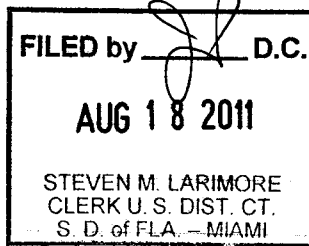


**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA**

Case No. 10-23235CN

**The attached hand-written
document
has been scanned and is
also available in the
SUPPLEMENTAL
PAPER FILE**



AUGUST 16, 2011

RE: SABITREE GIRDHARI
(KARONICK SETTLEMENT) CASE No. 10-cv-23235

DEAR U.S. DISTRICT COURT FOR THE
SOUTHERN DISTRICT OF FLORIDA,
400 NORTH MIAMI AVENUE
MIAMI, FL 33128 :

My name is SABITREE GIRDHARI I BELIEVE THE COURT SHOULD REJECT THE SETTLEMENT. THE REASON FOR MY OBJECTION IS BECAUSE THE BANKS WERE PLAYING GAMES WITH MY CREDIT. THEY KEPT TELLING ME LIES AFTER LIES. THIS IS WHY THIS COUNTRY IS IN THE ECONOMIC SITUATION IT IS IN.

I HAD VERY GOOD CREDIT FOR MANY YEARS AND THE BANKS RUINED ALL OF IT. I WAS HONEST AND I TOLD THEM I LOST MY JOB. RIGHT AWAY THEY STARTED TO CLOSE ALL OF MY CREDIT CARDS. THE BANKS STARTED TO REDUCE MY CREDIT LINE EXACTLY TO THE AMOUNT THAT WAS OWED. THUS CAUSING ME THE FOLLOWING MONTH TO DEFAULT AND GO OVER MY CREDIT LIMIT, WHEN MY CREDIT LIMIT WAS 3 TIMES HIGHER. FOR EXAMPLE MY CREDIT LIMIT WAS \$20,000.00 IF I OWED OVER \$5,000.00 THE BANKS REDUCED MY CREDIT LINE TO \$5,050.00. SO THE NEXT MONTH I WAS BEING CHARGED ADDITIONAL FEES BECAUSE THE BANKS WERE PLAYING GAMES WITH MY GOOD CREDIT.

I NEVER MISSED A PAYMENT, I PAID ON TIME AND I ALWAYS TRIED TO PAY OVER THE MAXIMUM DUE. THE BANKS EVEN ADMITTED I HAD A VERY GOOD RECORD WITH THEM. A VERY GOOD PAYMENT HISTORY.

I ALSO HAD PAYMENT PROTECTION ON MY CREDIT

COURTNEUES.

RE: SABOTREE GOODHART
(KARLSONICK SETTLEMENT) CASE No. 10-cv-23235

CARDS. THE BANKS WERE ALSO PLAYING GAMES WITH MESS AS WELL. THEY WOULD TELL ME I HAD IT ON MY ACCOUNTS. THEN THE BANKS WOULD LIE AND SAY I DIDN'T HAVE IT ON MY ACCOUNTS. THEN THE BANKS WOULD SAY I DO HAVE PAYMENT PROTECTION ON MY ACCOUNTS AND I COULD USE IT. THE LIES KEPT GOING BACK AND FORTH AND THE BANKS WOULD KEEP CALLING ME AND TELL ME THIS OVER AND OVER AGAIN. EVERY CUSTOMER SERVICE REP. I SPOKE TO KEPT TELLING ME DIFFERENT LIES. I ALWAYS HAD PAYMENT PROTECTION ON MY ACCOUNTS. MY CREDIT HISTORY WAS IN GOOD STANDING FOR MANY YEARS WITH CHASE BANK AND ALL THE OTHER BANKS. IT IS BECAUSE OF SOME OF THESE REASONS THAT CHASE AND OTHER BANKS KEPT DOING THIS ON PURPOSE AND I DON'T UNDERSTAND WHY.

I HAVE MANY MANY MORE COMPLAINTS ABOUT CHASE BANK AS WELL AS THE OTHER BANKS IN THIS COUNTRY REGARDING THE LIES THEY TOLD ME AS WELL AS THEIR BAD BUSINESS PRACTICES THEY HAVE DONE TO ME. I ASK THE U.S. DISTRICT COURT FOR THE SOUTHERN DISTRICT OF FLORIDA TO TAKE THIS MATTER VERY SERIOUSLY. IT IS BECAUSE OF THESE BANKS THE ECONOMIC STATUS IN THIS COUNTRY IS NOT GOOD, NOT NOW AND NOT IN THE FUTURE TO COME. AS I AM SURE THE COURT IS VERY WELL AWARE OF THE MANY PROBLEMS OTHER CITIZENS OF THIS COUNTRY IS FACING BECAUSE OF THE BANKS. THIS COUNTRY WILL NEVER REBOUND UNLESS THIS COURT DOES THE RIGHT THING ON BEHALF OF MYSELF AN AMERICAN CITIZEN AS WELL AS OTHER AMERICANS. THESE BANKS HAVE TO STOP PLAYING GAMES WITH ALL OF OUR LIVES. IT IS NOT FAIR TO US AND

CONTINUES

RE : SABORGE GARDNER
(KARDENICK SETTLEMENT) Case No. 10-cv-23235

TO THE UNITED STATES OF AMERICA.

