  | Date   | Print Name/Title  |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
| <input checked="" type="checkbox"/>                  | 09/18/06   | Harry Deller, Secretary   |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
| Signature (Additional Accountholder)  | Date   | Print Name/Title  |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
| <input checked="" type="checkbox"/>   |  |   |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |
| Signature (Additional Accountholder)  | Date   | Print Name/Title  |          |                            |                           |      |                  |  |          |                              |                                      |      |                  |   |          |                         |                                      |      |                  |                                     |  |  |                                      |      |                  |

Deposit Accounts are with JPMorgan Chase Bank, N.A. or J.P. Morgan Trust Company, N.A. or Chase Bank USA, N.A.

**The Morgan Account**  
**Application: Corporate/Other Organization Resolutions**

I, Harry Bella, the Secretary (or duly authorized officer) of JFCGI, Inc. (the "Organization") duly organized under the laws of NY hereby certify that the following is a true and complete copy of resolutions adopted by the Board of Directors of the Organization by unanimous written consent or at a meeting held on 18<sup>th</sup> day of September 2006 at which a quorum of the Board of Directors was present and voting and that these resolutions have not been rescinded or modified and are now in full force and effect.

**A. Authorized signers**

In this space, please list, by names or titles, the persons authorized to sign or act pursuant to the resolutions indicated below (signers must be identified in each resolution as passed.) Also, each signer may act singly unless that word is crossed out below and the word "jointly" is written in, which means that any two signers must act jointly.

Jeffrey Epstein, President

Singly

Print Name and Title (if any) or Title Only

Manner of Signing

Ghislaine Maxwell, Treasurer

Singly

Print Name and Title (if any) or Title Only

Manner of Signing

Harry Bella, Secretary

Singly

Print Name and Title (if any) or Title Only

Manner of Signing

Print Name and Title (if any) or Title Only

Manner of Signing

Print Name and Title (if any) or Title Only

Manner of Signing

\*A photo copy of a current Driver's License or Passport and social security number are required for each signer listed above.

Please check the line to the left of any one or more of the following resolutions which have been adopted. If the line to the left of any particular lettered subdivision is not checked, that resolution has not been adopted.

**B. Banking and custody**

☒ 1. RESOLVED, that the individuals identified above are authorized to enter into deposit and custody accounts with JPMorgan Chase Bank, N.A. or a Morgan Affiliate (individually or collectively, "Morgan") and any successors or assigns designating Morgan as a depository of the funds and custodian of the securities of the Organization and to act on behalf of the Organization in all respects regarding the Organization's banking and custody accounts with Morgan as they in their discretion determine.

**C. Investment management**

☐ 2. RESOLVED, that the persons specified above are authorized, in the name and on behalf of the Organization to execute an investment management agreement designating Morgan as the Organization's investment manager, to deliver or modify any asset allocation guideline, mandate, or other instruction, and to act on behalf of the Organization in all respects regarding the Organization's investment management accounts with Morgan.

**D. Brokerage**

☐ 3. RESOLVED, that those persons identified above are authorized in the name and on behalf of the Organization: to execute a brokerage agreement with J.P. Morgan Securities Inc. and any successors or assigns; to purchase on margin or otherwise and borrow (on a secured or unsecured basis) from, sell (including short sales in a margin account), and lend (on a secured or unsecured basis) to, and to otherwise enter into transactions of any kind with Morgan with respect to any and all securities and financial instruments whatsoever in which Morgan may deal, broker or act as counterparty from time to time; to enter into any derivative transactions with respect to the foregoing, including over the counter equity derivatives and structured transactions (including, but not limited to options, swaps, collars, caps and floors); to pledge any funds or instruments for the purposes of securing the Organization's obligations with respect to the foregoing; to establish and operate one or more brokerage or other accounts in connection with the foregoing activities and transactions; and, to act on behalf of the Organization in all respects regarding the Organization's brokerage accounts.

**E. Credit**

☐ 4. RESOLVED, that those persons specified above are authorized in the name and on behalf of the Organization: to borrow from time to time from Morgan sums of money, for periods of time and upon terms as may to them in their discretion seem advisable; to execute notes or other obligations to evidence borrowings; to enter into agreements with respect to borrowings; to discount with Morgan any bills or notes receivable held by the Organization upon such terms as they may deem proper; to apply for and obtain letters of credit and to execute applications, agreements, trust receipts and all other documents in connection therewith; to execute and deliver, in their discretion, any guarantee, indemnity agreement or undertakings deemed necessary or advisable to carry out the purpose and intent of the foregoing resolutions; to pledge any of the assets or property of the Organization, for the purpose of securing any of the foregoing transactions or any transaction entered into by any other entity or person; and, to endorse securities and/or to issue appropriate powers of attorney, documents or assignments in furtherance thereof.

JPMorgan Use Only  
US130 05/06

Title JFCGI, INC.

SPN

CAS

**The Morgan Account**  
**Application: Corporate/Other Organization Resolutions**

**F. General**

- ☒ 5. RESOLVED, that those individuals identified in above, acting in the manner specified therein, are authorized to delegate the authority granted under the foregoing resolutions to any other person by written appointment submitted to Morgan and any such appointment shall remain in full force and effect until Morgan shall receive written notice to the contrary from the Organization;
- ☒ 6. RESOLVED, that any transaction of the type authorized by the preceding resolutions which has been taken are hereby in all respects approved, confirmed and ratified; and
- ☒ 7. RESOLVED, that any resolution certified to Morgan by the Secretary, or other duly appointed officer of the Organization shall remain in full force and effect until Morgan shall receive certification of a subsequent resolution amending, superseding or revoking it.
- ☒ 8. RESOLVED, Any persons authorized to act by the preceding resolutions may utilize the website provided by Morgan (the "Site") via the Internet 24 hours a day, seven days a week to act in the manner indicated in this resolution provided the functionality is available via the Site. Transactions requiring more than one signature to complete will not be available via the Site. Site usage by any Authorized Person is subject to the website agreements and disclosures available on the website, or via hard copy at your request.

**G. Certification of incumbency**

The following certificate of incumbency must be completed when the authorized signers are identified by title only.  
I also certify that the following are officers of this Organization elected or appointed until their successors are elected or appointed and that you shall be entitled to rely upon their continued incumbency and empowerment to act for the Organization until you have been furnished with a duly certified notice to the contrary:

| Print Name | Title | Date |
|------------|-------|------|
|            |       |      |
|            |       |      |
|            |       |      |
|            |       |      |

I further certify that this Organization is duly organized and existing and has the power and authority to take the actions contemplated by the foregoing resolutions.

**H. Signature**

IN WITNESS OF WHICH I have set my hand as Secretary (or other duly authorized officer) of this Organization on this 18<sup>th</sup> Day of September, 2006.

|                                  |   |                         |
|----------------------------------|---|-------------------------|
| <u>Harry Belter</u><br>Signature | <u>Harry Belter</u><br>Print Name and Title | <u>09/18/06</u><br>Date |
|----------------------------------|---|-------------------------|

|                                  |       |           |     |     |
|----------------------------------|-------|-----------|-----|-----|
| JPMorgan Use Only<br>US150-05/06 | Title | JPM, INC. | SPN | CAS |
|----------------------------------|-------|-----------|-----|-----|