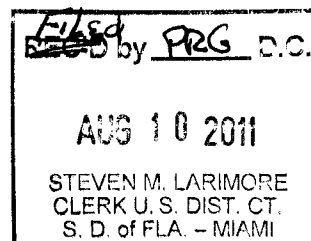


Cynthia M. Bracken
17304 Northway Circle
Boca Raton, FL 33496-5909



August 8, 2010

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

Carney Williams Bates Bozeman & Pullman, PLLC
11311 Arcade Drive, Suite 200
Little Rock, Arkansas 72212

Zachary Parks
Covington & Burling LLP
1201 Pennsylvania Avenue NW
Washington, DC 20004

Re. *Kardonick et. al. v. JPMorgan Chase & Co. et al.*
Case No. 10-cv-23235, (S.D. Fla.)
Postcard# NH30967

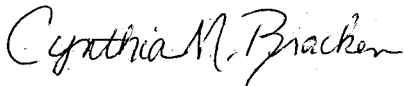
To All Parties to This Settlement Agreement:

I object to this settlement.

This is definitely not an equitable resolution in my situation. Prior to my unemployment, I had outstanding credit and consistently paid my Chase account balance (average \$1,000 - \$2,000) in full each and every month. I eventually had to borrow against my home via a second mortgage to pay off my delinquent Chase account, including all interest and late fees. Chase cancelled my account with no future options to reinstate it. It was a very difficult time for me and I found no assistance or compassion from Chase.

I ultimately lost my home in foreclosure. I had no other choice except to move in with my x-husband. I have been there for over three years, and I continue to look for work so I can again be productive and independent.

Sincerely,


Cynthia M. Bracken