I FILED COMPLAINTS WITH THE OFFICE OF THE COMPTROLLER OF THE CURRENCY. THE PAPER WORK HAS BEEN GOING BACK AND FORTH. CHASE BANK AS WELL AS THE OTHER BANKS HAVE BEEN LYING TO THE COMPTROLLER'S OFFICE. I HAVE BEEN WAITING FOR SOMEONE FROM THE OFFICE OF THE COMPTROLLER OF THE CURRENCY TO CALL ME BACK. THEY HAVE SAID THEY HAVE BEEN VERY BUSY BE PATIENT.

HARD WORKING AMERICAN PEOPLE SHOULD NOT BE SUFFERING BECAUSE OF THE LIES THESE BANKS ARE TELLING AND GETTING AWAY WITH. THE COURT SHOULD LOOK AROUND EVERYONE IN THIS COUNTRY HAS A REASON TO COMPLAIN FOR ONE REASON OR ANOTHER BECAUSE OF THE BANKS IN THIS COUNTRY. THIS IS NOT OUR FAULT. ALL OF US AMERICANS CANNOT BE WRONG. THE UNITED STATES OF AMERICA IS IN DEEP CRISIS, AND A LOT OF THIS IS BECAUSE OF THE BANKS. I DO HOPE THIS COURT CAN RESTORE MY GOOD CREDIT, THE WAY IT WAS. AS I HAVE SAID I NEVER MISSED A CREDIT CARD PAYMENT, I ALWAYS PAID MY BILLS ON TIME AND PAID OVER THE MINIMUM AMOUNT DUE. I DID ALL THESE RIGHT THINGS FOR MANY MANY YEARS. THE BANKS HAVE BEEN TELLING LIES AFTER LIES AFTER LIES AND ARE GETTING AWAY WITH IT. THE AMERICAN PEOPLE ARE PAYING THE PRICE BECAUSE OF THE LIES COMING FROM ALL THE BANKS. LEAVING THE UNITED STATES OF AMERICA IN AN UNCERTAIN FUTURE AND VERY VULNERABLE CONDITION.

I LEFT A MESSAGE FOR KARDENICK TO CALL ME BACK I DID NOT RECEIVE A PHONE CALL.

AMERICANS CANNOT FIND A JOB AS IT IS.

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RE: SABITREE GARDHANI
(KARDONICK SETTLEMENT) CASE No. 10-cv-23235

WITH THE BANKS PLAYING THE GAMES THEY HAVE AND TELLING LIES ON THE AMERICAN PEOPLE, RUINING THEIR GOOD CREDIT NOW WILL THE AMERICAN PEOPLE EVER BE ABLE TO GET A JOB?

EMPLOYERS CHECK PEOPLE'S CREDIT. THE BANKS RUINED MY CREDIT ON PURPOSE AS YOU CAN SEE FROM THIS LETTER. I DO HOPE THE COURT CAN RESTORE MY CREDIT BECAUSE I NEED IT.

I ASK THE COURT TO GIVE ME A LARGER SETTLEMENT AND SUE THESE BIZZ BANKS. THE BANKS BY THESE ACTIONS ARE SENDING THE ECONOMY IN THE UNITED STATES OF AMERICA DOWN THE TOILET. INNOCENT AMERICANS ARE SUFFERING BECAUSE OF THEIR ACTIONS AND REMEMBER THE BANKS RECEIVED A BAILOUT AND THEIR ACTIONS HAVE SHOWN THEY DO NOT CARE ABOUT AMERICA AND IT CITIZENS.

THE BANKS CANNOT DO THIS TO GOOD AMERICANS SUCH AS MY SELF. MY CREDIT HAS ALWAYS BEEN IN GOOD STANDING UNTIL ALL OF THIS HAPPENED WHICH THE BANKS CAUSED.

THIS COURT SHOULD SEND A MESSAGE AND TELLING ALL THE BANKS THEY CANNOT GET AWAY WITH DESTROYING AMERICAN CITIZEN LIVES AND DESTROYING THE FUTURE OF THIS COUNTRY, BECAUSE NO ONE IS STANDING UP TO THE BANKS. THANK YOU VERY MUCH I LOOK FORWARD TO YOUR RESPONSE.

Yours truly,
By: Sabitree Gardhani
SABITREE GARDHANI

From: SHERRE GREENE
41-15 28TH AVENUE, APT # 1D
RUSHWOOD, N.Y. 11354

To: U.S. DISTRICT COURT
DISTRICT OF FLORIDA
400 NORTH MIAMI AVENUE
MIAMI, FL 33128

REC'D BY [Signature]
MAY 18 2011
STEPHEN M. LARINE, JR.
CLERK U.S. DIST. CT.
S.D. OF FLA. - MIAMI