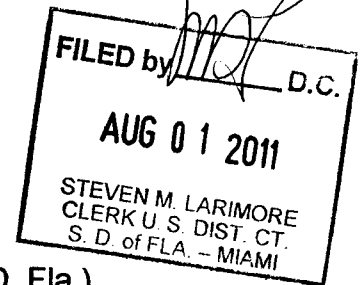


July 27, 2011

Javier Cervantes
1963 Keltic Lodge Dr.
Oxnard, CA 93036

Clerk of the Court
Southern District of Florida
400 North Miami Avenue
Miami, Florida 33128



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

For: Post Card # EZ805XD and 7P03TGF

With this letter I formally object to the settlement arrived at with JPMorgan Chase & Co.

I am requesting that my two credit card accounts with Chase be closed and zero balanced out. I contend that JPMorgan Chase took advantage of my good faith and engaged in unlawful and unfair practices. I therefore request that this court deem my contract with JPMorgan Chase null and void for breach of contract and zero out my two credit card accounts with them.

I am also making this request on the basis that had I known that JPMorgan Chase & CO. was even suspected of engaging in unfair practices I would have never applied for a card from them. I am a person of principles and morals and I refuse to contribute to a business that may engage in unfair or unlawful practices. I had suspected that they were malicious when several times they changed due dates on my bills in order to charge late fees and raise my interest rates. Then to add insult to injury they report the incident to Credit Bureaus making it harder to get another lower interest credit card. I am currently being charge 22.4% interest on one card and 24% interest on another with no hope of ever paying them off.

I am outraged that a mere \$60 would be offered for my suffrage and silence. This amount is not nearly sufficient to compensate for the extreme effort and hardship it takes to come up with card payments, at times having to sacrifice paying other bills in order to make these credit card payments. I ask that this court free me of the shackles of debt JPMorgan Chase &Co. has placed upon me.

To JPMorgan Chase & Co. I say; Shame on you and I want my freedom back!

I thank you immensely for your attention to this matter.

Sincerely,


Javier Cervantes