
From: Erika Kellerhals <[REDACTED]>
Sent: Tuesday, March 5, 2013 2:29 PM
To: Jeffrey Epstein
Subject: <no subject>

I am about to send what I believe is last piece of information for Banking and Insurance to DKI for review.

Erika A. Kellerhals

Partner

Kellerhals Ferguson Fletcher Kroblin LLP

9100 Port of Sale Mall

Suite 15

St. Thomas, U.S. Virgin Islands 00802

Office: [REDACTED]

Fax: [REDACTED]

Notice: This communication may contain privileged or other confidential information. If you are not the intended recipient, or believe that you have received this communication in error, please do not print, copy, re-transmit, disseminate, or otherwise use this information. Also, please indicate to the sender that you have received this e-mail in error, and delete the copy you received. Thank you.

Circular 230: To ensure compliance with the requirements imposed by the IRS= we inform you that any tax advice contained in our communication (including any attachments) was not intended or written to be used, and cannot be used, for the purpose of (i) avoiding any tax penalty or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein.