



July 28, 2011

To Whom It May Concern: Kardonick Settlement Administrator:

I, David Ford, wish to exclude myself from the settlement (and receive no money from the settlement). The said settlement is: the proposed class action settlement; the lawsuit entitled Kardonick v. JPMorgan Chase and Co. Case No. 10-cv-23235 (S.D. Fla.).

Thank you very much,  
David Ford  
(David Earl Ford)



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