

Kardonick v. JPMorgan Chase & Co., Case No. 10-cv-23235, (S.D. Fla.)

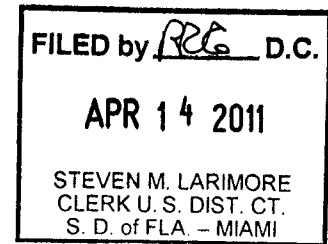
April 9, 2011

Chase Credit Card Account No. 6044

Nicholas R. Malicoat (ADMN of the estate)

131 Sandy Lane

Corbin, KY 40701



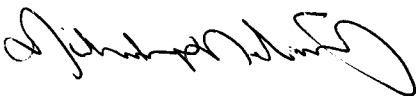
To Clerk of the Court,

I am filing an objection in this case on behalf of my deceased father who was enrolled in a payment protection plan. Upon his death on June 13, 2010, the total balance of the account (approx. \$15,500.00) was credited in a timely manner, and with no questions asked. The representatives were courteous and forthright with all instructions and information needed.

The plan was enrolled on his account at his request and he received the terms and conditions of the plan shortly thereafter. At the time of purchase, he was aware of the option to cancel and receive a full refund within 30 days.

In closing, I would like to state that in all of my dealings with JPMorgan Chase, the company has been fair and distinguished. If this objection should be deemed helpful in this case by the court, I would ask the clerk to forward this letter to all parties involved. Thank you for your time.

Sincerely,



Nicholas R. Malicoat