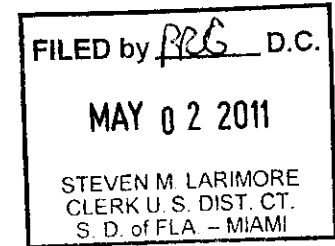


April 27, 2011

U.S. District Court for the Southern District of Florida
400 North Miami Ave.
Miami, FL 33128



Dears Sirs,

This is in response to the class action settlement against JP Morgan Chase & Co. with regards to the Kardonick v. JP Morgan Chase Co., Case Number 10-cv23235 (S.D. Fla.). I confirm that I am a claimant in this class action. Please forward me any information or update pertaining to this settlement action.

Respectfully,
Vera Mabon-Kane

**TO CHASE CREDIT CARD HOLDERS WHO WERE ENROLLED IN A PAYMENT PROTECTION PLAN
BETWEEN SEPTEMBER 1, 2004 AND NOVEMBER 17, 2010**

You may be entitled to a payment under a proposed class action settlement. In a lawsuit against *JPMorgan Chase & Co.*, Case No. 10-cv-23235 (S.D. Fla.), the Plaintiffs allege that Chase engaged in breaches of contract, unfair and deceptive practices, and other wrongdoing in connection with its "payment protection" products—products that offer relief from credit card debt under circumstances of unemployment, disability or death. Chase denies these allegations and denies any wrongdoing.

Chase's records indicate that you are probably a member of the settlement class because you are in a payment protection product on a Chase-issued credit card at some time between 9/1/2004 and 11/17/2010. Class members may (1) file a claim for money from the settlement, (2) exclude themselves from the settlement, or (3) object to the settlement. To file a claim, go to www.KardonickSettlement.com or write to the Settlement Administrator at the address below. If the settlement is approved, estimated claims payments will be between \$15 and \$60, before administration costs, attorney fees, and legal expenses. **You cannot receive a payment unless your claim is received by 8/8/2011.**

If you want to exclude yourself from the settlement (and receive no money from the settlement), the Settlement Administrator must receive your request for exclusion **no later than 8/19/2011** at the address below. If the settlement is approved, all class members who do not exclude themselves will give up any rights, claims or related parties for any known or unknown claims relating to payment protection products fully described in the settlement. If you think the Court should reject the settlement, you or your attorney must send a written objection to: U.S. District Court for the Southern District of Florida, 400 North Miami Avenue, FL 33128. Objections must be received **no later than 8/19/2011**. Objectors who send in timely objections will be able to speak about the settlement in Court at a hearing currently scheduled for 9/9/2011. To obtain the full details of the settlement, go to www.KardonickSettlement.com or write to the Settlement Administrator at the address below.

This is only a summary of the settlement and your rights. To obtain the full class notice or for more information, go to www.KardonickSettlement.com or write to Kardonick Settlement Administrator, P.O. Box 280, Miami, FL 33105-0280. **DO NOT CALL THE COURT, CHASE OR CHASE'S COUNSEL REGARDING THE SETTLEMENT.**

DIRT
FIRST CLASS
PERMIT
PHILADELPHIA, PA 19105-0280

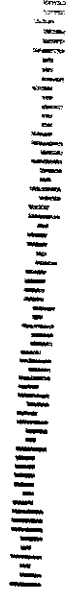
**FIRST CLASS
MAIL**

Kardonick Settlement Administrator
P.O. Box 280
Philadelphia, PA 19105-0280



522S743

*****AUTO**5-DIGIT 90723
T262 P4
KANE MABON
16443 DOWNEY AVE
PARAMOUNT, CA 90723-5529



Mober-Tone
16443 Downey Ave.
Paramount, CA 90763

By **USMS** [unclear]

U.S. District Court for
Southern District of Florida
400 North Miami Ave

REC'D by _____ D.C.
MAY 02 2011
STEPHEN M. LARIMORE
CLERK U.S. DIST. CT.
S.D. of FLA. - MIAMI

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